



Republic of the Philippines
PROVINCE OF PANGASINAN
Lingayen
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OFFICE OF THE SANGGUNIANG PANLALAWIGAN SECRETARY

CERTIFICATION

TO WHOM IT MAY CONCERN:

THIS IS TO CERTIFY that at the regular session duly constituted of the Sangguniang Panlalawigan, Province of Pangasinan, held on February 22, 2021 at Lingayen, Pangasinan, the following provincial ordinance was approved:

Authored by SP Member Salvador S. Perez, Jr.

PROVINCIAL ORDINANCE NO. 259-2021

AN ORDINANCE INSTITUTIONALIZING AND STRENGTHENING THE PROVINCIAL LIVELIHOOD ASSISTANCE PROGRAM OF THE PROVINCE OF PANGASINAN AND APPROPRIATING FUNDS THEREFOR AND FOR OTHER PURPOSES

WHEREAS, the administration of Governor Amado I. Espino III had identified countryside development by generating more livelihood and economic opportunities as one of the Provincial Government's primary development thrusts;

WHEREAS, the Provincial Livelihood Assistance Program (PLAP) aligns seamlessly with this development thrust by enhancing the capacities of community-based organizations and individual entrepreneurs to strengthen and expand their income-generating projects through a credit and technical assistance program;

WHEREAS, the program has directly benefitted more than 40,000 members of associations, cooperatives and micro enterprises from all over the province with the total loan released since 2008 amounting to P178,792,650.00;

WHEREAS, the program continues to provide much-needed assistance to the mostly unleveraged associations, cooperatives and micro entrepreneurs from the poorest communities of the province, those who would otherwise be unable or have difficulty accessing commercial financing facilities;

WHEREAS, beneficiaries and their families continue to reap the socio-economic benefits derived from the program including, but not limited to, enhanced financial position for associations, cooperatives and micro entrepreneurs to continue developing and improving their products and services. Improvement of standards of living of their members and families, and enhanced capacity to become active partners in the promotion of economic and social justice in the community;



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WHEREAS, the Provincial Government of Pangasinan, under the current leadership, prioritizes programs and projects that place supremacy to providing opportunities and resources to improve the capacities of all Pangasinenses, whether in groups or individually, to chart their own economic advancement, firmly believing that doing so ensures the realization of its mission of bringing progress to all, especially to the poorest in our communities;

WHEREAS, the Sangguniang Panlalawigan recognizes the centrality of the Provincial Livelihood Assistance Program in the Provincial Government's broad efforts to lay down the strong foundation for inclusive development in the province, and understands the need to institutionalize the same to guarantee the program is provided with the required institutional support and mechanisms to carry out its stated objectives and enable it to serve more associations, cooperatives and micro entrepreneurs and their respective members and families all over the province;

WHEREFORE, in view of the foregoing, on motion of SP Member Salvador S. Perez, Jr., duly seconded -

Be it enacted by the Sangguniang Panlalawigan in session assembled that:

SECTION 1. TITLE - This ordinance shall be known as "An Ordinance Institutionalizing and Strengthening the Provincial Livelihood Assistance Program of the Province of Pangasinan and Appropriating Funds Therefor and For Other Purposes";

SECTION 2. DECLARATION OF POLICY. It is the declared policy of the Province of Pangasinan to generate and provide livelihood and employment opportunities for its constituents to help improve their income and savings generation and access to basic services necessary to raising their standards of living.

SECTION 3. This Ordinance shall have the following objectives:

1. To provide assistance to community-based associations, cooperatives and micro entrepreneurs in the areas of organizational and institutional development, capability-building and credit assistance;
2. To assist in the generation of livelihood and employment opportunities by developing financially-viable and sustainable community-based business enterprises; *and*
3. To improve capacities of beneficiaries in the development, promotion and marketing of native Pangasinan products through direct technical assistance and in partnership with relevant government and non-government agencies.



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SECTION 4. SCOPE AND COVERAGE. The Provincial Livelihood Assistance Program shall be open to all existing, duly-registered associations, cooperatives and micro entrepreneurs located in any of the component cities and municipalities of Pangasinan.

SECTION 5. DEFINITION OF TERMS. As used in this Ordinance, the following terms shall mean:

- a. **Provincial Livelihood Assistance Program or PLAP** – the flagship livelihood assistance program of the Provincial Government whereby credit and other forms of technical assistance are extended to qualified community-based associations, cooperatives and individual micro entrepreneurs to help them manage and grow their business enterprises.
- b. **Association** – refers to a group of people organizing themselves for the express purpose of promoting a common cause of interest, ultimately for the benefit of the members. Associations vary depending on the specific sector from which they draw their membership, or the specific cause or interest they profess to stand for. They are bestowed juridical personalities by virtue of their registration with either the Securities and Exchange Commission (SEC) or the Department of Labor and Employment (DOLE).
- c. **Cooperative** – refers to an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned enterprise. Cooperatives register and comply with regulatory requirements set forth by the Cooperative Development Authority (CDA).
- d. **Micro Entrepreneur** – refers to an individual who engages in a small business that normally employs a small number of people (ten or less) and has a total capitalization of not more than three million pesos. The business must be registered with regulatory bodies, i.e., Department of Trade and Industry (DTI) and Bureau of Internal Revenue (BIR).

SECTION 6. PROGRAM GUIDELINES AND LENDING POLICIES. The Provincial Livelihood Assistance Program is being implemented strictly within the operational framework of the Program Guidelines and Lending Policies, which was formulated since the initiation of the program. The Program Guidelines and Lending Policies lays down specific details of the provision of technical and credit assistance to qualified associations, cooperatives and micro entrepreneurs. It provides specific policies covering eligibility, loan requirements, loan amount, rate of interest for approved loans, repayment, collection and recovery of loans, and loan renewals. The Program Guidelines and Lending Policies undergoes periodic evaluation and any modifications, revisions and/or additions are subject to the review and approval of the PLAP Program Management Committee.



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SECTION 7. IMPLEMENTATION, MANAGEMENT AND SUPERVISION. The Provincial Population, Cooperative and Livelihood Development Office (PPCLDO) shall maintain the primary function of managing and supervising the implementation of the Provincial Livelihood Assistance Program as an integral part of its official mandate. Its implementation shall adhere to the Program Guidelines and Lending Policies, which shall be endorsed by the PPCLDO to, and reviewed and approved by the Provincial Governor, or his duly-appointed representative, and the Chiefs of Office of the Provincial Population, Cooperative and Livelihood Development Office, Provincial Treasury Office, Provincial Accounting Office, Provincial Planning and Development Office and Provincial Legal Office.

SECTION 8. FUNDING REQUIREMENTS. The Provincial Government of Pangasinan shall allocate a minimum of fifteen (15) million pesos in its Annual Budget and shall maintain Trust Funds set up specifically for PLAP. All loan repayments disbursed from the Annual Allocation shall be deposited in the PLAP Trust Funds as a mechanism for sustainability of the program.

SECTION 9. SEPARABILITY CLAUSE. If for any reason, any section or provision of this Ordinance shall be deemed unconstitutional or invalid by any competent authority, such judgment or action shall not affect or impair the other sections or provisions thereof.

SECTION 10. REPEALING CLAUSE. All ordinances, executive orders, rules and regulations, or part thereof, in conflict with, or inconsistent with any provisions of this Ordinance, are hereby repealed.

SECTION 11. EFFECTIVITY. This Ordinance shall take effect immediately upon its approval.

CERTIFIED BY:

VERNA T. NAVA-PEREZ
Secretary to the Sanggunian

ATTESTED:

MARK RONALD DG. LAMBINO
Vice Governor
(Presiding Officer)

APPROVED:

AMADO I. ESPINO III
Governor