

THE UDP-LANDBANK INSTITUTION BUILDING PROGRAM

**COMPREHENSIVE CAPACITY BUILDING PROGRAM FOR
FINANCIAL SERVICE CENTERS (FSCs)**

INTRODUCTION

The IB (institution building) program of LANDBANK and UDP was initiated to enhance the capabilities of identified Financial Service Centers (FSCs), which have the potential to become full-grown co-op financial intermediaries duly accredited by LANDBANK.

The Pre-IB Phase of the program involves, as its major activities, assessment of the potentials of existing FSCs, the formulation of a comprehensive capacity building program, and the hiring of IB service providers.

The IB Phase, on the other hand, which will be undertaken by the IB service providers, shall involve, implementation of the comprehensive capacity building program for FSCs.

Pre-IB Phase was already initiated by UDP and LANDBANK thru the Development Assistance Department (DAD) and the Development Assistance Centers (DACs) in Regions XI and SoCSKSarGen. The assessment & strategizing workshop, field validation, and action planning workshop conducted under Pre-IB Phase yielded the following outputs: (a) profile and ranking of FSCs based on indicators on their operations/ existing situation profile; (b) models to be pursued by the FSCs; (c) gaps/ weaknesses to be addressed by the FSCs within their organizations; (d) number of groups and FSCs to be assisted per model; and (e) action Plans of FSCs to initialize the models they intend to pursue.

These outputs have become the bases for the formulation of this comprehensive capacity building program for FSCs.

OBJECTIVES

The comprehensive capacity building program for FSCs intends to develop the capabilities of 78 FSCs, whether as a single independent institution, or as a merged group of FSCs, or as an absorbed member of an established PFI/ BAC/ PNAC, into strong and viable institutions/ organizations capable of providing responsive and sustainable financial and other support services to the upland communities.

The program specifically seeks to:

- ❖ Enhance the management and operational skills of target FSCs/ co-ops through training activities and other technical intervention directly to the FSCs/ co-ops or through their identified PFIs/ BACs/ PNACs, focusing on their gaps and weaknesses.
- ❖ Upgrade the FSCs/ co-ops into higher levels of organizational maturity using the LANDBANK's indicators for cooperatives.
- ❖ Accredite the FSCs-turned co-ops with LANDBANK to qualify for availment of necessary financial and technical assistance.

PROGRAM FRAMEWORK

The program aims at enhancing the capabilities of the identified FSCs in order to become strong and viable organizations capable of handling and providing sustainable financial and other socio-economic services to the upland communities.

Results of the pre-IB Phase will be the basis in the setting of interventions for the target FSCs.

The Program will be undertaken within a period of at least two years, primarily for FSC/ co-op strengthening in order for them to eventually become accredited with LANDBANK.

The focus of the framework involves the interventions that are necessary to attain the objectives. The interventions are in the form of training, coaching, mentoring, technical advisory, which are expected to be completed within 1 – 1.5 years.

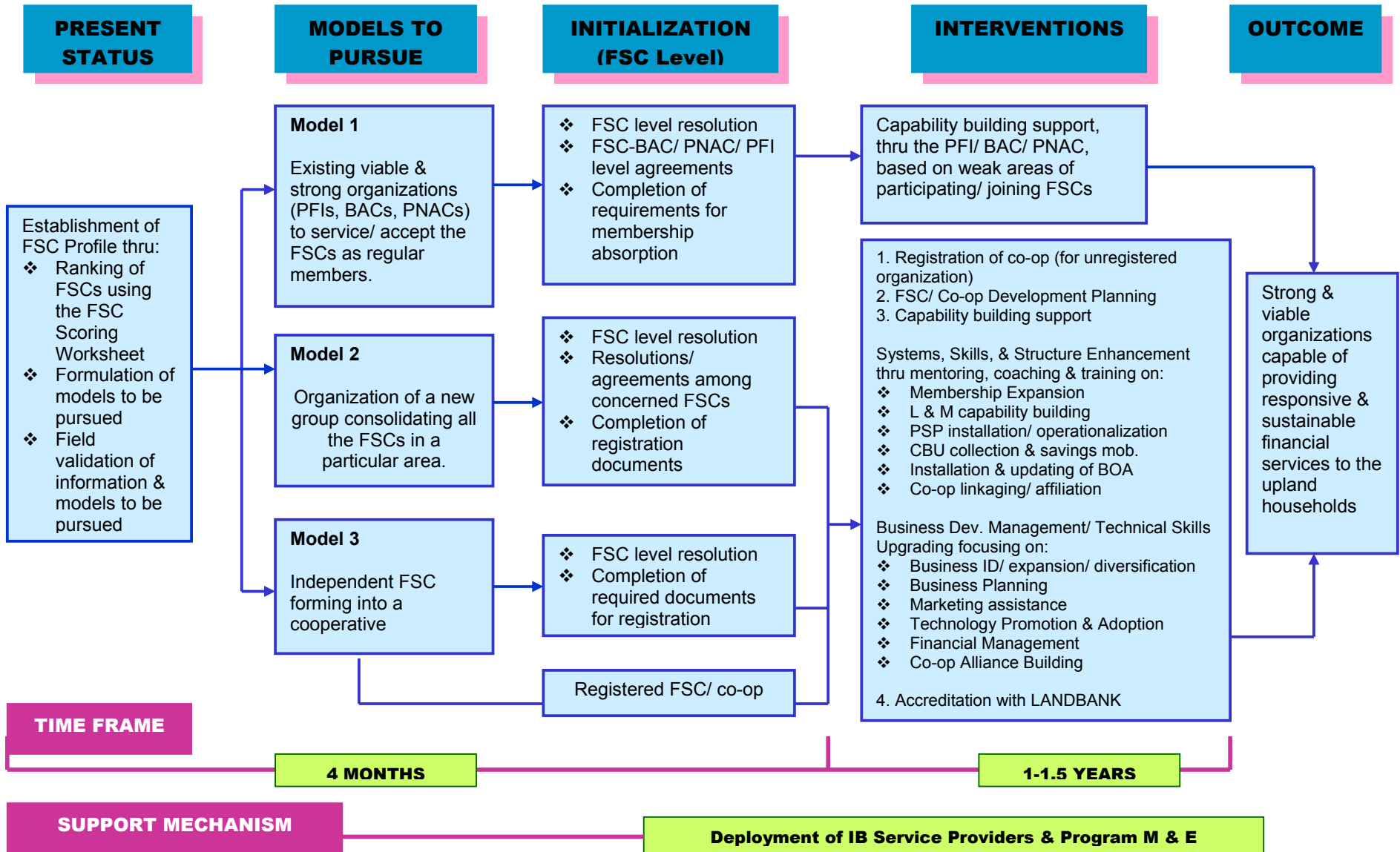
To ensure smooth implementation of the program, IB service providers will be employed and deployed in the concerned areas to provide direct assistance to the FSCs/ PFIs. These IB service providers will be working jointly with the representatives from LANDBANK's Development Assistance Centers (DACs) of Region XI and SoCSKSarGen and the UDP Account Officers. The DACs will monitor and supervise the performance of the contracted IB service providers.

The IB service providers shall undergo basic orientation on the program, and skills training with emphasis on the interventions that will be provided to the target FSCs/ PFIs.

To check the program's implementation and the attainment of its objectives, there will be a provision for monitoring and evaluation, which will involve periodic documentation and assessment of the activities in the FSC areas.

COMPREHENSIVE CAPACITY BUILDING PROGRAM FOR FINANCIAL SERVICE CENTERS

PROGRAM FRAMEWORK



EXPECTED OUTPUTS & KEY INDICATORS

The program is expected to accomplish the following, within two years upon its implementation

- ❖ 78 FSCs have strengths and weaknesses assessed, forming part of the basis of specific interventions to be applied.
- ❖ 32 FSCs (model 1) have improved/ enhanced their technical skills, along with their 15 identified PFIs, BACs, PNACs.
- ❖ Each of the 22 groups/ organizations (models 2 & 3) involving 46 FSCs have already been registered with the CDA.
- ❖ Each of the 22 groups/ organizations (models 2 & 3) involving 46 FSCs have attained the following:
 - Membership of at least 100
 - With operational schemes on internal generation of capital resulting to more than P500 per member CBU and savings
 - Functional BOD, which is in accordance with by-Laws
 - With complete COMAT
 - PSPs prepared, installed, manualized, & operationalized
 - Written and operational plans & programs
 - Regular internal performance review
 - Installed bookkeeping and accounting systems
 - Operational business enterprise sustained
 - With initiative to start up provident services
 - Improved financial systems and performance
 - With demonstrable effort/ willingness to be a member of a co-op organization
- ❖ Each of the 22 groups/ organizations (models 2 & 3) involving 46 FSCs, as well as the PNACs identified under model 1, have already been accredited with LANDBANK.

PROGRAM SCOPE AND DURATION

Based on the field validation and further discussion with the concerned FSCs, the following summary was obtained (Refer to Tables below).

- ❖ For SoCSKSarGen, 12 FSCs will pursue Model 1 (joining with 7 organizations), 19 FSCs for Model 2 resulting to 6 new organizations/ co-ops, and 2 FSCs for Model 3. These make 15 organizations/ groups.
- ❖ For Region XI, 20 FSCs will pursue Model 1 (joining with 8 organizations), 18 FSCs to pursue Model 2 resulting to 7 organizations, and 7 FSCs to pursue Model 3. The result is 22 organizations/ groups.

The program will be implemented within two years. The FSCs, which have formed into a cooperative, are expected to be accredited with LANDBANK within the same period.

MODELS TO BE PURSUED AS VALIDATED

A. REGION XI

Province/ Municipality	Model	FSC Involved	Identified PFI/ BAC/ PNAC
Davao Oriental			
Mati	3	MADOUCCO	
San Isidro	3	SIDOUCCO	
Banaybanay	3	BUCCO	
Lupon	3	LUDOUCCO	
Limot	3	LFCC	
Tarragona	3	TFCC	
Tarragona	3	MFCC	
	7 groups	7 FSCs	
Compostela Valley			
New Bataan	1	Balimapa, Cabinuangan	To join NICO
Maragusan	1	Cambagang, Pamintaran, Katipunan, New Manay	To join MAVADECO
Laak	1	Kilagding	To join KILAMCO
	1	Langtud, Longanapan, Kibaguio	To join MAMPCO – PFI
Maco	1	Mapaang	To join MADECO – PFI
Mabini	2	Manasa	
	2	Cabuyo-an, Libudon	Merging to form a new co-op
	7 groups	14 FSCs	
Davao del Sur			
Sta. Cruz	2	Zone II, Sibulan, Saliducon, Coronon	Merging to form a new co-op
Malalag	2	Ibo, Tagansule, Bolton, Pitu	Merging to form a new co-op
Don Marcelino	2	Lapuan/Mikaisa, Alamat Mabuhay, West Lamidan	Merging to form a new co-op
	1	Dalupan/Kalamiko	To join MOEMCO
Malita	1	Demoloc Upland, Kilalag/ Kimakuma, Pinalpalan, Datu Danwata	To join Demoloc Tagacaulo MPC
Magsaysay	1	Tacul/TUDFSC, Upper Bala, Tagaytay, Maibo/Uswag	To join MFMP – BAC
Jose Abad Santos	2	Caburan Big/ CABUFA, Culaman, Marabatuan	Merging to form a new co-op
	2	Caburan Small	undecided
	8 groups	24 FSCs	
TOTAL	22 grps	45 FSCs	

B. SOCKSARGEN

Province/ Municipality	Model	FSC Involved	Identified PFI/ BAC/ PNAC
SOUTH COTABATO			
Tupi	2	Kablon, Acmonon, Linan	
	1	Miasong	LPMPC
Tampakan	2	Lampitak, Buto, Palo 19, Albagan	
Tantangan	1	Maibo, Dumadalig	Cabuling MPC
	1	Poblacion, Magon	TAPIMPCO
	5 groups	12 FSCs	
SARANGGANI			
Maitum	1	Upo, Zion, New La Union	UVAMULCO (PNAC)
Kiamba	1	Maligang/ MUFARCO	United Maligang FMPC (PNAC)
	1	Gasi	KATMULCO (PNAC)
	1	Tablao	Luma MPC
Maasim	2	Nomoh, Kablacan, Amsipit A and B	
Malungon	2	Lumabat, San Juan, Panamin	
	3	Kinabalan	KIMALAKA (PNAC)
Malapatan	2	Kinam, Dansuyon, Kihan	
Glan	3	Sufatubo (registered) PNAC)	
	2	Laguimit, Rio del Pilar	
	10 grps	21 FSCs	
TOTAL	15 grps	33 FSCs	

NUMBER OF GROUPS AND FSCs TO BE ASSISTED

Province	Models to be Pursued	No. of Groups/ Org'n.	No. of FSCs Involved	No. of Existing Org'n./ Co-ops Involved			
				PFI	BACs	PNACs	Total
SOCKSARGEN							
South Cot.	1	3	5	-	3	-	3
	2	2	7	-	-	-	-
Saranggani	1	4	7	-	1	4	5
	2	4	12	-	-	-	-
	3	2	2	-	-	-	-
Subtotal		15	33	-	4	4	8
REGION XI							
Davao Or.	3	7	7	-	-	-	-
COMVAL	1	5	11	4	1	-	5
	2	2	3	-	-	-	-
Davao del Sur	1	3	9	1	2	-	3
	2	5	15	-	-	-	-
Subtotal		22	45	5	3	-	8
TOTAL		37	78	5	7	4	16

NUMBER OF FSCs/ GROUPS PER MODEL

Region	Model	No. of FSCs	No. of Groups
SOCKSARGEN	1	12	7
	2	19	6
	3	2	2
		33	15
REGION XI	1	20	8
	2	18	7
	3	7	7
		45	22
	TOTAL	78	37

COMPONENTS

A. System, Skills, and Structures Enhancement

The emphasis is developing the capability of FSCs to effectively handle their organizational operations. Interventions along this line cover coaching, mentoring, and training/ workshops on the following aspects.

❖ Membership Expansion

The concerned officers/ committee members will be trained to develop skills in:

- Devising techniques/ approaches to increase their membership;
- Handling pre-membership seminars; and
- Effectively implementing policies on membership.

❖ Leadership and Management Capability Building

The concerned leaders and management staff will be coached/ trained along the areas of:

- Plans and programs development
- Policies development & implementation
- Conduct of meeting
- Internal Control
- Human Resource Management
- Business Development and Management
- Marketing
- Fund Sourcing and Management
- Linkaging

❖ Policies, Systems, and Procedures Installation and Operationalization

Interventions on this aspect cover preparation and installation of policies, systems, and procedures on membership, CBU, accounting, budgeting, CASA, business operations, auditing, personnel and general administrative matters, and funds management.

❖ CBU Collection and Savings Mobilization

Participating FSCs/ co-ops will be introduced to the various strategies pertaining to intensified CBU collection and savings mobilization.

❖ Installation and Updating of Books of Account

Interventions deal with the installation of (a) general ledgers and journals; (b) depending on co-op business, shall include general, cash receipt and disbursement; and (c) sales and purchase journals.

❖ Linkaging/ Affiliation

This aspect involves establishing alliances with other organizations for business/ marketing purposes, technical support, etc. that will enhance the FSC/ co-op operations.

B. Business Development and Management

The focus of this aspect is to develop the FSCs' technical skills in efficiently managing their business operations, whether they would go into diversification or business expansion. Interventions under this component cover coaching, mentoring, training or hands-on workshops, and possibly, observation tours on the following aspects:

❖ Business Identification/ Expansion/ Diversification

This covers orientation of FSCs/ co-ops on commodity-specific industry status so they will be guided on which business activities to venture in. On the other hand, they will also be advised on the requirements of business expansion and diversification. Important considerations under this aspect are the financial and market viability of the business being introduced.

❖ Business Planning

The FSCs/ co-ops will be trained on the process of preparing a business plan, its importance, and the various components that must be considered for its preparation and implementation.

❖ **Marketing Assistance**

Any organization with business operation, whether it is providing goods or services, requires marketing strategy. This aspect trains the FSCs/ co-ops on the different schemes being employed to promote the services/ products of a business organization.

❖ **Technology Promotion and Adoption**

This aspect usually involves training or hands-on activities where participants are introduced to generally accepted and efficient techniques, which may be new, of carrying out the business being pursued.

❖ **Financial Management**

Concerned officers/ personnel will be trained to enhance their skills in managing their FSCs'/ co-ops' finances so that business risks may be minimized.

❖ **Co-op Alliance Building**

FSCs/co-ops will be trained on establishing business alliances or linkages with other organizations, primarily to ensure market of their products/ services.

MAJOR MILESTONES/ ACTIVITIES

A. Program Level

1. Hiring and deployment of IB Service Providers

Institution Building Service Providers (IBSP) will be hired under the program, and will provide direct assistance to the target FSCs. A set of selection criteria will be formulated for hiring of IBSPs on contractual basis. Minimum skills required include: a) co-op organizing and development, b) bookkeeping, c), conduct of training d) financial analysis e) marketing f) linkaging/networking, etc.

IBSPs will be under the over-all supervision of the Development Assistance Center (DAC) in the area where they are assigned.

2. FSC Assessment and Selection of Model

Based on the assessment and strategizing workshop for FSCs, (using the available information/ data) weak areas of FSCs were identified with the use of the seven indicators of LANDBANK for cooperatives. These indicators are: membership, internal generation of capital, leadership and management, books of accounts, business operation, financial performance, and affiliation.

The assessment made use of the FSC Scoring Worksheet (FSW) to determine their organizational maturity.

Using further the seven major indicators, the FSCs were tasked to indicate the potentials in their organization as well as within their communities. These potentials were compared with their present organizational situation to obtain the gaps the FSCs need to address.

Based on the final validation outputs, the FSCs were assigned to three models.

MODEL 1. Existing viable and strong organizations (PFIs, BACs, PNACs) to service accept the FSCs as regular members.

FSCs that will join PFIs/ BACs/ PNACs are those FSCs located within accessible distance in the municipality where the existing strong PFI/ co-op is located.

MODEL 2. Organization of a new group consolidating all the FSCs in a particular area.

FSCs that will merge and form a new organization/ cooperative are those FSCs located within accessible distance from each other and whose area has no existing PFI/ co-op with which to join membership.

MODEL 3. Independent FSC forming into a cooperative.

FSCs that will register with CDA as a cooperative include those FSCs that have already registered with CDA as a new co-op or those independent FSCs that are located very far from the other FSCs or PFIs/ co-ops in a particular municipality.

3. Initialization Activities

- a. FSCs that belong to Option 1 are expected to coordinate with potential cooperatives in which they will join. A levelling-off session will be held to fully discuss concerns and issues that need to be resolved before FSCs are absorbed by the PFI/ co-op. FSC members will undergo the same procedure that new members go through. They will fill out application forms, attend Pre-membership Education Seminar (PMES), pay corresponding fees and contribute share capital.
- b. FSCs under Option 2 will also conduct a levelling-off session among themselves to resolve all concerns and issues on merging of FSCs. The new structure of merged FSCs will be that of the cooperative. The merger shall undergo a seminar on cooperative organizing to orient the officers on the responsibilities and benefits of establishing a cooperative. Documents and other requirements in registration of the merger into a cooperative will be prepared and submitted to the CDA. Upon registration of the merger as

a cooperative, the organization is ready to avail of development interventions.

- c. FSCs under Option 3 will undergo a seminar on cooperative organizing to orient themselves on cooperative operations. The new organizational structure will be aligned with that of a cooperative. The FSC will apply for registration with CDA and comply with corresponding requirements. When the FSC has registered into a cooperative, it will be provided with necessary development interventions to further improve its operations.

4. Provision of Development Interventions

- a. FSCs under Option 1 are provided with development assistance through the co-ops where they are members. If their co-op is Bank-assisted (BAC) --meaning, it has loan availments with the Bank -- it shall receive regular development assistance from LANDBANK. If the co-op is not yet a BAC, the co-op shall be evaluated by DAC and eventually accredited upon compliance with the LANDBANK requirements for accreditation. The IB Service Provider will assess the cooperative using the CCSW (Co-op Categorization Worksheet of LANDBANK's Co-op Accreditation Criteria or CAC) and on-site validation. For BACs, the result of Operations Review (OR) will also be used in determining the necessary assistance. OR is a management audit regularly conducted by DAC to BACs. Intervention will be provided based on the identified weaknesses of the BAC.
- b. For FSCs under Options 2 and 3, initial interventions normally focus on the installation or realignment and operationalization of their existing systems, skills and structures. After which, they are assisted in managing their respective businesses. In some cases, interventions for co-ops that need strengthening may be both on systems, skills and structure enhancement and on business development and management at the same time, depending on the results of the assessment.

5. Capability building interventions for IBSPs

Qualified Institution-Building Service Providers (IBSPs) are deployed in the areas covered by the program as co-op advisors and mentors. These IBSPs will be provided with training necessary in the performance of their respective tasks. From time to time, the DAC head gets involved in the capability building interventions in their respective areas.

6. IEC materials development, accessing and dissemination

Existing information, education and communication (IEC) materials that are substantial to program implementation are accessed and distributed accordingly. If necessary, materials will be developed and disseminated for the beneficiaries. Materials development is done at the DAC level, to be funded by the program.

7. Setting-up of Monitoring and Evaluation System

Process and results monitoring will be undertaken from the field by the IBSPs and consolidated by DAC. Appropriate monitoring and evaluation forms will be developed to gather the necessary data.

Likewise, documentation is undertaken to determine the impact of the program while periodic assessment is conducted to check on its effectiveness. The results will be the basis of amendments and other changes that may be effected in the course of program implementation.

B. FSC/Co-op Level

1. Organizational Maturity Assessment

The IBSP will conduct assessment of the co-op/ FSC operations using LANDBANK's CCSW tool to determine the assistance they need in terms of co-op strengthening or business development and management. The results will be the basis of the co-op's institutional and business plan.

2. Co-op/FSC Development Planning

To ensure that the co-op/FSC is properly guided in the implementation of its programs, a development plan will be formulated. The co-op/FSC planning includes its overall organizational and business program. Based on this, corresponding strategies are set to attain the targets. Details of the critical activities to be undertaken are stipulated in the plan. The co-op's detailed plan is intended to minimize risks on the co-op's organizational and business aspects.

3. Co-op/FSC Program Implementation

a. Institution-building

To properly implement its programs, the co-op/FSC may require capability-building assistance in some aspects of its organization and management, particularly on the following: a) membership expansion, b) capital build-up, c) savings mobilization, d) leadership and management and e) books of accounts, among others.

Various strategies are employed in the conduct of institutional development assistance to the target beneficiaries. These strategies are intended to achieve the following: a) expand membership, b) build capabilities of leaders and management staff c) install and operationalize policies, systems and procedures, d) intensify capital build up and savings mobilization programs, e) install and update books of account and f) establish linkages and affiliation.

b. Business Development and Management

The FSC/co-op may need assistance in terms of product and services development, investment placement, marketing, financial management, etc. The FSC/co-op may also be assisted in expanding its business reach through establishment of linkage with other co-ops.

Major activities involved in the FSC/co-op's business development and management pertain to business identification, expansion and diversification. Other activities that may need assistance include business planning, marketing, technology promotion and adoption, technical skills upgrading, financial management and coop alliance building. Approaches applicable to individual FSCs/co-ops will be employed in varying degrees, depending on the need of each FSC/ co-op.

4. Monitoring and Evaluation System Installation

To properly keep track of its operations, the FSC/co-op will install its own monitoring system. Activities will be documented to serve as basis in evaluating co-op operations. Minutes are prepared during bi-monthly assessment. Transactions are properly documented through systematic recording. Financial Statements are periodically prepared to monitor the FSC/co-op's financial status and come up with appropriate measures to address deficiencies observed.

PROGRAM MANAGEMENT & IMPLEMENTATION

- ❖ A Management Committee (MC) will be formed to oversee the implementation of the program. Specifically, the MC will provide policy directions and monitor the progress of program implementation.
- ❖ The MC will be composed of the following:
 - Head, LANDBANK Mindanao Branches Group
 - Head, LANDBANK Development Assistance Department (DAD)
 - Head, LANDBANK Regions XI and SoCSKSarGen
 - Head, LANDBANK DAC XI and SoCSKSarGen
 - Co-Directors, UDP
 - UDP Project Office Representative/s
- ❖ The implementing group will be composed of the UDP Account Officers, LANDBANK Development Assistance Specialists (DAS), IBS staff (LANDBANK-IRF), and the contracted IB Service Providers (IBSP). This group will have the following duties and responsibilities:

- Implement in a cost-efficient manner the various capability development interventions for FSCs;
- Report implementation issues and concerns to the MC;
- Submit bi-monthly progress report to the MC;
- Establish baseline information of the target FSCs; and
- Spearhead the conduct of capability building activities in the concerned FSCs.

PROGRAM BUDGET

The program will be implemented with a grand total budget of P14,876,400.00 for two years, which will be provided by the UDP. The different program stages will have the following fund allocations (Refer to Financial Plan for details).

MAJOR ACTIVITIES	Required Budget (P)		
	2004	2005	Total
Pre-IB Phase	300,000		300,000
IB Phase			
Employment of IBSPs	70,000	50,000	120,000
Intervention/ Training for FSCs/ PFIs*	3,342,134	6,684,266	10,026,400
IEC Materials Development	75,000	75,000	150,000
Program Monitoring/ Assessment	60,000	170,000	230,000
Program Management	1,750,000	2,300,000	4,050,000
GRAND TOTAL	5,597,134	9,279,266	14,876,400

** Note that the estimated budget for interventions and training activities was based on the initial assessment of FSCs where their weak areas were determined. Actual interventions will be finalized upon actual categorization of FSCs/ co-ops, which will be handled by the IBSPs. Refer to attachments for detailed cost per intervention.*

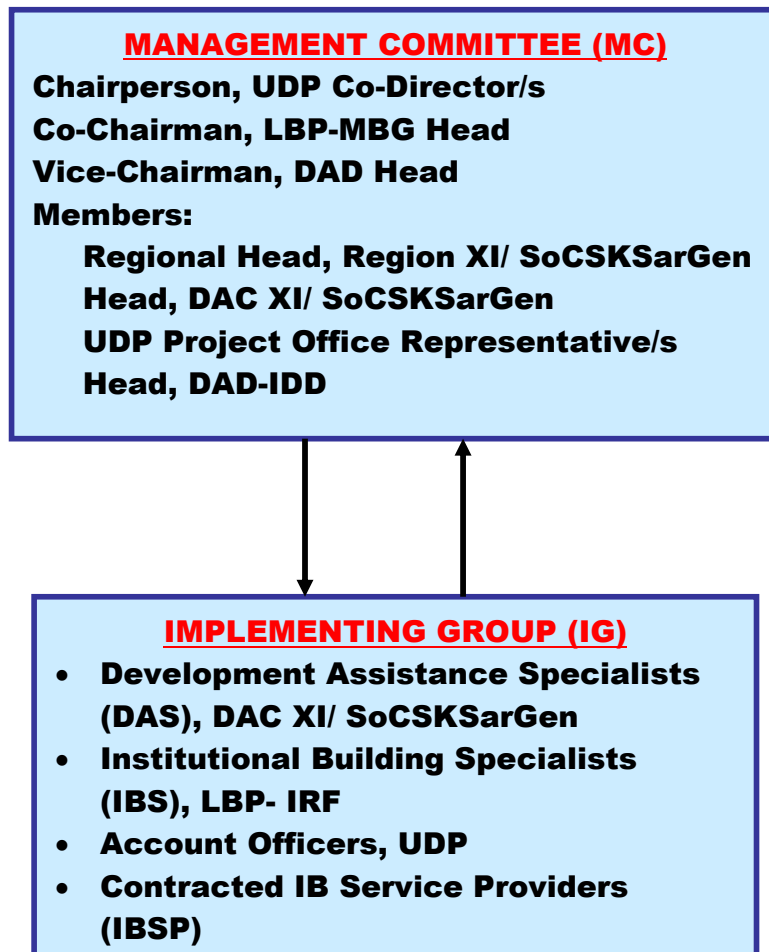
MONITORING & EVALUATION

The implementing group shall conduct bi-monthly assessment and planning workshops to assess the status of program implementation.

Recommendations and issues are reported to the management committee for discussion and possible resolution.

A project-end evaluation shall be conducted on the last month of the program period to determine the overall performance of the program. A comprehensive report shall be prepared for this purpose.

MANAGEMENT AND COORDINATING STRUCTURE



FINANCIAL PLAN

ACTIVITIES	Required Budget (P)		
	Year 2004	Year 2005	Total
<u>PRE-IB PHASE</u>			
<u>Establishment of FSC Profile</u> - Ranking of FSCs and Setting of models - Firming up of directions to pursue thru field validation - Identification of gaps to be addressed - Action planning on models to pursue <u>Formulation of Comprehensive IB Program</u>	300,000		300,000
<u>IB PHASE</u>			
<u>Hiring of IB Service Providers (IBSP)</u> 10 IBSPs at 2 IBSP per province (5 provinces in 2 regions) - Orientation Activity P500/pax x 20 pax x 2 days	20,000		20,000
- Skills Training P500/ pax x 20 pax x 5 days	50,000	50,000	100,000
<u>Estimated Intervention/ Training Cost (refer to tables below)</u> Region XI*	1,549,267	3,098,533	4,647,800
SoCSKSarGen*	1,792,867	3,585,733	5,378,600
<u>IEC Materials Development</u>	75,000	75,000	150,000
<u>Program Monitoring/ Assessment</u> - Bi-monthly assessment & action planning P500/ pax x 20 pax x 2 days (3x Y2004 & 5x Y2005) - Program-end assessment P800/ pax x 25 pax x 3 days - Report preparation	60,000	100,000 60,000 10,000	160,000 60,000 10,000
<u>Program Management</u> <u>Salaries & Wages of IBSPs</u> - 10 IBSPs at P15,000 per month (starting May) - Traveling Expenses (1,500/ month) - Incentives - 13 th month pay - Cash Gift (P5,000) <u>Communication (P5,000/ month)</u> <u>Office Supplies & Equipment</u> - Computer & printer (one per DAC x 2 DACs) - Various Office Supplies (5,000/ month)	1,200,000 120,000 150,000 50,000 40,000 150,000 40,000	1,800,000 180,000 150,000 50,000 60,000 60,000 60,000	3,000,000 300,000 300,000 100,000 100,000 150,000 100,000
GRAND TOTAL	P5,597,134	P9,279,266	P14,876,400

* Refer to attachments for detailed cost per intervention

Estimated Cost per Intervention/ Training per Areas to be addressed

Region XI

Areas to be Addressed	No. of FSCs*	Cost per FSC	Total Cost
Membership	11	P21,600	P237,600
Internal Generation of Capital	23	42,600	979,800
Leadership & Management	19	32,400	615,600
Books of Accounts	44	3,600	158,400
Policies, Systems & Procedures	19	20,400	387,600
Business Operations	21	60,800	1,276,800
Networking	40	24,800	992,000
TOTAL			P4,647,800

SOCSKSARGEN

Areas to be Addressed	No. of FSCs*	Cost per FSC	Total Cost
Membership	16	21,600	P345,600
Internal Generation of Capital	27	42,600	1,150,200
Leadership & Management	22	32,400	712,800
Books of Accounts	25	3,600	90,000
Policies, Systems & Procedures	22	20,400	448,800
Business Operations	29	60,800	1,763,200
Networking	35	24,800	868,000
TOTAL			P5,378,600

** Note that the number of FSCs is based on the initial assessment of FSCs where they were subjected to categorization using a modified FSC Scoring Worksheet, and based only on available information. The total number was increased to reflect the FSCs that were not included during the initial assessment.*

ATTACHMENTS