



**EXECUTIVE ORDER NO. 50**

Series of 2022

**IMPLEMENTING RULES AND REGULATIONS OF THE PROVINCIAL GOVERNMENT'S  
"COMPREHENSIVE ASSISTANCE FOR REHABILITATION OF ENTERPRISES SUPPORT (ED-  
CARES) PROGRAM"**

**WHEREAS**, Executive Order No. 138, series of 2021 directs the full devolution of certain functions of the Executive Branch to the Local Government Units (LGUs) leading to its autonomy and empowerment. It is also where the Provincial Governments are tasked to provide easy access to credit facilities for the Micro, Small and Medium Enterprises (MSMEs) as it is a devolved function from the Department of Trade and Industry (DTI);

**WHEREAS**, COVID-19 pandemic resulted to economic crisis creating a variety of challenges for small, micro, and solo businesses in communities across the country. At the start of the pandemic, around 67% - 88% of businesses reported a drop in sales which is directly attributed to their limited operations and customer's inability to visit their respective establishments. Thus, most of them have considered digital solutions. The economy is still facing a long road to recovery. This year, economic growth is predicted to gradually recover, provided that domestic activity is strengthened by increased consumer, corporate confidence and public investment momentum;

**WHEREAS**, in view of the aforementioned, there is a need to implement the "Comprehensive Assistance for Rehabilitation of Enterprises Support (ED-CARES) Program" – a program that will serve as a mechanism to boost the local economy by strengthening the condition and capacity of and giving support to MSMEs in the Province of Occidental Mindoro;

**NOW THEREFORE, I, EDUARDO B. GADIANO**, Governor of the Province of Occidental Mindoro, by virtue of the powers vested in me by law, do hereby order the promulgation of the **IMPLEMENTING RULES AND REGULATIONS OF THE PROVINCIAL GOVERNMENT'S "COMPREHENSIVE ASSISTANCE FOR REHABILITATION OF ENTERPRISES SUPPORT (ED-CARES) PROGRAM"**:

**RULE I. TITLE, GOAL, AND OBJECTIVES**

**SECTION 1. TITLE**

These rules and regulations shall be referred to as the **"Implementing Rules and Regulations of the Provincial Government's Comprehensive Assistance for Rehabilitation of Enterprises Support Program, otherwise known as ED-CARES Program"**.

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## SECTION 2. GOAL AND OBJECTIVES

### GOAL:

To help provide easy access to credit financing for our local MSMEs affected by the pandemic for their additional working capital or business expansion leading to significant economic boost on our local economy by end of FY2023.

### OBJECTIVES:

1. To support the government's poverty alleviation efforts in terms of job and income generation by increasing our employment rate by at least 10% by end of FY 2023;
2. To help stand this Office's developmental mandate by sustaining entrepreneurship utilizing various locally available raw materials and inherent human resources, skills and talents; thereby increasing our Gross Domestic Product (GDP) by at least 5% by end of FY2023;
3. To help support the MSMEs affected by the COVID-19 pandemic in their rehabilitation and recovery, by providing credit assistance to at least 20 MSMEs by end of FY 2022; and
4. To reaffirm the LEDIPD's commitment to be a catalyst for development by empowering the province's MSMEs through the provision of easy access to credit and technical assistance to at least 20 MSMEs by end of FY 2022.

## RULE II. PROGRAM BENEFICIARIES, TYPE OF ASSISTANCE, PROGRAM COMPONENTS AND PROCESS

### SECTION 3. PROGRAM BENEFICIARIES

MSMEs meeting the following criteria are qualified to apply for credit assistance:

1. Bona fide/registered resident of Occidental Mindoro;
2. Gainfully operating own income-generating project/business for at least one (1) year;
3. Must have Barangay Business Permit for loan applications up to Twenty-five Thousand Pesos (Php25,000.00); and
4. Must have Business Name Registration (DTI) and Mayor's Business Permit for loan application up to Two Hundred-Fifty Thousand Pesos (Php250,000.00).

### SECTION 4. TYPE OF CREDIT ASSISTANCE

**ED-CARES RE-START (for Micro Enterprises).** *A type of credit facility that aims to encourage the micro business owners to re-start their business ventures amidst the pandemic.*

Eligible Borrowers:	<ul style="list-style-type: none"><li>• Single Proprietor or Partnership;</li><li>• Micro business owners who are bona fide / registered residents of Occidental Mindoro;</li><li>• With existing registered business of at least one (1) year; and</li></ul>
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	<ul style="list-style-type: none"><li>Shall not be connected to any of the PGOM Employee involved in the implementation of the program up to the 2<sup>nd</sup> degree of affinity or consanguinity.</li></ul>								
Eligible Projects	<ul style="list-style-type: none"><li>Micro enterprises engaged in Food Processing and Manufacturing Activities utilizing local raw materials.</li></ul>								
Loanable Amount	<ul style="list-style-type: none"><li>Minimum of Twenty-five Thousand Pesos (PhP25,000.00) and Maximum of One Hundred Thousand Pesos (PhP100,000.00) depending on the project to be financed.</li></ul>								
Lending terms and conditions	<div><ul style="list-style-type: none"><li>Zero (0) interest rate on the initial loan availment;</li><li>No additional charges on the initial loan availment;</li><li>Payable within six (6) months to a maximum of two (2) years, with grace period depending on the submitted documents.</li></ul><table><tr><th>Type of Business</th><th>Loan Amount</th><th>Payment Terms</th></tr><tr><td rowspan="2">Single Proprietorship or Partnership</td><td>PhP5,000 – PhP50,000</td><td>Maximum of one (1) year</td></tr><tr><td>PhP50,001 – PhP200,000</td><td>Maximum of two (2) years</td></tr></table></div>	Type of Business	Loan Amount	Payment Terms	Single Proprietorship or Partnership	PhP5,000 – PhP50,000	Maximum of one (1) year	PhP50,001 – PhP200,000	Maximum of two (2) years
Type of Business	Loan Amount	Payment Terms							
Single Proprietorship or Partnership	PhP5,000 – PhP50,000	Maximum of one (1) year							
	PhP50,001 – PhP200,000	Maximum of two (2) years							
Sanction/s	In case of default payment, borrower will be disqualified in all PGOM financial assistance (credit/grant).								
Documentary Requirements	<ul style="list-style-type: none"><li>Application letter;</li><li>Duly filled-up ED-CARES application form with 2x2 ID picture;</li><li>Vicinity map of the business to be financed and residence of the borrower;</li><li>Simplified Business Proposal;</li><li>Attendance to the Orientation of ED-CARES Program; and</li><li>Indorsement from the Municipal Local Government Unit (MLGU) and Department of Trade and Industry (DTI) or Department of Science and Technology (DOST), whichever is applicable.</li></ul>								

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**ED-CARES WORKING CAPITAL.** *A type of credit facility that is intended to finance MSMEs' day-to-day operations.*

<i>Eligible Borrowers:</i>	<ul style="list-style-type: none"><li>• Single Proprietor or Partnership;</li><li>• MSME owners who are bona fide / registered residents of Occidental Mindoro;</li><li>• With existing registered business of at least one (1) year; and</li><li>• Shall not be connected to any of the PGOM Employee involved in the implementation of the program up to the 2<sup>nd</sup> degree of affinity or consanguinity.</li></ul>								
<i>Eligible Projects</i>	<ul style="list-style-type: none"><li>• MSMEs engaged in Food Processing and Manufacturing Activities utilizing local raw materials.</li></ul>								
<i>Loanable Amount</i>	<ul style="list-style-type: none"><li>• Minimum of Twenty-five Thousand Pesos (PhP25,000.00) and Maximum of One Hundred Thousand Pesos (PhP100,000.00) depending on the project to be financed.</li></ul>								
<i>Lending terms and conditions</i>	<div><ul style="list-style-type: none"><li>• Zero (0) interest rate on the initial loan availment;</li><li>• No additional charges on the initial loan availment;</li><li>• Payable within six (6) months to a maximum of two (2) years, with grace period depending on the submitted documents.</li></ul><table><tr><th>Type of Business</th><th>Loan Amount</th><th>Payment Terms</th></tr><tr><td rowspan="2">Single Proprietorship or Partnership</td><td>PhP5,000 – PhP50,000</td><td>Maximum of one (1) year</td></tr><tr><td>PhP50,001 – PhP200,000</td><td>Maximum of two (2) years</td></tr></table></div>	Type of Business	Loan Amount	Payment Terms	Single Proprietorship or Partnership	PhP5,000 – PhP50,000	Maximum of one (1) year	PhP50,001 – PhP200,000	Maximum of two (2) years
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Single Proprietorship or Partnership	PhP5,000 – PhP50,000	Maximum of one (1) year							
	PhP50,001 – PhP200,000	Maximum of two (2) years							
<i>Sanction/s</i>	In case of default payment, borrower will be disqualified in all PGOM financial assistance (credit/grant).								
<i>Documentary Requirements</i>	<ul style="list-style-type: none"><li>• Application letter;</li><li>• Duly filled-up ED-CARES application form with 2x2 ID picture;</li></ul>								

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	<ul style="list-style-type: none"><li>• Vicinity map of the business to be financed and residence of the borrower;</li><li>• Simplified Business Proposal;</li><li>• Attendance to the Orientation of ED-CARES Program; and</li><li>• Indorsement from the Municipal Local Government Unit (MLGU) and Department of Trade and Industry (DTI) or Department of Science and Technology (DOST), whichever is applicable.</li></ul>
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**ED-CARES SHORT TERM LOAN.** *A type of credit facility that is intended to give the successful borrowers wider access to market and resources which will bolster their business through additional funds for capital expenditure and/or business expansion.*

<i>Eligible Borrowers:</i>	<ul style="list-style-type: none"><li>• Single Proprietor or Partnership;</li><li>• MSME owners who are bona fide / registered residents of Occidental Mindoro;</li><li>• With existing registered business of at least one (1) year; and</li><li>• Shall not be connected to any of the PGOM Employee involved in the implementation of the program up to the 2<sup>nd</sup> degree of affinity or consanguinity.</li></ul>
<i>Eligible Projects</i>	<ul style="list-style-type: none"><li>• MSMEs engaged in Food Processing and Manufacturing Activities utilizing local raw materials.</li></ul>
<i>Loanable Amount</i>	<ul style="list-style-type: none"><li>• Minimum of One Hundred Thousand Pesos (Php100,000.00) and Maximum of Two Hundred-Fifty Thousand Pesos (Php250,000.00) depending on the project to be financed.</li><li>• Maximum of 80% of the Project Cost shall be allowed for financing under the ED-CARES Program, 20% shall be the counterpart of the borrower.</li></ul>

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Lending terms and conditions	<ul style="list-style-type: none"><li>• Zero (0) interest rate on the initial loan availment;</li><li>• No additional charges on the initial loan availment;</li><li>• Payable within six (6) months to a maximum of two (2) years, with grace period depending on the submitted documents.</li></ul>		
	Type of Business	Loan Amount	Payment Terms
	Single Proprietorship or Partnership	Php100,000 – Php250,000	Maximum of two (2) years
Sanction/s	In case of default payment, borrower will be disqualified in all PGOM financial assistance (credit/grant).		
Documentary Requirements	<ul style="list-style-type: none"><li>• Application letter;</li><li>• Duly filled-up ED-CARES application form with 2x2 ID picture;</li><li>• Vicinity map of the business to be financed and residence of the borrower;</li><li>• Simplified Business Proposal;</li><li>• Attendance to the Orientation of ED-CARES Program; and</li><li>• Indorsement from the Municipal Local Government Unit (MLGU) and Department of Trade and Industry (DTI) or Department of Science and Technology (DOST), whichever is applicable.</li></ul>		

#### SECTION 5. PROGRAM COMPONENT

1. **CREDIT COMMITTEE.** *In order to ensure the effectiveness of the program, establishment of the Provincial Government's Credit Committee (PGOM CreCom) shall be organized with the following proposed parameters:*

Parameters	Details
Name of Committee	PGOM Credit Committee
Composition	5 or more (odd number)
Frequency of Meeting	Quarterly

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Composition:	
Chairman:	Provincial Administrator
Members:	Provincial Agriculturist;  Provincial Social Welfare and Development Officer;  Local Economic Development and Investment Promotions Officer; and  Cooperative Development Officer  others
Secretariat	Local Economic Development and Investment Promotions Division (LEDIPD)

2. **PROGRAM ORIENTATION.** *The Local Economic Development and Investment Promotions Division under the Office of the Provincial Administrator will conduct a program orientation for the potential borrowers for them to adapt to the program and realize their responsibility towards it. This is also part of the pre-qualification process.*
3. **LOAN/CREDIT APPLICATION.** *The borrower completes his/her/their loan application by submitting all the required documents to the LEDIPD, either paper-based or online. Such documents shall be subjected to validation and evaluation to determine accuracy and creditworthiness.*
4. **PROCESSING OF APPLICATION.** *The LEDIPD shall immediately forward the application to the PGOM Credit Committee for their review and evaluation. Successful borrowers shall then be invited for the next stage which is the release of loan proceeds. However, those who failed to meet the minimum requirements during the assessment shall be formally informed through writing.*
5. **RELEASE OF LOAN PROCEEDS.** *Upon loan approval, signing of loan documents and the awarding of check to successful borrowers shall immediately follow in accordance to the following conditions:*
  - a. All credit assistance shall be approved by the Provincial Governor or his duly authorized representative;
  - b. Checks shall be named after the registered business name of the borrower or its registered business owner;
  - c. The amount of assistance may vary depending on the need of the project, subject to the availability of funds.

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- 6. COLLECTION OF RELEASED FUNDS.** *Successful borrowers shall submit Post Dated Checks (PDCs) named after the Provincial Government of Occidental Mindoro as stated in the signed loan agreement.*

In the event that the borrower has no existing checking account, the LEDIPD personnel may offer assistance to the client in opening such account in whatever bank they prefer as PDCs are included in the non-negotiable item of requirement.

- 7. MONITORING AND EVALUATION.** *Regular monitoring and evaluation of the program implementation shall be done to ensure that the funds will be utilized as intended and without deviations from its purpose.*

## **SECTION 6. LOAN PROCESS**

- 1. PROGRAM ORIENTATION.** *The LEDIPD shall conduct a regular Program Orientation for interested loan applicants every 2<sup>nd</sup> Wednesday of the Month.*
- 2. SUBMISSION OF LOAN APPLICATION.** *Duly oriented loan applicants shall then work on the submission of their respective loan documents in the following:*

<b>MAPSA Area</b>	LEDIPD Office Provincial Capitol Mamburao, Occidental Mindoro
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<b>SAMARICA Area</b>	LEDIPD Office PGOM San Jose Sub-Office San Jose, Occidental Mindoro
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## **3. EVALUATION OF LOAN DOCUMENTS**

- *Loan evaluation by the CreCom shall be completed within five (5) working days;*
- *Qualified applicants shall be recommended and forwarded to the Office of the Governor within two (2) working days after completion of evaluation; and*
- *Notice of Non-eligibility/Disapproval for applications not qualified under the program will be sent within two (2) working days after completion of evaluation.*

## **4. APPROVAL/DISAPPROVAL**

- *The Office of the Provincial Governor shall act on all application recommended for approval within five (5) working days from date of receipt; and*
- *Disapproved applications shall be given Notice of Disapproval within five (5) working days after disapproval.*

## **5. RELEASE/AWARDING OF LOAN CHECKS**

- *The LEDIPD shall be provided with the List of Approved Applications within two (2) working days from receipt of loan applications recommended for approval for processing of checks; and*
- *Awarding of checks shall be scheduled every 1<sup>st</sup> Monday of the Month.*

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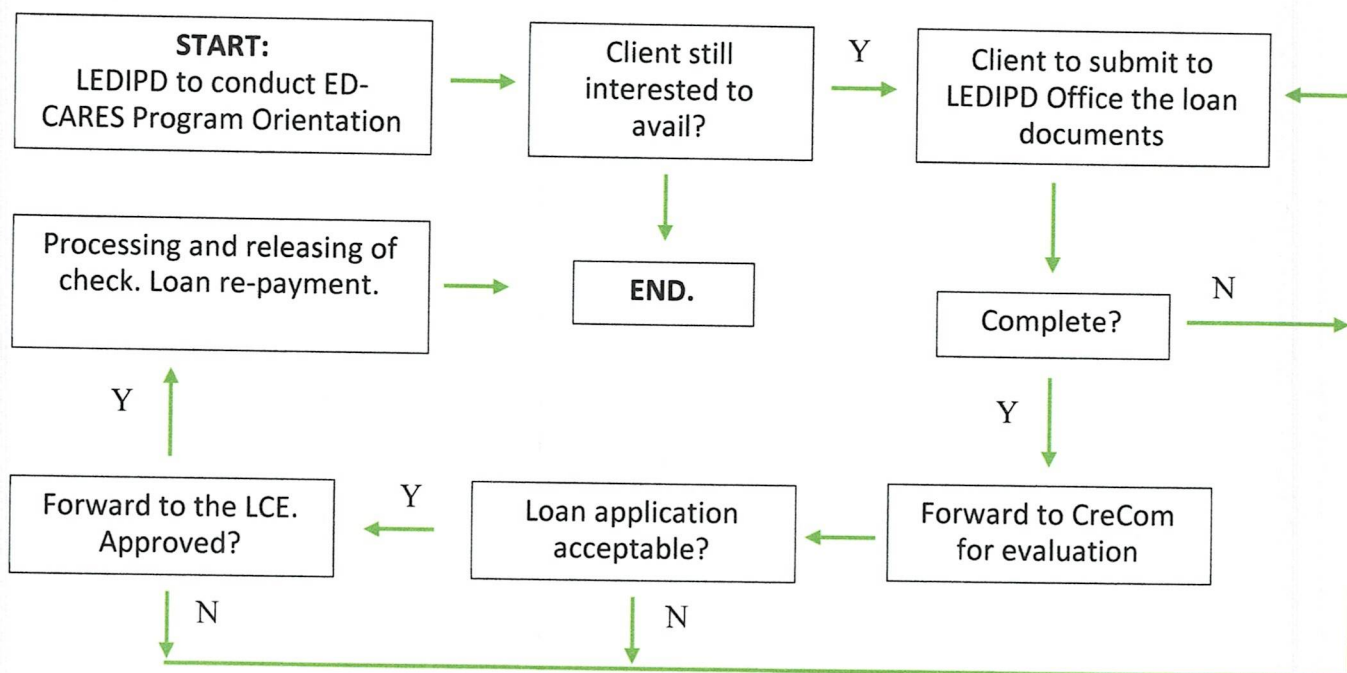
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**ED-CARES PROGRAM  
FLOW CHART**



**SECTION 7. LOAN REPAYMENT.**

1. Payment shall be made by issuing Post Dated Checks (PDCs) named after the "Provincial Government of Occidental Mindoro" on or before the date of loan release; and
2. PDCs shall be submitted to the Provincial Treasurer for safekeeping and depositing to the PGOM Bank Account on the date specified in the PDC. Deposit slip shall be made in three (3) copies: (1) bank copy; (2) PTO/PACCO copy; (3) LEDIPD copy. Such deposit shall be supplemented with a List of Borrower and details of their payment.

**RULE III. APPROPRIATION**

**SECTION 8. APPROPRIATION**

The amount necessary for the implementation of this program shall be charged against the **Comprehensive Assistance for Rehabilitation of Enterprises Support Program** of the Office of the Provincial Administrator, under the Local Economic Development and Investment Promotions Division.

**RULE IV. EFFECTIVITY**

**SECTION 9. SEPARABILITY CLAUSE**

If any provision of this Executive Order is declared invalid for any reason, the parts not affected thereby shall remain valid and in full force and effect.

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**SECTION 10. REPEALING CLAUSE**

All Executive Orders, Rules and Regulations issued by this province which are inconsistent with any of the provisions of this Executive Order are hereby repealed, superseded or modified accordingly.

**SECTION 11. EFFECTIVITY**

The *"Implementing Rules and Regulations of the Provincial Government's Comprehensive Assistance for Rehabilitation of Enterprises Support Program, otherwise known as ED-CARES Program"* shall take effect upon the approval of the Local Chief Executive.


**RULE IV. APPLICABLE FORMS**

**SECTION 12. APPLICABLE FORMS.**

Annex A: ED-CARES Application Form

Annex B: Simplified Business Temple

DONE this 22<sup>nd</sup> day of August 2022 at the Provincial Capitol, Mamburao, Occidental Mindoro, Philippines.

  
**EDUARDO B. GADIANO**  
Governor

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