



Republic of the Philippines  
**Department of Environment and Natural Resources**  
PROVINCIAL ENVIRONMENT AND NATURAL RESOURCES OFFICE  
PROVINCE OF PALAWAN

Bgy. Sta. Monica, Puerto Princesa City, Palawan

EMAIL : [penropalawan@denr.gov.ph](mailto:penropalawan@denr.gov.ph)

TelFax No. (048) 433-5638/ 434-8791

May 11, 2023

MEMORANDUM

FOR : The Regional Director  
DENR -MIMAROPA Region  
1515 DENR By The Bay Building, Roxas Boulevard  
Barangay 668, Ermita, Manila

THRU : The Assistant Regional Director  
for Management Services

FROM : The Provincial Environment and  
Natural Resources Officer

SUBJECT : INDIVIDUAL LEARNING REPORTS


Respectfully forwarded are the memoranda on various dates date from CENRO Quezon, Palawan with regards to the Individual Learning Reports of the following personnel;

CENR OFFICE	Name of Participants	Title of Training/Workshop Attended	Inclusive Dates
Quezon Palawan	Ana Marie T. Tayobong	Organizing Community Managed Savings and Credit Association Technical Working Group Training of Trainers	April 12-14, 2023
	Rosa Maria D. Bacaltos	Orientation to New Entrants in the Government Service	April 12-14, 2023

For information and record.

“ For the PENRO “

  
RONIE B. GANDEZA  
DMO IV/OIC-CHIEF, TSD  
In-Charge, Office of the PENRO

DENR-PALAWAN  
PENRO-RECORDS  
**RELEASED**  
By   
Date 22 MAY 2023 CN 23-1443



Republic of the Philippines  
Department of Environment and Natural Resources  
MIMAROPA Region  
**COMMUNITY ENVIRONMENT AND NATURAL RESOURCES OFFICE**  
National Highway, Bgy. Alfonso XIII, Quezon, Palawan  
Email: cenroquezon@denr.gov.ph

April 26, 2023

**MEMORANDUM**

**FOR :** The Provincial Environment and  
Natural Resources Officer  
Sta. Monica, Puerto Princesa City

**FROM :** The Community Environment and  
Natural Resources Officer  
Quezon, Palawan

**SUBJECT :** **INDIVIDUAL LEARNING REPORT ON ORGANIZING  
COMMUNITY MANAGED SAVINGS AND CREDIT ASSOCIATION-  
TECHNICAL WORKING GROUP TRAINING OF TRAINERS HELD AT  
SUNLIGHT GUEST HOTEL, MALVAR STREET, PUERTO PRINCESA  
CITY, PALAWAN ON APRIL 12-14, 2023.**

**DENR PENRL  
PALAWAN RECORDS  
RECEIVED**

**BY:**   
**DATE:** 05/02/2023 **GN 23-3948**

Respectfully forwarded is the Individual Learning Report of **ANA MARIE T. TAYOBONG** who attended the training on Organizing Community Managed Savings and Credit Association-Technical Working Group Training of Trainers on April 12-14, 2023 held at Sunlight Guest Hotel, Malvar Street, Puerto Princesa City, Palawan.

The said training is intended to organized local folks in the community to form among themselves a group that will established a mini bank/CoMSCA in their village to support the effort and activities aimed to protect and conserve the environment.

For your information and record.

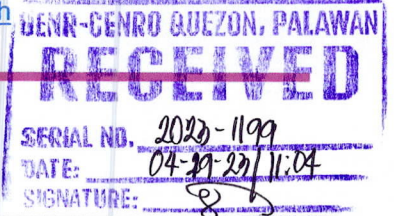
**RENATO S. GONZAGA**







Republic of the Philippines  
Department of Environment and Natural Resources  
MIMAROPA Region  
**COMMUNITY ENVIRONMENT AND NATURAL RESOURCES OFFICE**  
National Highway, Bgy. Alfonso XIII, Quezon, Palawan  
Email: [cenroquezon@denr.gov.ph](mailto:cenroquezon@denr.gov.ph)



**INDIVIDUAL LEARNING REPORT**

**Part 1 (To be prepared by the participant)**

<b>Name of Participants:</b>	<b>ANA MARIE T. TAYOBONG</b>
<b>Office/Service:</b>	<b>MMPL PAMO</b>
<b>Training Title:</b>	<b>ORGANIZING COMMUNITY MANAGED SAVINGS AND CREDIT ASSOCIATION- TECHNICAL WORKING GROUP TRAINING OF TRAINERS</b>
<b>Learning Providers:</b>	<b>SUSTAINABLE INTERVENTION FOR BIODIVERSITY OCEAN AND LANDSCAPE (USAID-SIBOL)</b>
<b>Inclusive Dates:</b>	<b>April 12-14, 2023</b>
<b>Venue:</b>	<b>SUNLIGHT GUEST HOTEL, MALVAR ROAD, PUERTO PRINCESA CITY, PALAWAN</b>

**I. EVALUATION OF THE COURSE:**

**a. Technical Content:**

**CoMSCA-** it is a community-based group that mobilizes and manages its own savings, providing loans to members and offering a limited form of financial insurance, it is self-managed and independent, it is usually time-bound– it shares out members' equity at least 1 cycle or once a year in proportion to savings.

**Methodology of CoMSCA**

- Self-selected groups of 10-25 people
- Daily/Weekly/Monthly savings. Group sets amount, members can save up to 5x the minimum
- All funds are kept in box, three locks, keys held by different members
- All transaction take place in front of all members at meetings
- When fund attain sufficient amount, members may borrow (savings first before credit)
- Savings passbook represents savings by stamp (number of stamps X savings amount= amount saved)
- Groups create fund for emergencies (Social Fund)
- Groups also create fund for environmental activity (Environmental Fund)
- Once a year, groups distribute all (or some) of amount in box, proportionally to amount saved "Action Audit"
- Groups lend their own savings. No external funds.

**Advantages of CoMSCA**

1. Internally generated resources
2. Member's sense of ownership
3. Flexible



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4. Simple and transparent
5. Accessible
6. Frequent opportunities to save
7. Regular opportunities to borrow
8. Savings (asset) based, not credit (debt)

**b. Integration of Environmental Fund in CoMSCA**

Environmental Fund is a community contribution to support efforts and activities aimed at protecting environment, its collection is channeled through CoMSCA and its repository is the CoMSCA box.

• **Impression/Comment:**

CoMSCA can respond to people's need for accessible financial services, it is popular because the savings focus build asset and it provide credit proportionate to need and capability, it is flexible and transparent, all money (and profit) stays in the village and it is easy to replicate.

**II. RELEVANCE OF THE LEARNING EVENT TO PARTICIPANTS WORK/FUNCTION:**

This training helps a lot not only in the office but also to the community within MMPL, with this training, we can help the community saved their money on a mini bank/CoMSCA established on their village, it can meet their predictable expenses and facilitate household cash-flow management, also reduce the vulnerability to livelihood. Moreover, help the community to have an initiative to conduct an environmental activity lessen the support of LGU because of their savings on environmental funds.

**III. RECOMMENDATIONS:**

I recommend to conduct re-echo on the highlights of the learnings on our monthly forum.

**IV. POST LEARNING ACTION PLAN/PROPOSAL:**

Proposed Plan/Activity/output/Time Frame

\* Encourage employees to practice/adopt CoMSCA in office. All those interested will have an orientation then form a group and start.





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**Part 2 (To be accomplished by Supervisor)**

How will you support the post Learning Action Plan/Proposal?

SUPERVISE AND EVALUATE THE SUCCESS OF THE PROPOSED TEST OF COMPLETION IN CENRO QUEZON EMPLOYEE.

Have you discussed any concerns/resources needed by your subordinate so that he/she can effectively transfer/apply the skills and knowledge gained from the training?

YES

Would you be willing to send him/her again to other training/seminar/conference?

Yes ☒ No ☐ Others ☐

If yes, please specify courses

BIODIVERSITY ASSESSMENT TRAINING AND OTHER ENVIRONMENTAL TRAINING PERTAINING TO MANAGEMENT, CONSERVATION AND PROTECTION IN PROTECTED AREA.  
Submitted by: NOTED/Confirmed by:

  
**ANA MARIE T. TAYOBONG**  
EMS I

  
**RENATO S. GONZAGA**  
OIC-CENRO/Concurrent PASu, MMPL

April 18, 2023  
Date



Republic of the Philippines  
Department of Environment and Natural Resources  
MIMAROPA Region  
**COMMUNITY ENVIRONMENT AND NATURAL RESOURCES OFFICE**  
National Highway, Bgy. Alfonso XIII, Quezon, Palawan  
Email: cenroquezon@denr.gov.ph

April 18, 2023

**MEMORANDUM**

**FOR :** The Provincial Environment and Natural Resources Officer  
Sta. Monica, Puerto Princesa City

**FROM :** The Community Environment and Natural Resources Officer  
Quezon, Palawan

**SUBJECT :** **INDIVIDUAL LEARNING REPORT ON ORIENTATION TO NEW ENTRANTS IN THE GOVERNMENT SERVICE HELD ON APRIL 12-14, 2023 VIA ZOOM**

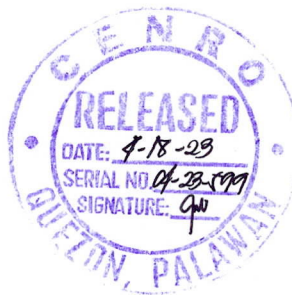
**DENR PENRO  
PALAWAN RECORDS  
RECEIVED**

BY: [Signature]  
DATE: 04-18-2023 CN 23-3669

Respectfully forwarded is the Individual Learning Report of **ROSA MARIA D. BACALTOS** who attended the Orientation to new entrants in the Government Service VIA ZOOM on April 12-14, 2023.

The said Orientation will help to know her duties and responsibilities as well as her benefits being a new Government Employee.

For your information and record.



[Signature]  
**RENATO S. GONZAGA**

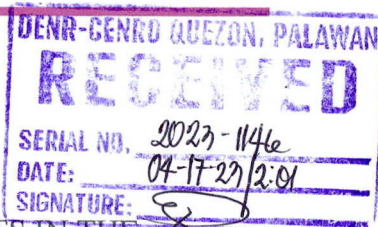


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MIMAROPA Region

**COMMUNITY ENVIRONMENT AND NATURAL RESOURCES OFFICE**  
National Highway, Bgy. Alfonso XIII, Quezon, Palawan  
Contact No.: 0997-982-3016

**INDIVIDUAL LEARNING REPORT**

Name of Participant : **ROSA MARIA D. BACALTOS**  
Office/Service : **DENR-CENRO QUEZON**  
Training Title : **ORIENTATION TO NEW ENTRANTS IN THE GOVERNMENT SERVICE**  
Learning Providers : **HUMAN RESOURCE DEVELOPMENT SERVICE (HRDS)**  
Inclusive Dates : **APRIL 12-14, 2023**  
Venue : **VIA ZOOM**



**I. EVALUATION OF THE COURSE**

• **Technical Content**

1. Knowing Department of Environment and Natural Resources (DENR)
  - a) Mandate, Vision and Mission
  - b) Organizational Structure
  - c) Major programs
  - d) Core Values
2. Duties and Responsibilities
  - a) First working day
  - b) Regular working hours
  - c) Flexible working hours
  - d) Lunch break
  - e) No noon break
  - f) Half day/Absence
  - g) overtime
3. Office Decorum
4. Preparation of SALN
5. Preparation of IPCR
6. Code of Conduct and Ethical Standards for Public Officials and Employees (Republic Act No. 6713)
7. Employees Benefits
  - a) Philhealth
  - b) Pag-Ibig fund
  - c) GSIS

• **Impressions / Comments**

The activity taught and give me more knowledge than what I expected. The resource persons are very impressive and clearly discussed everything that can help everyone to be more effective and efficient employees. Of course every one of them acknowledged our queries and answered clearly as much as possible. As new entrants personnel of Department of Environment and Natural Resources (DENR) I personally would like to thank to all members of the Human Resource Development Service (HRDS) Regional office and of course to all speakers who discussed all the topics and for being patient and understanding on the things asked by the trainees.





## II. RELEVANCE OF THE LEARNING EVENT TO PARTICIPANT'S WORK/FUNCTION

This learning event is very relevant to my work/function as being new employee of DENR this will be help to know what my obligation, and to be knowledgeable in terms about the benefits from government and of course it will be helpful to do my job properly as Public servant.

## III. RECOMMENDATIONS

For the participants as being new employees of Department of Environment and Natural Resources (DENR) to be more effective and efficient employee must be apply all topics discussed by the speakers not only in the workplace but also in a real life to maintain good communication and good performance as government employee.

## IV. POST LEARNING ACTION PLAN/PROPOSAL

To maintain good performance employee must be more knowledgeable to his/her obligations, duties and responsibilities, also continuous participate/attend to all conducted activities, trainings, learning event that may support to be more effective employees.

### PART II (To be accomplished by Supervisor)

- How will you support the post Learning Action Plan/Proposal?  
*By recommending her for/to attend trainings and seminars to enhance her competencies and to become more effective in executing of her duties & responsibilities.*
- Have you discussed any concerns needed by subordinates so that he/she can effectively transfer/apply the skills and knowledge gained from the training?  
*yes!*
- Would you be willing to send him/her again to other training/seminars/conferences?  
Yes ☒ No ☐ Others ☐

If yes, please specify courses

*Any related trainings & seminar.*

Submitted by:

*Rosa Maria D. Bacaltos*  
**ROSA MARIA D. BACALTOS**  
Attendee

Noted/Confirmed by:

*Renato S. Gonzaga*  
**RENATO S. GONZAGA**  
Supervisor

April 17, 2023