

Appendices

APPENDIX 1:Project Implementation Plan

APPENDIX 2:Staffing Plan

APPENDIX 3:Operating Expenses

APPENDIX 4:Fixed Assets

APPENDIX 5: Project Monitoring Plan

APPENDIX 1: Project Implementation Plan

ACTIVITY	TIME FRAME	STAFF RESPONSIBLE
<p>I. <u>Initial preparatory activities</u></p> <p>a. Meetings with the community leaders and the local government unit (LGU)</p> <p>b. Deployment of Area Manager</p> <p>c. Identification the staff house</p> <p>c. Recruitment and training of staff</p> <p>d. Deployment of qualified staff (Branch Manager and TOs)</p>	<p>September 2006 and one month after for the succeeding branches</p>	<ul style="list-style-type: none"> ➤ Operations Director ➤ Operations Director ➤ Appointed Area Manager ➤ HR Department/CMDI ➤ HR Department
<p>II. <u>Branch establishment</u></p> <p>a. Request for fund, forms and registers from the Head Office</p> <p>b. Installation of communication line</p> <p>c. Processing of municipal permit at BIR requirements</p> <p>d. Conduct survey of the barangays using the prescribed survey form</p> <p>e. Courtesy call with the Barangay Officials (upon receipt of the Mayor's Permit)</p>	<p>September 2006 and one month after for the succeeding branches</p>	<ul style="list-style-type: none"> ➤ Branch Manager ➤ Branch Manager (to request) ➤ Branch Manager ➤ Technical Officers ➤ Technical Officers
<p>III. <u>Branch operation</u></p>	<p>September, 2006 onward</p>	<ul style="list-style-type: none"> ➤ CARD Inc. Branch Staff
<p>IV. <u>Monitoring and evaluation</u></p>	<p>Monthly</p>	<ul style="list-style-type: none"> ➤ Operations Director
<p>V. <u>Reporting to partner offices</u></p>	<p>Quarterly</p>	<ul style="list-style-type: none"> ➤ Operations Director through the Executive Director

APPENDIX 2: Staffing Plan

POSITION	BASILAN	SULU	TAWI-TAWI	ZAMBOANGA	TOTAL
	Isabela	Jolo	Bongao	Del Norte	
Area Manager	-	1	-	1	2
Branch Manager	1	1	1	5	8
Technical Officer	4	4	4	14	26
Total Staff	5	6	5	20	36

APPENDIX 3: Operational Expenses

Operating Expenses (in Philippine Peso)

ITEMS	BASILAN	SULU	TAWI-TAWI	ZAMBOANGA	TOTAL
	Isabela	Jolo	Bongao	Del Norte	
Personnel Expense	281,795	871,790	281,795	1,022,291	2,457,671
Other Admin. Expenses	365,039	626,567	365,039	1,333,339	2,689,983
Transportation/Travel	44,500	72,000	44,500	149,500	310,500
Office Rental	44,000	74,000	44,000	154,000	316,000
Comm./Postage	13,000	27,000	13,000	37,000	90,000
Supplies/Material	13,800	18,800	13,800	56,600	103,000
Janitorial	10,500	18,000	10,500	37,500	76,500
Staff Training &Dev't.	35,000	41,500	35,000	151,000	262,500
Seminars/Meetings	3,900	6,400	3,900	13,300	27,500
Representation Exp.	1,800	2,800	1,800	5,800	12,200
Client Trng & Dev't.	5,300	8,800	5,300	18,300	37,700
Utilities	10,900	18,400	10,900	38,300	78,500
Repair & Maintenance	3,900	6,400	3,900	13,300	27,500
Taxes & Licenses	17,500	30,000	17,500	62,500	127,500
Miscellaneous	7,800	12,800	7,800	26,600	55,000
Area Manager's Cost	0	20,000	0	8,000	28,000
Head Office Cost	56,000	96,000	56,000	200,000	408,000
Research & Doct'n.	84,000	144,000	84,000	300,000	612,000
Depreciation	13,139	29,667	13,139	61,639	117,583
Total Operating Expenses	646,834	1,498,357	646,834	2,355,630	5,147,655

APPENDIX 4: Fixed Assets

Asset Acquisition (in Philippine Peso)

ITEMS	BASILAN	SULU	TAWI-TAWI	ZAMBOANGA	TOTAL
	Isabela	Jolo	Bongao	Del Norte	
Furniture & fixture	47,000	47,000	47,000	235,000	376,000
Motorcycle	60,000	60,000	60,000	300,000	480,000
Computer Units		70,000		70,000	140,000
Printer		10,000		10,000	20,000
Fax Machine		10,000		10,000	20,000
Total	107,000	197,000	107,000	625,000	1,036,000

APPENDIX 5: Project Monitoring Plan

Project Outputs	Indicators	Data Source	Method of Data Collection	Person Responsible	Time Frame
Staff are recruited, trained and hired	Number of recruited and trained staff	Personnel records CMDI records	Referring to the records Interview	Project coordinator HRD unit Training officer	Sep 06 - Dec 06
Established CARD microfinance branches in hard – to – reach areas	Number of established branch	MIS	Referring to MIS records	Project coordinator	Oct 06 – Mar 07
Credit services are provided to the members/clients	Number of Loan Disbursed	Branch records MIS/FIS	Referring to the branch records MIS/FIS Interview staff	Project coordinator	Oct 06 – Apr 07
	Amount of Loan Disbursed				
	Amount of loan Outstanding				
Access to Savings (Capital Build-up, CBU) services are provided to the members/clients	Number of members with CBU (savings)	Branch records MIS/FIS	Referring to the branch records MIS/FIS Interview staff	Project coordinator	Oct 06 – Apr 07
	Amount of CBU (savings) balance				
Profitable and sustainable operation	Amount of income generated	Branch records MIS/FIS	Referring to the branch records MIS/FIS Interview staff	Project coordinator	Oct 06 – Apr 07
	Operational Self – Sufficiency (OSS)				
	Financial Self – Sufficiency (FSS)				
Increase client retention	Number of drop-outs	Branch records MIS Individual members	Referring to the branch records MIS Interview members	Project coordinator Research	Mar 07 – May 07
Improved living condition	Number of IGPs	Branch records Individual members	Referring to the branch records Interview	Project coordinator	Mar 07 – May 07
	% increase in income	Individual members			