



# **Joint Resources Financing Program- Division Loan Processing**



## 1. Online Loan Application (New and Renewal)

In accordance to the new normal scheme for continuous operation during pandemic, a new loan processing scheme is being implemented, in compliance to the Safety Protocol.

<b>Office/ Division:</b>	Joint Resources Financing Program- Division			
<b>Classification:</b>	Simple			
<b>Type to Transaction:</b>	G2C – Government to Clients			
<b>Who may avail:</b>	Muntinlupa Micro-Entrepreneurs			
<b>CHECKLIST OF REQUIREMENTS</b>			<b>WHERE TO SECURE</b>	
Accomplished JRFPD Application Form 1 (PAGTATASA)			JRFP Office	
Muntinlupa Care Card			JRFP Office	
1x1 ID Picture			JRFP Office	
Picture of Business			JRFP Office	
Cedula			JRFP Office	
<b>CLIENTS STEP</b>	<b>AGENCY ACTION</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
Go to JRF Program Official Facebook Page: <a href="http://www.jrfdagda.gpuhunan.com/">http://www.jrfdagda.gpuhunan.com/</a> and access the link for New and Renewal application.  Attach initial documents needed.	Review of submitted application forms online.	None	3 – 5 minutes	Glenn Brian F. Omac
	Endorsement of Clients to designated JRF Supervisor for BI / CI and lacking documents.	None	1 - 2days	Cynthia Moldez
	Verification of BI /CI of JRFP Supervisor (Final)	None	1 - 2 days	Loan Officer Cerilo M. Redilla/ John Algren Patao
	Pre-Approval of loan application (Recommended Amount)	None	1 day	Loan Officer
	Approval and signature of Loan Application	None	1 day	Maylene V. Viñas
	Issuance and distribution of Loan Agreement/Contract	None	2 -3 days	Jocelyn Paas Loan officer
Review submitted Loan Agreement Forms and requirements.  Preparation and Endorsement of Transmittal and Forms to signatory	Review submitted Loan Agreement Forms and requirements.	None	1 day	Cynthia s. Moldez
	Preparation and Endorsement of Transmittal and Forms to signatory	None	3 - 5 days	Cynthia S. Moldez Maylene V. Viñas



Submit Loan Agreement Forms together with the necessary requirements				Mayor Rozzano Rufino Biazon
	Notarization of Loan Agreement / Contract	None	3 - 5 days	JRFP Staff Private Legal Office Personnel
	Processing of Cash Advance and Scheduling of releasing days	None	7 - 14 days	Armin N. Bacsal Maylene V. Viñas Mayor's Office City Budget Office Accounting Office Treasury Office
	JRFP Clients are informed of the orientation through text messages and FB Page announcement	None	5 days before orientation date	Kate Ax'l Estojero Loan Officer
	Online Orientation of JRF Clients for releasing of Loans	None	2 days before releasing date	Kate Ax'l Estojero Glenn Brian F. Omac Loan Officers
	Releasing of loans (max. 50 per batch)	None	1 - 2 hours	Maylene V. Viñas JRFP Staff
	<b>Total:</b>	None		



# **Joint Resources Financing Program- Division**

## **Collection of Loan Payments and Savings**



## 1. Online Payment

As part of the new normal and safety protocol, payments will be sent through G-Cash, Smart Padala, and other remittance centers convenient to the clients.

<b>Office/ Division:</b>	Joint Resources Financing Program			
<b>Classification:</b>	Simple			
<b>Type to Transaction:</b>	G2C – Government to Clients			
<b>Who may avail:</b>	<b>JRFP Beneficiaries</b>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Loan Booklet		JRFP Loan Officers		
<b>CLIENTS STEP</b>	<b>AGENCY ACTION</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
JRFP Beneficiaries will send Screenshot proof of payment (G-Cash, Smart Padala, other Remittance Centers)	Loan Officer will go to their respective assigned payment centers to collect all the payments sent by the clients	None	1-2 day	Loan Officers JRFP Clients
	Record payment to Loan Ledger and Remittance Form	None	5-10 minutes	Loan Officers
	Remit collection of amortization to Treasury Office and savings to the Savings Section.	None	1 day	Loan Officers Marilou Reyes Treasury Office
	Savings officer will deposit client's savings to the designated bank.	None	1-2 hours	Nestor Mark Rivera
	Official Receipt will be kept by the Loan Officers and will be given to clients during visitation (For monitoring).	None	1 to 2 weeks	Loan Officers
<b>Total:</b>		None		



## 2. Cash Payment

Face to face payment to Loan Officers at the Brgy. Center with Table Top Barriers.

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<b>Classification:</b>	Simple			
<b>Type to Transaction:</b>	G2C – Government to Clients			
<b>Who may avail:</b>	<b>JRFP Beneficiaries</b>			
<b>CHECKLIST OF REQUIREMENTS</b>			<b>WHERE TO SECURE</b>	
Loan Booklet			JRFP Loan Officers	
<b>CLIENTS STEP</b>	<b>AGENCY ACTION</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
JRFP Beneficiaries will give payments to the Loan Officers with corresponding Loan Booklet for signature.	Loan Officer will go to their respective Barangay Centers.	None	1-2 day	Loan Officers JRFP Beneficiaries
	Receive payment from clients and record to Loan Ledger and Remittance Form. Sign client's loan booklet.	None	5-10 minutes	Loan Officers
	Remit collection of amortization to Treasury Staff and savings to the Savings Section.	None	1-2 day	Loan Officers Marilou Reyes Treasury Office
	Savings officer will deposit client's savings to the designated bank.	None	1-2 hours	Nestor Mark Rivera
	Official Receipt will be given to clients on the next collection schedule.	None	1 to 2 weeks	Loan Officers
<b>Total:</b>		None		



# **Joint Resources Financing Program- Division Micro- Savings (Open Savings Account)**



## 1. Micro- Savings (Opening of Savings Account)

### a. Compulsory Savings

- ▶ 5% of the loanable amount of P 5,000 or more will be saved to a designated bank of the program

### b. Compulsory Weekly Savings – based on the savings scheme.

<b>Office/ Division:</b>	Joint Resources Financing Program			
<b>Classification:</b>	Simple			
<b>Type to Transaction:</b>	G2C – Government to Clients			
<b>Who may avail:</b>	<b>JRFP Beneficiaries</b>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Savings' Withdrawal Form		JRFP Office		
Open Account Form		Designated Bank		
2 pcs 1x1 ID Picture		Designated Bank		
2 Valid IDs		Designated Bank		
Proof of Billing		Designated Bank		
Amount to be deposited		Designated Bank		
<b>CLIENTS STEP</b>	<b>AGENCY ACTION</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
JRFP beneficiaries will go to JRFP Office to fill out forms.	Schedule and verify Clients Savings details	None	10 minutes	Nestor Mark Rivera/ Marilou Reyes  JRFP Clients
	Review forms submitted by the client.	None	5 - 10 minutes	Nestor Mark Rivera/ Marilou Reyes  Treasury Office
JRFP beneficiaries will go the designated bank	Loan officers will assist the client in opening an Individual Account.	None	Arbitrary	JRFP Clients  Loan Officers
<b>Total:</b>		None		