



Republic of the Philippines
Department of Environment and Natural Resources
Provincial Environment and Natural Resources Office
MIMAROPA Region

Bgy. Sta. Monica, Puerto Princesa City, Palawan

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DENR MIMAROPA RECORDS SECTION
RECEIVED
BY:
DATE:
TIME:

May 10, 2023

MEMORANDUM

FOR : The Regional Executive Director
DENR MIMAROPA
1515 DENR By the Bay Bldg., Roxas Boulevard,
Barangay 668, Ermita Manila

THRU : The OIC, Assistant Regional Director for Technical Services

FROM : The Provincial Environment and
Natural Resources Officer

SUBJECT : **SUBMISSION OF REPORT ON THE ATTENDED COMMUNITY
MANAGED SAVINGS AND CREDIT ASSOCIATION (CoMSCA)
TRAINING OF TRAINERS**


Forwarded is the memorandum dated April 17, 2023 from CENRO Quezon along with the Report on the attended Community Managed Savings and Credit Association (CoMSCA) Training of Trainers.

The said training was conducted on April 12-12, 2023 at Sunlight Guest Hotel, Puerto Princesa City, Palawan.

For information and record.


FELIZARDO B. CAYATOC



DENR-PALAWAN
PENRO-RECORDS
RELEASED
By 
Date: 1 MAY 2023 CN 23-1304



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
Contact No. 0917-160-4920
Email: cenroquezon@denr.gov.ph

April 17, 2023

MEMORANDUM

FOR : The Provincial Environment and Natural Resources Officer Puerto Princesa City, Palawan

FROM : The OIC Community Environment and Natural Resources Officer/ Concurrent PASu, MMPL Quezon, Palawan

SUBJECT : **SUBMISSION OF REPORT ON THE ATTENDED COMMUNITY MANAGED SAVINGS AND CREDIT ASSOCIATION (CoMSCA) TRAINING OF TRAINERS.**

**DENR PENRO
PALAWAN RECORDS
RECEIVED**

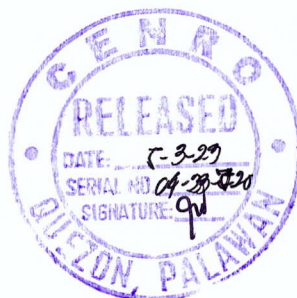
BY: 
DATE: 05 08 2023 CN 12-4181


Respectfully forwarded is the Memorandum report dated April 11, 2023 from the Mount Mantalingahan Protected Landscape Protected Area Management Office (PAMO) re: the above subject.

Please be informed that Mount Mantalingahan Protected Landscape- Protected Area Management Office (MMPL-PAMO) staff attended Community Managed-Savings Credit Association (CoMSCA) Training of Trainers at Sunlight Guest Hotel, Malvar Road, Puerto Princesa City Palawan on April 12-14, 2023.

Moreover, 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. Furthermore, Intergration of Environmental Fund in CoMSCA 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.

For information and record.




RENATO S. GONZAGA



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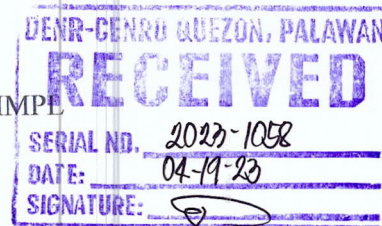
April 17, 2023

MEMORANDUM

FOR : The OIC Community Environment and Natural Resources Officer/ Concurrent PASu, MMPL Quezon, Palawan

FROM : Protected Area Management Office Staff Mt. Mantalingahan Protected Landscape

SUBJECT : **REPORT ON THE ATTENDED COMMUNITY MANAGED SAVINGS AND CREDIT ASSOCIATION (COMSCA) TRAINING OF TRAINERS ON APRIL 12-14, 2023.**



Please be informed that the undersigned staff of Mt. Mantalingahan Protected Landscape-Protected Area Management Office (MMPL-PAMO) has attended and actively participated on the Community-Managed Savings and Credit Association Training of Trainers at Sunlight Guest Hotel, Malvar Road, Puerto Princesa City, Palawan on April 12-14, 2023.

The attended training was conducted by USAID-SIBOL and participated by MENRO Staff from 5 Municipalities, IP Community of Brgy. Ransang, and 2 Representative from DENR CENRO Mount Mantalingahan Protected Landscape-Protected Area Management Office that would greatly help in the sustainable management of Mount Mantalingahan Protected Landscape.

There were organized 27 CoMSCA groups within the communities of Puerto Princesa, Quezon, and Brookes Point Palawan for the past two years and the demand to be part of the savings movement is increasing. With this positive feedback from the ground, SIBOL is doing a modality shift to sustain CoMSCA gains on third year. As part to aim further the technical capacity of partners, SIBOL will formed a Technical Working Group.

The aim of the Technical Working Group is to organize and develop cadres of CoMSCA experts from key institutions, line agencies, and offices, envisage this to continue the gains of the savings movement and popularize CoMSCA as a tool towards financial resilience, deeply rooted to conservations beyond SIBOL's project life.

The Community-Managed Savings & Credit Association (CoMSCA) is a community-based group that mobilizes and manages it's own savings, providing loans to members and offering a limited form of financial insurance, it is self-managed and independent group, it is usually time-bound-it shares out members equity at least once a year in proportion to savings.

CoMSCA Methodolgy

- Self-selected groups of 10-25,
- Daily/Weekly/Monthly savings. Group sets amount, members can save up to 5x the minimum,
- All funds are kept in locked box, three locks, key held by different members,
- All transactions take place in front of all members at meetings,
- When funds attained sufficient amount, members may borrow (savings first before credit),

- Savings passbook represent savings by stamp
(number of stamps x savings amount=amount saved)

The three day's training discussed nine (9) module in creating Community-Managed Savings and Credit Association (CoMSCA);

Module 1: Groups, Leadership and Elections

CoMSCA formed a group by means of Individual-Self Selection which has characteristic such as; cooperative personality, ability to repay loans reliably, a reputation for honesty and the ability to save regularly, even in small amounts. The potential leaders or the management committee composed of Chairperson, Secretary and Treasurer, everyone understands the work of each person, the secretary will be called Record-keeper and the treasurer will be called Box-keeper, because money is involved it is necessary to have at least two people verifying the amounts that are contributed & issued as loans reaches consensus on the need of Money-Counters 1 and Money-counter 2. The importance of having an officer in the group draws out a set of rules to govern the meetings.

Module 2: Development of Policies & Rules for Social fund, Share-Purchase & Credit Activities

The group will create a Social Funds to provide small grants to members who encounter serious problems and disasters. Share-purchase/savings practices are more important to poor people than loans because people need to have a cushion of wealth before they can start to take risks associated with borrowing.

Module 3: Development of Policies

The CoMSCA will developed a constitution which set out the rules that govern social fund, savings and loan policies on governance, constitution framework and services offered by the group.

Module 4: Record Keeping and how to manage a Savings Meeting

Each member of the management committee will understand their responsibilities, the record-keeper and the money-counter is the responsible in maintaining the passbook-based record of the members.

Module 5: First Share Purchase/ Savings Meeting

In order to deepen the knowledge of trainer, a role play of the first CoMSCA meeting presented following the CoMSCA meeting guide/procedure. (attached herein the procedures for a share-purchased/savings meeting)

Module 6: First Loan Disbursement Meeting

The members of the management committee will manage the first meeting, first disbursement loans and managing a share-purchase/ savings and loan disbursement meeting. The following are the procedure for daily slot savings; 1. Meeting opening, 2. Daily savings (if the group does not have daily savings), 3. Social fund, 4. Share purchase/savings, 5. Expenses, 6. Calculating the new loan fund balance, 7. Loan taking, 8. Closing balances, 9. Closing.

Module 7: First Loan Repayment

Those who took loans in the first loan meeting will start to repay their loans, new borrowers will have taken out loans and everyone will have a continuing contribution to the social fund and environmental fund.

Module 8: Daily Slot Savings

Daily slot savings at the box-keeper's house, the member places his/her savings in the slot on the cash box. The money saved is usually a value equivalent to a single share and thus able to buy a full share in the regular meeting, but some association may value a token at less than a full share, to permit very small amounts to be saved. The Box-keeper stamps the number of tokens bought by the member in an exercise book (The stamp used is different to the share stamp to prevent fraud and especially if the value of a token is different to the value of share). The Box-keeper gives metal token to the depositor (painted steel washer) equivalent in number to the value of money deposited.

Module 9: Share-out/ Action-audit

Once the group has completed all the social fund, loan repayment and fines procedures, the chairperson calls on the money-counters to count the total amount of money in front of the members, if any members owes the group money (from loan arrears), the shares equal in value to his/her debt are cancelled in his/her passbook. In this way the defaulting member is penalized, because the cancelation of the shares means that he/she will not receive the profit on those shares, but only on the number of shares remaining. The Record-keeper then takes each of the members passbook and counts the total number of shares that have been bought, then divides this number into the total amount of money on the table and announces the result as the value of a single shares. The worker then takes each individual passbook and announces the number of shares that a person owns. She/he helps the Record-keeper to multiply this number by the value of a single share and announces the amount.

Appendex 4: Integration of the Environmental fund in CoMSCAs

Environmental fund is a community contribution to support efforts and activities aimed at protecting the environment, its collection is channeled through CoMSCA and its repository is the CoMSCA box. In connection with this, the Environmental Fund is integrated as the third pouch of CoMSCA, which the communities utilize the environmental fund and develop the innovation to savings linked to conservation and organizing environmental activity. The main source of EF is the individual voluntary contribution of each member of the CoMSCA group. At the start of the CoMSCA cycle, the group should agree on the amount that each member will contribute to the EF pouch. The individual contribution each week can be as minimal as Php2.00.

Eligible Potential use of the Environmental Fund;

- Barangay Development Plans
- Barangay Disaster Risk Reduction Plans
- Coastal Resource Management Plans
- MPA Management Plans
- Peoples Organization strategic and operational plans

Moreover, the trainers went to Barangay Binduyan to witnessed the actual CoMSCA meeting (Binduyan Savers Association). The trainers enable to observed, asked question, clarify and comment to the members after the actual procedure of Community Managed-Savings and Credit Association.

Furthermore, evaluation and presentation of Re-entry plans of participants/trainers, and the awarding of certificate was presented on the last day of training.

Attached herein are CoMSCA meeting guide and pictures.

For information and record.

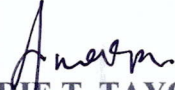

ANA MARIE T. TAYOBONG
EMS I

PHOTO DOCUMENTATIONS



Figure 1: CoMSCA Kit



Figure 2: Role Play of the first CoMSCA meeting following the CoMSCA meeting guide.



Figure 3: CoMSCA Participants together with SIBOL facilitator



Figure 4: EMS I Ana Marie Tayobong during the presentation of CoMSCA Re-entry plans.



Figure 5: CoMSCA trainers and SIBOL facilitator together with Binduyan Savers group.



Figure 6: (left) EMS I Ana Marie Tayobong, (middle) Cyril Ramil Dacillo, (right) Dax G. dequito during the awarding of certificate.

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CoMSCA Meeting Guide / Pagdaloy

Mga Hakbang	Pagdaloy
1. Pagbubukas at pagsisimula ng pagpupulong (Meeting Opening)	<ul style="list-style-type: none"> • Ipapatawag na ng Chairperson na magsimula na ang pagpupulong. • Pagtatawag ni Chairperson sa mga miyembro na magsisimula sa bilang una hangang matapos. • Bubuksan ng mga Key-holder ang Comsca-box. • Ilalabas na ang mga laman ng Comsca-box, ilalagay sa tapat ng Money-counters ang mga mangkok para mabilis ang pagbilang ng mga makokolektang pera. • Ibibigay ng Record-keeper ang mga Passbook sa mga miyembro.
2. Daily Savings / Slot	<ul style="list-style-type: none"> • Tatawagin ng Box-keeper ang mga miyembro na naghulog sa Daily-savings at ibibigay sa kanila ang halaga na kanilang nilagay sa Daily-savings slot.
3. Social Fund	<ul style="list-style-type: none"> • Pagaanunsyo ng Chairperson na magsisimula na ang pagbibigay ng Social-fund. • Mauuna si Member no.1 at susundan ng iba pang miyembro ang pagbigay ng Social-fund. Kailangan ipahayag ang Member-number bago magbigay ng Social-fund. • Ililista ni Record-keeper ang miyembro na nagbigay ng Social-fund • Bibilangin ni Money-counter 1 ang kabuuang nakolektang Social-fund at eto naman ay bibilangin muli ni Money-counter 2 upang makumperma at i-aanunsyo upang marinig ng lahat sa pagpupulong. • Magtatanong si Chairperson kung may mangangailangan ng Social-fund. • Kung meron ay kailangang kuwentahin ni Record-keeper kung magkano ang nakuha na pera sa Social-fund at kung magkano na lang ang natitira. • Kung wala naman ay ilalagay lahat ng nakulekta sa asul na lukbutan at ibabalik sa CoMSCA-box.
4. Environmental Fund	<ul style="list-style-type: none"> • Pag-annunsyo ng Chairperson na magsisimula na ang pagbibigay ng Environmental-fund. • Sundin lang ang kaparehas na proseso sa Social-fund.

Mga Hakbang	Pagdaloy
5. Pagbibili ng Share (Share-Purchase / Savings)	<ul style="list-style-type: none"> • I-annunsiyo ng Chairperson na magsisimula na ang pagbili ng Share. • Bawat miyembro ay pwedeng bumili ng 1-5 Share, ibibigay kay Money-counter 1 ang pera at bibilangin niya at ito naman ay muling bibilangin ni Money-counter 2 upang tiyakin na tama ang halaga ng biniling Share. • Itatala ni Record-keeper ang mga nabiling Share bawat miyembro. Itatatak sa Comsca-Passbook. Lalagyan naman ng ekis ang bawat kahon na hindi nabiling Share sa pagpupulong na iyon. • Itataas ng Record-keeper at ipapakita sa miyembro na bumili ng Share kung ilan ang naitatak sa passbook para maiulat sa lahat. <p><i>Note: Pumalakpak tuwing may makabibili ng Full Share o Limang Share.</i></p>
6. Pagpapahiram ng pera or pagpapauta ng (Loan - Starts at 6th Week)	<ul style="list-style-type: none"> • I-aanunsiyo ng Chairperson ang pagbubukas ng pagkakataong makakuha ng Loan • Ang sinuman sa miyembro na hihiling upang makakuha ng Loan ay kailangang i-annunsiyo ang kanyang rason, magkano at kung gaano katagal bago mabayaran ang halaga ng Loan. (Gagawin ito sa lahat ng miyembro na nagnanais kumuha ng Loan). • Ililista sa Record-book, at sa Passbook ng miyembro ang halaga ng kinuhang Loan kasama na rin ang halaga ng Service-charge. Kailangan pumirma ang miyembro na kumuha ng Loan sa kanyang Passbook. • Pagkatapos makuha ng bawat miyembro ang halaga ng pera sa kanilang mga Loan, kailangang bilangin muli ni Money-counter 1 at kukupirmahin ni Money-counter 2 kung magkano ang natitirang pera. • Itatala ni Record-keeper at i-aanunsiyo ang natirang pera sa kanilang Savings. • Ilalagay na sa asul na lukbutan at itatago sa Comsca-Box kapag natapos na lahat ng transaksiyon.

Mga Hakbang	Pagdaloy
7. Pagbayad sa Nahiram ng Pera (Loan Payment - Starts at 7th Week)	<ul style="list-style-type: none"> • I-annunsiyo ni Chairperson na pwede ng magbayad ang mga miyembro na may kaukulang Loan. • Ibibigay ng miyembro ang pera kay Money-counter 1 at titiyakin ni Money-counter 2. • Itatala naman ni Record-keeper at kakalkulahin kung may naiwan pang balanse sa kaukulang Loan at ito ay papatawan ng nararapat na Service-charge. • Kung buong nabayaran na ang Loan ay kailangang pirmahan ni Record-keeper ang Passbook ng miyembro na kumuha ng Loan at susulatan ng malaking ekis ang mga halagang nakalista sa bahagi ng Loan-amount ng Passbook.
8. Pagkalkula ng natitirang pundo (Calculating the loan fund balance)	<ul style="list-style-type: none"> • Ipagsasama lahat ng pera kasama ang multa at ang biniling Share at bibilangin ni Money-counter 1 at muling bibilangin at titiyakin ni Money-counter 2. • Susuriin ni Record-keeper kung tama ang kabuuang halaga ayon sa kanyang talaan. • I-aanunsiyo ni Money-counter 1 ang kabuuang halaga ng pera.
9. Pagsasara ng mga balanse (Closing Balances)	<ul style="list-style-type: none"> • I-aanunsiyo ulet kung magkano ang kabuuang halaga ng Social-fund. Kailangang tandaan ng mga miyembro kung ilan ang halaga nito. • I-aanunsiyo din ni Record-keeper kung ilan ang natitirang Savings / Loan Fund. • Ililigpit na lahat ng gamit at ilalagay sa Comsca-box. • Tatawagin na ni Chairperson ang mga Key-holder upang ikandado ang Comsca-box.
10. Pagtatapos ng pagpupulong (Closing of the meeting)	<ul style="list-style-type: none"> • Magtatanong ang Chairperson kung may iba pang gustong talakayin o pag-usapan ang grupo. • Papaalalahan ng Chairperson kung kailan ang susunod na pagpupulong at muling paghahanda ng pera para pambili ng Share at pambayad ng Environmental-fund at Social-fund. • Papaalalahanan din ang may mga kaukulang Loan na magbayad sa nakatakandang petsa ng pagbayad. • Pagtatapos.