

Appendices

1. San Pablo Branch Operation from September 2006 to May 2007
2. Designation of staffs, duties, and responsibilities.
3. The estimated amount (budget) for study project.
4. Schedule of CARD Bank Clients Potential and eligible for Graduates
5. Detailed presentation of Logic Model

APPENDIX 1

Designation of staff, duties, and responsibilities.

Staff Designation	Duties and Responsibilities
BOD Chairman	Approves the project concept and design
President /CEO	Endorses the project concept and design to the BOD Chairman for approval
Research Director	Reviews and comments on the research design and tools
Research Manager/ Research Officer	Assists the researcher in developing research tools and provide technical assistance in the administration of actual research. Assists the researcher in data analysis and report writing
General Accountant	Checks and recommends approval of project expenses
Regional Head	Assists the researcher in coordinating with branch staff and clients the actual conduct of focus group discussion, in-depth interviews and case studies.
MIS Director/Manager	Provides complete data of clients records Assist the researcher in data sorting and data presentation
Branch Manager	Coordinates with the Account Officer the conduct of focus group discussion, in-depth interviews and case studies.
Account Officers	Coordinates with the clients the actual conduct of focus group discussion, in-depth interviews and case studies.
Branch Finance and Administrative Staff	Responsible in recording transactions in providing financial services to the clients. Provides periodic reports of the summary of financial services provided to the clients
Researcher	Responsible in the conduct of the actual over-all project study Responsible in finalizing research data analysis and reports

Appendix 2

Estimated amount (budget) for study project.

ITEMS	Currency	
	PhP	US \$
Salaries and Wages/Honorarium		
Account Officers	12,000.00	226.42
Branch Manager	3,500.00	66.04
Finance and Administrative Staff	6,000.00	113.21
Regional Head	3,500.00	66.04
General Accountant	2,000.00	37.74
MIS Director/Manager	8,000.00	150.94
Research Director	5,000.00	94.34
Research Manager	10,000.00	188.68
Interviewers	25,000.00	471.70
SUB-TOTAL	75,000.00	1,415.09
Other Operating Costs		
Transportation & Travel	30,000.00	566.04
Communication and Postage	8,000.00	150.94
Supplies and Materials	15,000.00	283.02
Seminars and Meetings	18,000.00	339.62
Miscellaneous	4,000.00	75.47
SUB-TOTAL	75,000.00	1,415.09
Revolving Loan Fund	2,000,000.00	37,735.85
GRAND TOTAL	2,150,000.00	40,566.04

Appendix 3

List of members with SIPAG Flex Loan

Name	Amount		Balance Principal (Php1,650,207)	Business
	Release (Php1,988,000)	Interest		
Ambay, Veneranda A.	18,000.00	2,430.00	16,719.00	Additional Capital
Artillaga, Emelita B.	10,000.00	1,350.00	8,927.00	Crop Production
Bautista, Geraldine R.	15,000.00	2,025.00	13,933.00	Buy and Sell
Belda, Ma. Myra P.	50,000.00	6,750.00	48,229.00	Additional Capital
Belen, Ceniza R.	30,000.00	4,050.00	30,000.00	Additional Capital
Bolima, Meriam F.	16,000.00	2,160.00	15,430.00	Buy and Sell
Capiña, Lani	20,000.00	2,700.00	18,577.00	Housing
Catipon, Linda B.	18,000.00	2,430.00	17,363.00	Buy and Sell
Culeo, Marijet O.	10,000.00	1,360.00	2,713.00	None
Estrellado, Florida G.	10,000.00	1,350.00	9,645.00	Buy and Sell
Exconde, Hermina c.	30,000.00	4,050.00	27,865.00	Sari-sari store/grocery
Linang, Lolita L.	20,000.00	2,700.00	20,000.00	Buy and Sell
Lobo, Carmelita A.	10,000.00	1,140.00	9,091.00	None
Lorenzo, Eliza	20,000.00	2,700.00	20,000.00	Buy and Sell
Narciso, Vilma A.	25,000.00	3,375.00	23,221.00	Family needs
Quijano, Benita F.	25,000.00	3,375.00	22,318.00	Sari-sari store/grocery
Ramos, Jeanette B.	15,000.00	2,025.00	13,391.00	Buy and Sell
Recto, Mercy M.	20,000.00	2,700.00	20,000.00	Poultry and Piggery
Sanciangco, Julieta D.	20,000.00	2,700.00	18,577.00	Jeepney Operator
Tabilog, Ma. Jessica A.	10,000.00	1,360.00	4,791.00	None
Ticzon, Edessa S.	24,000.00	3,240.00	22,291.00	Sari-sari store/grocery
Urgena, Jovita G.	30,000.00	4,050.00	28,938.00	Buy and Sell
Vibal, Teresita M.	10,000.00	1,360.00	5,804.00	None

Appendix 4

List of members with SIPAG Term Loan.

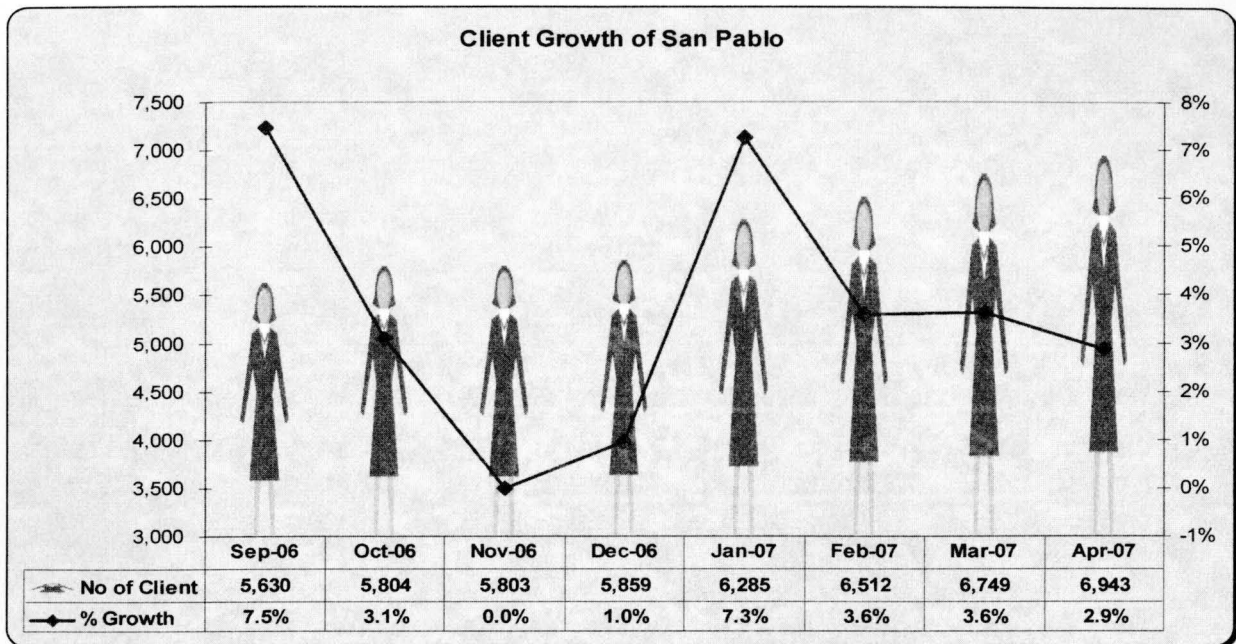
Name	Amount		Balance Principal (Php 1,650,207)	Business
	Release (Php 1,988,00)	Interest		
Abainza, Julita C.	70,000.00	11,200.00	58,836.00	Sari-sari store/grocery
Agoncillo, Carlito E.	50,000.00	8,000.00	44,734.00	Calan-making
Almendrala, Violeta G.	35,000.00	5,600.00	19,472.00	Dress/tailoring Shop
Artillaga, Emelita B.	45,000.00	12,600.00	42,893.00	Crop Production
Balababa, Pablo B.	20,000.00	3,200.00	18,606.00	Buy and Sell
Bati, Felilia P.	100,000.00	28,000.00	80,387.00	Poultry and piggery
Bautista, Geraldine R.	70,000.00	19,600.00	67,825.00	Buy and Sell
Cabrera, Lucita D.	22,000.00	3,520.00	18,897.00	Buy and Sell
Capiña, Lani C.	80,000.00	22,400.00	77,515.00	None
Castillo, Felipe E.	25,000.00	4,000.00	16,829.00	Buy and Sell
Concordia, Melinda D.	50,000.00	8,000.00	41,134.00	Direct selling
Copada, Jaime R.	80,000.00	22,400.00	76,254.00	Food/Meat Processing
Cordero, Sheila C.	30,000.00	2,928.00	-	Rolling Store
Cortez, Marjorie R.	50,000.00	8,000.00	23,808.00	Cosmetic Dealer
Estrellado, Florida G.	20,000.00	3,200.00	19,305.00	Buy and sell
Exconde, Herminia C.	30,000.00	8,400.00	29,068.00	Sari-sari store/grocery
Gonzalvo, Perfecta C.	50,000.00	8,000.00	37,440.00	
Guevarra, Gregorio M.	20,000.00	3,200.00	19,307.00	Buy and Sell
Hababag, Elena E.	20,000.00	3,200.00	17,179.00	Bakery
Ignacio, Melanie H.	50,000.00	8,000.00	31,734.00	RTW Store
Ilao, Clarita G.	20,000.00	3,200.00	11,125.00	Dress/tailoring Shop
Landicho, Raquel V.	30,000.00	4,800.00	21,336.00	Sari-sari store/grocery
Linang, Lolita L.	50,000.00	14,700.00	50,000.00	Crop Production
Malabag, Maila M.	50,000.00	8,000.00	39,298.00	Sari-sari store/grocery
Marasigan, Anabelle C.	40,000.00	3,904.00	33,807.00	Catering/Real Estate
Mercurio, Josefina D.	10,000.00	1,360.00	3,263.00	Food/Meat Processing
Mojica, Edward A.	20,000.00	3,200.00	16,453.00	Sari-sari store/grocery
Panesa, Lederle A.	100,000.00	16,000.00	82,267.00	Buy and Sell
Pangilinan, Edelyn U.	50,000.00	8,000.00	42,949.00	Dress/tailoring Shop
Ramos, Jeanette B.	20,000.00	5,600.00	19,064.00	Buy and Sell
Rodriguez, Lourdes C.	30,000.00	4,800.00	17,872.00	Fish Vendor
Sahagun, Perlita A.	50,000.00	8,000.00	31,734.00	Sari-sari store/grocery
Sanciangco, Julieta D.	60,000.00	16,800.00	58,136.00	Jeepney Operator
Valdez, Fedwin P.	20,000.00	3,200.00	18,606.00	Sari-sari store/grocery
Yara, Arnulfo A.	35,000.00	5,600.00	19,472.00	Glass and Aluminum
Yee, Zenaida C.	30,000.00	4,800.00	25,770.00	Food/Meat Processing

Appendix 5

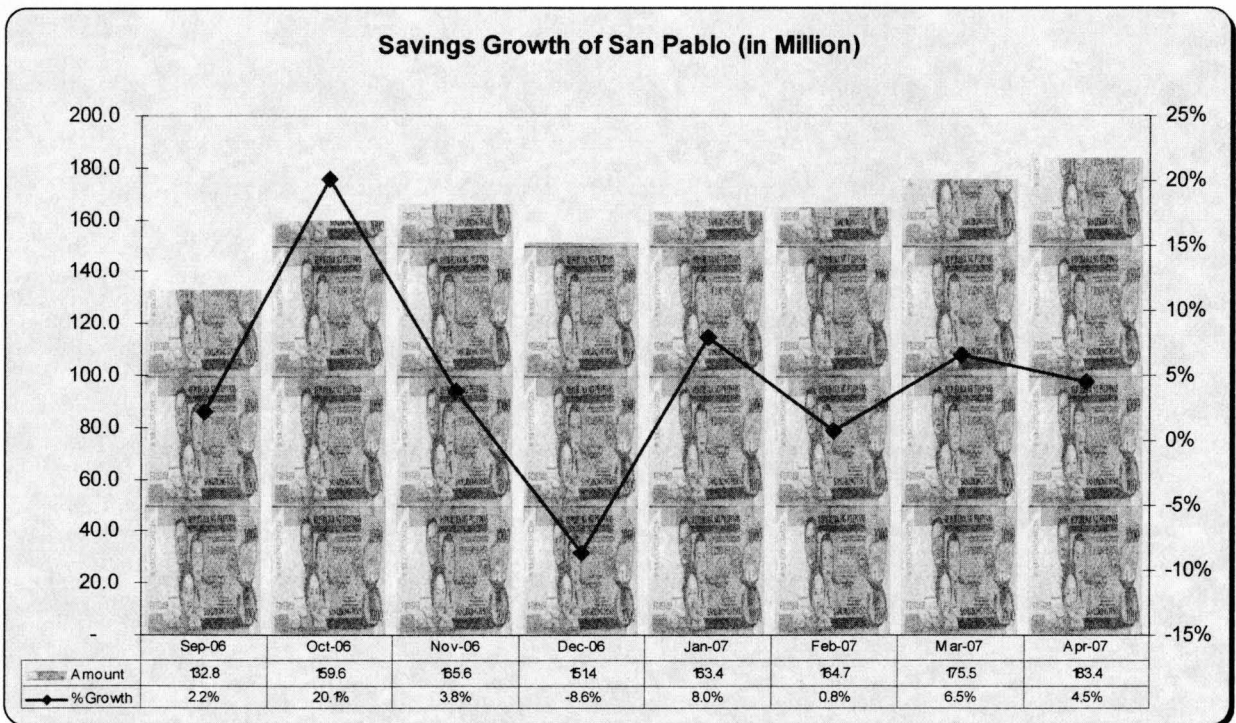
CARD BANK INC. POTENTIAL GRADUATES

Branch	Potential Clients
Laguna & Quezon	2,391
San Pablo	704
Bay	530
Dolores	480
Candelaria	377
Nagcarlan	300
Masbate Area	1,254
Masbate	246
Milagros	174
Dimasalang	143
Uson	192
Cataingan	271
Placer PVC	132
	96
Marinduque Area	903
Mogpog	303
Sta Cruz	209
Torrijos	230
Gasán	161
Las Pinas	139
Calapan	278
Total	4,965

Appendix 6



SAN PABLO BRANCH OPERATIONAL GROWTH IN CLIENTS



San Pablo Operational Growth in Savings Deposit