

# Integrated Solid Waste Management

## SOURCE BOOK FOR LOCAL GOVERNMENT UNITS

### Volume 1: Funding Organizations



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## Acronyms

ADB	–	Asian Development Bank
BESP	–	Barangay Environmental and Sanitation Plan
BLGF	–	Bureau of Local Government Finance
BSP	–	Bangko Sentral ng Pilipinas
CDF	–	Countryside Development Fund
CIDA	–	Canadian International Development Agency
CM	–	Chattel Mortgage
COA	–	Commission on Audit
DBP	–	Development Bank of the Philippines
DENR	–	Department of Environment and Natural Resources
DILG	–	Department of the Interior and Local Government
ECC	–	Environmental Compliance Certificate
EIA	–	Environmental Impact Assessment
EIS	–	Environmental Impact Statement
EISCP II	–	Environmental Infrastructure Support Credit Program II
EMP	–	Environmental Management Plan
FY	–	Fiscal Year
GAGP	–	Grant Assistance for Grassroots Project
IEC	–	Information, Education and Communication
IEE	–	Initial Environmental Evaluation
IRA	–	Internal Revenue Allotment
ISWM	–	Integrated Solid Waste Management
JBIC	–	Japan Bank for International Cooperation
JSS	–	Joint and Several Signatures
KfW	–	Kreditanstalt für Wiederaufbau
LBP	–	Land Bank of the Philippines
LCP	–	League of Cities of the Philippines
LGU	–	Local Government Unit
LGUGC	–	Local Government Unit Guarantee Corporation
LGU-PIPDF	–	Local Government Unit Private Infrastructure Project Development Fund
LGUSCP	–	Local Government Units Support Credit Program

LGUSP	–	Local Government Unit Support Project
LTSF	–	Long-Term Strategic Framework
MBUSSP	–	Mindanao Basic Urban Services Sector Project
MDFO-DOF	–	Municipal Development Fund Office- Department of Finance
MOA	–	Memorandum of Agreement
NBC	–	Net Borrowing Capacity
NEDA	–	National Economic Development Authority
NGO	–	Non-Government Organizations
ODA	–	Official Development Assistance
PIU	–	Project Implementation Plan
PMO	–	Project Management Office
PMU	–	Project Management Unit
PO	–	People’s Organization
REM	–	Real Estate Mortgage
SME	–	Small to Medium Enterprises
SSWMP	–	Sustainable Solid Waste Management Program
SWM	–	Solid Waste Management
TA	–	Technical Assistance
TCT	–	Transfer Certificate of Title
TD	–	Technical Description
WDDP	–	Water District Development Project

# Introduction



Republic Act 9003, otherwise known as the Ecological Solid Waste Management Act, mandates the local government units (LGUs) to take the lead in implementing the law. For LGUs to effectively carry out this mandate, the Act provides for incentives to encourage them to develop or undertake socially acceptable, effective, and efficient solid waste management (SWM) programs, and to actively participate in any program for its promotion. Financial assistance programs are among the incentives stipulated under the Act.

This Volume contains information on available credit/loan portfolios and grants from international funding agencies and local financing institutions intended for LGUs.

This Source Book is expected to be updated by the National Solid Waste Management Commission as new grant/loan facilities for SWM programs become available.

# Environmental Project Credit/ Loan Portfolio

<b>Project Name</b>	LOGOFIND*
<b>Implementing Agency</b>	Department of Finance

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BSP Complex, Roxas Boulevard  
Manila

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## Objective

To provide long-term financing and technical support to the local government units (LGUs) for the implementation of development projects.

## Eligible Recipients/Beneficiaries

Low-income LGUs (3<sup>rd</sup>-6<sup>th</sup> income class provinces, cities and municipalities). First and 2<sup>nd</sup> income class LGUs may also access the fund, but they will be considered on a case-by-case basis.

## Eligible Sub-projects for Financing

- a) Municipal Infrastructure
  - Revenue-generating sub-projects: such as market, slaughterhouse, municipal water supply system, municipal pier and wharf, bus and jeepney transport terminal, post harvest facilities, cold storage and ice plant.

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\*with World Bank funding



- Non-revenue generating sub-projects: such as local roads, bridges, street fixtures and lighting, flood control and drainage.
- b) Social - Health center, school building, community/area upgrading
- c) Environmental - Sanitation/public toilet and combined sewer, river/seashore protection, **solid waste management**, traffic management and engineering, open space and parks
- d) Consultancy Services - **Project preparation and feasibility studies, detailed engineering and construction supervision**, urban development planning
- e) Equipment - **Maintenance, operating equipment related to above sub-projects**

### Financing Scheme

A combination of loans and grants will be provided.

The amount of sub-loan to a single LGU will be 20% to 90% of the total cost of sub-projects, while the maximum possible sub-grant will be 70% of the total cost of sub-projects, depending on the type of sub-project and LGU income class.

The combined amount of sub-loan and sub-grants that an LGU can avail of should not be more than 90% of the total cost of the sub-projects.

The LGU is required to provide some form of equity (10-20%), in cash or kind (i.e., labor, construction materials, equipment). It should be net of cash equity needed to pay for taxes, duties and other government charges.

The loan portion of the sub-project will be subject to an interest rate of 14%. The payment of principal and interest is for a maximum of 15 years, with a grace period of 3 years on the principal, at equal semi-annual payments.

The interest rate may be adjusted, depending on the market reference rate. The prevailing rate during the signing of the sub-project loan agreement is fixed for the entire duration of the sub-loan amortization.

## Requirements

- a) Letter of Intent duly signed by the Mayor;
- b) Resolution of the Sanggunian Bayan/Panglungsod:
  - Authorizing the local chief executive to apply, borrow, negotiate, enter into contract, execute, sign loan agreements, loan documents, deeds, credit facilities, and papers with the Municipal Development Fund Office-Department of Finance (MDFO-DOF)
  - Signifying commitment to participate and to avail of financial assistance from the LOGOFIND and/or other available financial packages offered by the MDFO-DOF
  - Committing to establish a project management unit and appoint qualified technical staff and/or project coordinator, provide office space and budget to expedite sub-project implementation
  - Approving the sub-project to be financed and certifying that such is included in the approved loan development plan or public investment plan of the LGU
  - Committing to put up the required equity
  - Interposing no objection to the Internal Revenue Allotment (IRA) intercept in case of default by the LGU in sub-loan amortization
- c) Description of the proposed sub-project and cost and/or sub-project feasibility study;
- d) Budget for the current year;
- e) Financial statements for the last five years, including Statements of Income and Expenditures, interest, term, security/collateral, status, loan amortization among others;
- f) Certification as to the outstanding loan obligations of the LGU stating the amount, interest, term, security/collateral, status, loan amortization, among others;
- g) Updated socio-economic profile;
- h) Updated Revenue Code (if available).

The LGU is also requested to submit to the Bureau of Local Government Finance (BLGF) the requirements of Local Finance Circular No. 1-2000 dated January 2000 for the issuance of the certificate of maximum borrowing capacity and debt service capability.

The requirements are:

- a) Budget Operation Statements, Trial Balance with supporting documents for the General Fund for the past five years;
- b) Certification from the Local Treasurer of the IRA received (gross and net) for the past five years;
- c) Certification from the Local Assessor of the Taxable Assessed Value for the past five years and the dates of the last successful conduct of the general revision of real property assessments;
- d) Certification of existing loans with the following details:
  - Kind of loan and other obligations
  - Purpose of loan and other obligations
  - Lending agencies
  - Date of approval and maturity
  - Terms and conditions
  - Amortization
  - Remaining balance of loans and other obligations or Certification from the Local Treasurer of the LGU's absence of Outstanding Loans
- e) COA Annual Audit Report of the last five fiscal years;
- f) Budget for the current year.

**Project Closing Date:** June 30, 2006



### **The World Bank**

“Local government units (LGUs) in the country are at the forefront in the campaign to arrest the alarming rate of environmental degradation in the Philippines.

The World Bank supports this campaign through projects that focus on improving natural resource management, and strengthening institutional capacity at the national and local government levels for promoting sustainable rural and urban development.

Lending for Environmental activities is increasing. The core portfolio focuses on natural resource management, pollution/waste management, and institutional development activities. The broader portfolio includes selected projects or project components from agriculture, energy, urban development, and water supply and sanitation sectors.”

*From The World Bank Group Products and Services*

<b>Project Name</b>	<b>Water District Development Project (WDDP)*</b>
<b>Financing Institution</b>	<b>Land Bank of the Philippines</b>

*Contact Person:* Mr. Liduvino S. Geron  
Assistant Vice President  
Program Management Department

or

Engr. Christopher C. Ancheta  
Head, WDDP

*Address:* 28<sup>th</sup> Floor, Land Bank Plaza  
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Malate, Manila

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loc. 2571, 2784, 2785 or 2651

*Fax:* (02) 528-8541

*e-Mail:* PMO-WDDP@mail.landbank.com;  
lgfsd@mail.landbank.com



### **Objective**

To help participating LGUs plan and implement sewerage and sanitation investments based on their resident's wishes and willingness to pay.

### **Eligible Recipient and Beneficiaries**

First to 3rd class LGUs (provinces, cities, and municipalities) outside of Metro Manila.

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\* with World Bank funding

## Eligible Projects for Financing

- a) Trunk (capital) investment in sewerage, sanitation, drainage and wastewater treatment infrastructure such as: feasibility study and detailed design, construction and rehabilitation of sewerage main drains, wastewater treatment facilities.
- b) Feeder investments in barangays such as environmental and sanitation investment programs:
  - water supply;
  - sanitation;
  - microdrains;
  - **solid waste collection and disposal (Materials Recovery Facilities, local recycling/redemption centers, composting facilities, solid waste collection, processing and disposal facilities, haulers, plastic pelletizers, etc.).**

## Financing Scheme

The maximum amount of loan that could be extended to a single LGU is 90%. The LGU is required to put up an equity of 10%.

The amount of loan should not exceed the LGU's net borrowing capacity.

Term Loan is up to December 31, 2016 with interest of 12% per annum, fixed for the term of the loan.

Commitment fee of 0.25% p.a. will be charged on the undisbursed LGU loan. In case of Pre-termination, a fee of 2% will be imposed on the outstanding balance.

The following are accepted as collateral:

- a) Hold-out Deposits;
- b) Chattel Mortgage;
- c) Real Estate Mortgage;
- d) Assignment of the LGU's regular income including portion of IRA which in no case shall exceed 20% of the LGU's regular income;
- e) Assignment of a portion of the LGU's IRA for the payment of the sub-loan.

## Requirements

### ***Initial:***

- a) Sanggunian Resolution authorizing the local chief executive to negotiate a loan with the Land Bank of the Philippines (LBP).

**Processing Requirements:**

- a) Audited financial statements for the past 3 years;
- b) Approved budget for current year;
- c) List of elected official and department heads;
- d) Schedule of IRA for the past 3 years, including the current year and collateral documents, i.e., Transfer Certificate of Title (TCT), Technical Description (TD), lot plan, location plan, vicinity map;
- e) Setting-up of Project Management Unit (PMU) by the LGU; and
- f) Feasibility study (if applicable) and/or Barangay Environmental and Sanitation Plan (BESP).

**Conditions for Disbursement for Works and Goods**

- a) Environmental Impact Assessment (EIA);
- b) Environmental Management Plan (EMP);
- c) Environmental Compliance Certificate (ECC);
- d) Compliance with the Resettlement Policy Framework and Procedural Guidelines; and
- e) MOA with relevant local water district, if necessary; project plans.

**Project Closing Date:** December 31, 2005



**Land Bank of the Philippines**

**Guiding Principles**

- 1. Catalyst of countryside development and poverty alleviation
- 2. Commitment towards the development of the cooperative system
- 3. Self-sustainability thru cross-subsidy operations (commercial banking profits supporting agrarian operations)
- 4. Self-reliant government institution with no budgetary support
- 5. Commitment towards environmental protection

*From [www.landbank.com](http://www.landbank.com)*

<b>Project Name</b>	<b>Environmental Infrastructure Support Credit Program (EISCP) II*</b>
<b>Financing Institution</b>	<b>Development Bank of the Philippines</b>

*Contact Person:* Ms. Aurora C. Maghirang  
Assistant Vice President  
Head, Environmental Management Unit or

Ms. Marissa David  
Deputy Program Manager or

any DBP Regional Management Office  
(Please refer to Annex A for Regional contacts)

*Address:* Sen. Gil J. Puyat Ave. corner Makati Ave.  
Makati City, Philippines

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*Fax:* (02) 812-8088

*e-Mail:* amaghirang@dbp.ph

### **Objective**

To support investments in projects improving quality of the environment through reduction or prevention of pollution and conservation of natural resources.

### **Eligible Recipients/Borrowers**

LGUs and Filipino citizens or corporations at least 70% Filipino-owned.

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\*with Japan Bank for International Cooperation (JBIC) funding

## Eligible Projects

The following may be financed in whole (as an integrated solid waste management project) or each item could be taken separately as a component project:

- a) Final disposal systems, e.g., sanitary landfill, including civil works, equipment and facilities;
- b) Collection and transport equipment, e.g., compactors and dump trucks;
- c) Processing systems, e.g., segregation, composting, recycling, and recovery;
- d) Treatment and monitoring systems and equipment for leachate and methane gas collection;
- e) Investment and development of technologies for reuse, recycling and recovery;
- f) Initial working capital for the operation of solid waste management system;
- g) Cost of Feasibility Study, Master Plan for Integrated Solid Waste Management and Environmental Impact Statement (EIS).

The eligible expenditures for the above listed projects are:

- a) **Acquisition and installation of equipment, and construction of facilities;**
- b) **Consulting services, training of staff and other technical assistance requirements;**
- c) **Procurement of equipment and instruments for environmental monitoring;** and
- d) Initial working capital for operation of pollution control facilities procured and/or installed by the Environmental Infrastructure Support Credit Program II (EISCP II) Loan.

## Financing Scheme

A combination of credit and technical assistance (TA) will be provided. TA is provided as an add-on in the loan package on a case-by-case basis in project development and implementation, conduct of environmental performance monitoring, and training, among others.

The loan will be for eligible expenditures of up to a maximum of 80% of the total project cost.

Repayment term is from 3 to 15 years with a maximum of 5 years grace period. Amortization payments shall be at least on a semi-annual basis. The interest rate will be fixed throughout the term of the loan.



A Commitment Fee of 0.75% per annum will be imposed on the undisbursed amounts.

### **Requirements**

- a) Company information/ profile;
- b) Description of overall project and environmental components of the project;
- c) Project viability calculations;
- d) Projects risks;
- e) Layout drawings for existing and/or proposed manufacturing/service plant/facilities and for pollution prevention or control systems;
- f) Process flowchart for existing and/or proposed manufacturing/service plant facilities and for pollution prevention or control systems showing:
  - Material balance for raw materials, products and waste streams
  - Material balance for pollution prevention/control systems
  - Untreated and treated waste stream concentration for applicable parameters
- g) A description of existing pollution prevention/control systems, proposed list of major pollution prevention or control equipment and facilities with specifications;
- h) Projected environmental benefits of the projects;
- i) Presentation of environmental self-monitoring system, detailed breakdown of estimated project cost; and
- j) Initial Environmental Evaluation (IEE)/EIS/ECC.

**Project Closing Date:** March 31, 2006



### **Development Bank of the Philippines**

The Development Bank of the Philippines (DBP), in its developmental mission and initiatives, is committed to environmental protection and sustainable development and shall integrate and implement environmental considerations into all aspects of its operations and services, asset management and business decisions. In pursuit of this policy, DBP commits to:

- Develop, implement and continually improve an Environmental Management System;
- Encourage other institutions to pursue environmental protection and pollution prevention through the Bank's lending and technical assistance programs, and pursue environmental management practices, including environmental due diligence inquiry in risk assessment and management;
- Comply with relevant environmental laws, regulations and agreements to which DBP subscribes;
- Set and review environmental objectives and targets along identified significant environmental aspects; and
- Ensure that all employees at all levels are made aware of and are actively involved in the Bank's Environmental Policy and programs through appropriate training and information.

*From [www.devbankphil.com.ph](http://www.devbankphil.com.ph)*

<b><i>Project Name</i></b>	<b>Local Government Unit Support Credit Program (LGUSCP)</b>
<b><i>Financing Institution</i></b>	<b>Land Bank of the Philippines</b>

**Contact Person:** The Program Manager  
 LGUSCP Program Management Office or  
 any Land Bank Lending Center  
 (Please refer to Annex B)

**Telephone No.:** (02) 522-0000; 551-2200; 450-7001  
 loc. 2651 or 2571

**Fax:** (02) 528-8543



**Objective**

To augment sources of development funds for LGUs through the extension of credit assistance, to reduce poverty and achieve social equity in the countryside.

**Eligible Recipients/Beneficiaries**

Provincial/city/municipal government that meets the established criteria of Land Bank of the Philippines (LBP). These entities should have no past obligation and no adverse findings based on the credit and background investigation conducted by the LBP.

**Eligible Projects for Financing**

- a) Sub-project Preparation Loan
  - ***Preparation of Feasibility Study***
- b) Sub-Project Investment Loan
  - Low Cost Housing
  - Health Sector Project
  - Water System Project

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\*with Japan Bank for International Cooperation (JBIC) Funding

- Flood Control and Sanitation Project
- Forestry Project
- **Waste Disposal Project: construction of solid waste system, maximum amount of sewage treatment system, water treatment system**

### **Financing Scheme**

Maximum amount of loan for preparation of feasibility studies is P3 million. Loans for Sub-project Investment should not be more than the LGU's net borrowing capacity as determined by LBP.

The loan maturity shall be in accordance with the LGU's cash flow, but should not be less than 3 years and not more than 15 years, inclusive of a maximum of 2 years grace period on the principal.

Interest Rate for Sub-Project Preparation Loan is 11% to 11.5% (fixed for the term of loan for a maximum of 3 years). While, Sub-Project Investment Loan which is fixed for the term of the loan is:

- |               |               |
|---------------|---------------|
| a) 3-10 yrs.  | 11.0% - 12.0% |
| b) 11-12 yrs. | 11.5% - 12.5% |
| c) 13-15 yrs. | 12.0% - 13.0% |

The following will be accepted as collateral:

- a) Real Estate Mortgage;
- b) Chattel Mortgage;
- c) Hold-out on Deposits;
- d) Assignment of net income from the sub-project to be financed;
- e) Assignment of the LGUs regular income including IRA which in no case shall exceed 20% of the LGU's regular income;
- f) Assignment of a portion of the LGU's IRA for the payment of the sub-loan.

### **General Requirements**

- a) Sanggunian Resolution authorizing the local chief executive to negotiate a loan with LBP;
- b) Budget for the current year;
- c) COA audited financial statements for the past 3 years;
- d) List of elected officials and key officers;
- e) Schedule of LGU's IRA for the past 2 years;
- f) Feasibility study; and
- g) Standard documentary requirements such as evidences of ownership of offered collateral.

*For projects involving construction:*

- Cost estimates
- Project plans and specifications
- Bill of materials
- Work programs/schedule duly approved by the local chief executive and the city/district engineer

*For acquisition of machinery and equipment:*

- List of machinery and equipment, its description and estimated cost based on firm quotation.
- Guarantee from the dealer/supplier as to the availability of spare parts in the local market

*For preparation of feasibility study:*

- Study proposal (terms of reference, cost estimates and work program)
- The use of qualified and reputable consultants is preferred, with the selection process following National Economic Development Authority (NEDA) Guidelines for the Procurement of Consulting Services for Government Projects.

**Project Closing Date:** March 2000 – January 2005



### **Japan Bank of International Cooperation**

The objective of environmental consideration in development assistance is to assist the self-help efforts of developing countries towards attaining sustainable development. Responsibility with regard to environmental consideration of a project rests ultimately on the recipient country.

*From [www.jbic.go.jp](http://www.jbic.go.jp)*

<b>Project Name</b>	<b>Mindanao Basic Urban Services Sector Project (MBUSSP)*</b>
<b>Financing Institutions</b>	<i>Part A. Infrastructure Investments:</i> <b>Land Bank of the Philippines (Loan)</b> <i>Part B. Institutional Capacity Building Program:</i> <b>Department of Interior and Local Government (Grant)</b>

**Contact Person:** LBP: Mr. Liduvino S. Geron  
Assistant Vice President  
Program Management

DILG: Mr. Normando J. Toledo  
Director, Office of Project Development  
Services (OPDS) or

Mr. Arthur L. Vega  
Assistant Director  
OPDS and Project Manager  
Mindanao Basic Urban Services Sector  
Project

**Address:** LBP: 28<sup>th</sup> Floor, Land Bank Plaza  
1598 M.H. del Pilar cor. Dr. Quintos Sts.  
Malate, Manila

DILG: MBUSSP  
3rd Flr., Macdouton Bldg.  
EDSA, Diliman, Quezon City

**Telephone No.:** LBP: (02) 551-2200 or 522-0000  
loc. 2571, 2784, 2785 or 2651

DILG: (02) 922-8876 to 80 loc. 120 or 103 or  
any DILG Regional/Provincial/City/  
Municipal Office in Mindanao

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\* with Asian Development Bank (ADB) funding

*e-Mail:* LBP: PMO-WDDP@mail.landbank.com;  
lgfsd@mail.landbank.com;  
lbp-pmd@mail.landbank.com

DILG: mbussp@yahoo.com

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### **General Objective**

To improve the quality of life of the urban residents of recipient LGUs in Mindanao by providing, upgrading and rehabilitating basic local infrastructures and services.

### **Specific Objectives**

- a) Improve the access of urban and poor communities to basic services; and
- b) Strengthen institutional capacity and capability of qualified LGUs to provide, manage and maintain adequate municipal services and basic urban infrastructure.

### **Eligible Borrowers**

Provinces, cities and municipalities in Mindanao

### **Criteria for Selection of LGUs**

- a) Have an urban population of at least 20,000
- b) Have financial capacity to borrow as assessed by the LBP
- c) Non-conflict area
- d) With functional Local Planning and Development Office

### **Eligible Projects for Financing**

Infrastructure Investments (Loan)

- a) Construction, upgrading and rehabilitation of basic local urban infrastructures and service facilities in the following areas:
  - Sanitation, drainage and flood control;
  - Water supply,
  - Public market and bus terminals;
  - Roads and bridges (including streetlights and maintenance equipment);
  - **Solid Waste Management – including equipment;**
  - Market, bus terminal, slaughterhouse;
  - Foreshore development; and
  - Public buildings and public parks.

### Institutional Capacity Building Program (Grant)

- a) Overall Project Management Support
- b) Sub-project Preparation and Implementation Support
  - **Feasibility study/IEE Study**
  - Preparation of Tender Documents and TA in the Procurement of Consulting Services for Detailed Engineering and Construction Supervision and Civil Works and Equipment
  - Preparation of the works breakdown structure
  - Financial management
  - Project benefit monitoring and evaluation
  - Community participation
  - Cost-recovery program

### LGU Capacity Building (Loan)

- a) Comprehensive land use planning
- b) Strategic financial management

### DILG Institutional Strengthening (Loan)

- a) Development of self-assessment tools for measuring LGU administrative capacities
- b) Establishment of benchmarks for evaluating LGU service delivery performance

## Financing Scheme

Combination of loans and grants for LGU's sub-projects.

Loan amount is based on the project cost but not to exceed LGU's net borrowing capacity.

Maximum loan term is 15 years inclusive of 3 years grace period on principal payment with interest rate of 11%-13% fixed for the term of the loan.

Commitment Fee of 0.75% on undisbursed sub-loan amount and Front-end Fee of 1% on sub-loan amount at signing of sub-loan agreement.

## Processing Requirements

### Loan

- a) Feasibility study;
- b) Sanggunian borrowing resolution;
- c) Audited financial statements for the past 3 years;
- d) Approved budget for the current year;
- e) List of elected officials and department heads;



- f) Copy of Local Development Plan;
- g) Schedule of IRA for the past 3 years, including current year;
- h) Collateral documents (TCTs, TD, lot plan, location plan, vicinity map);
- i) Setting-up of Project Implementation Unit (PIU) in coordination with DILG; and
- j) Certification of LGU's Net Borrowing Capacity (NBC)/paying Capacity from BLGF.

Grant

The Grant component has the same processing requirements except for the collateral documents.

*Collaterals:* (for loan applications only)

- Real Estate Mortgage,
- Chattel Mortgage,
- Hold-out on Deposits,
- Assignment of 20% of IRA,
- Assignment of Income from project/s to be financed out of the loan proceeds (if applicable)

**Project Component**

Urban Infrastructure Investment; Capacity Building and Institutional Support

**Project Closing Date:** December 31, 2007



**Asian Development Bank (ADB)**

Economic growth alone is no longer considered sufficient to reduce poverty. The economic, social, and environmental policies that shape the process of growth and development must also address the needs of the poor and must ensure the sustainable use of resources on which continued growth depends. These considerations led the Asian Development Bank (ADB), in 1999, to adopt its Poverty Reduction Strategy, elevating poverty reduction as the overarching goal of the institution. The strategy embodies an understanding of the inextricable relationship among the objectives of economic efficiency, social development, and environmental protection.

*From [www.adb.org](http://www.adb.org)*

<b>Project Name</b>	<b>Sustainable Solid Waste Management Program (SWMP)*</b>
<b>Financing Institution</b>	<b>Development Bank of the Philippines</b>

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Solid Waste Management Unit

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## **Objective**

To assist the LGUs in the development and implementation of their respective solid waste management programs by providing financing and technical assistance, with the end view of establishing a waste reduction/waste treatment facility in every municipality and a sanitary landfill in every region.

More specifically, it aims to:

- 1) Support the government's drive of ensuring the protection of the environment and public health; and
- 2) Support the LGU's programs and targets for solid waste avoidance and volume reduction through source reduction and waste minimization measures, including composting, recycling, reuse, recovery, green charcoal process, and others, before collection, treatment and disposal in appropriate and environmentally-sound solid waste management facilities in accordance with ecologically sustainable development principles.

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\* with Kreditanstalt für Wiederaufbau (KfW) funding

## **Eligible Recipients/Beneficiaries**

LGUs and private enterprises (with at least 70% Filipino ownership)

## **Eligible Projects**

The following projects are generally eligible for financing:

- 1) Credit Component
  - a) Waste collection and transport including collection vehicles and other equipment
    - Containers and garbage bins for collection; central and decentralized deployment, containers for separate collection
    - Waste collection vehicles of various sizes, adjustment of bins and containers to the garbage trucks
    - Reloading stations for reloading waste from smaller garbage trucks into larger trucks
    - Garbage trucks with higher payload and corresponding trailers.
  - b) Facilities for waste treatment and recycling
    - Mechanical-biological facilities for the treatment of residual waste prior to dumping
    - Facilities for sorting of recyclables
    - Composting plants
    - Biogas plants for the treatment of organic wastes
  - c) Conversion of open dumpsites into controlled dumpsites
    - Rolling stock such as trucks: compactor, bulldozer, dip truck, pick-up truck and payloader
    - Construction works to a limited extent: trenches for the collection and drainage of surface water; covering and landscaping if filled up areas, fencing, receiving and controlling station with scale, gas drainage, etc.
  - d) Conversion of dumpsites into sanitary landfills
    - Rolling stock such as trucks: compactor, bulldozer, dip truck, pick-up truck and payloader
    - Construction works to a limited extent: trenches for the collection and drainage of surface water; covering and landscaping if filled up areas, fencing, receiving and controlling station with scale, gas drainage, etc.

Note: Existing dumpsite can be converted to a sanitary landfill only if the following conditions are fulfilled:

- Site meets environmental requirements, EIA certificate for the construction of a sanitary landfill at the respective site is issued;
  - Sufficient space for the construction of a sanitary landfill at the existing site is available;
  - Planning and construction requirements are comparable to those of a new sanitary landfill site.
- e) Construction of sanitary landfills including acquisition of equipment for waste disposal and treatment
- Rolling stock such as trucks, compactor, bulldozer, dip truck, pick-up truck, payloader and control unit for leachate drainage
  - Construction works: clearance and preparation of ground; drains for the collection and discharge of surface water; sealing of the underground; leachate collection and treatment facilities; gas drainage to the torch; general infrastructure, operating buildings, electrical scale, equipment, tools, material for final covering, etc.
- f) Consulting services for project preparation and implementation
- 2) Technical Assistance (TA) Component
- The TA component of the program shall include the following:
- a) Program promotion in collaboration with the Department of Environment and Natural Resources (DENR), DILG and other concerned agencies;
  - b) Assistance to LGUs and other clients in project development and implementation;
  - c) Conduct of training and capacity building programs on solid waste management for the LGU's and other stakeholders.

## Financing Scheme

Combination of loans and grants to LGUs.

*Eligible Expenditures:* Project related expenditures not exceeding:

- 90% of the total project cost for LGUs
- 80% of the total project cost for private enterprises

*Non-Eligible Expenditures:*

- Purchase of land
  - Cost of taxes and duties
  - General administrative expenses
- a) Interest rate is fixed based on prevailing market rate at the time of the loan;
  - b) Repayment term is maximum of 12 years with maximum 3 years grace period;
  - c) Commitment Fee of 0.75% per annum on unreleased balance
  - d) Maximum Loanable Amount - for LGUs: Max. of 90% of total project cost. For Private Enterprise: Max. of 80% of total project cost.
  - e) Equity Participation: LGUs: Min. 10% of total project cost; Private Enterprises: Min. 20% of total project cost.

## Requirements

The loan shall be fully secured by assets acquired out of the loan proceeds and other collaterals acceptable to the Bank such as but not limited to:

- Real Estate Mortgage (except landfill site)
- Chattel Mortgage
- Loan Guarantee
- Assignment of Insurance Cover
- Assignment of revenues from the project
- Assignment of a portion of IRA in favor of DBP with hold-out agreement (for LGUs)

Other conditions:

- Joint and Several Signatures (JSS) of borrowers/principal officers
- Post Dated Checks
- DBP as depository bank



### **Kreditanstalt für Wiederaufbau**

KfW is a bank committed to the public interest.

It is a concern of its business policy to promote investments that have a positive environmental impact and to avoid risks to the environment. It pursues the objectives of environmental protection in Germany and abroad to the extent that is possible for a financial institution.

*From [www.KfW-mittelstandsbank.de](http://www.KfW-mittelstandsbank.de)*

<b>Credit Facility</b>	<b>Land Bank of the Philippines (LBP) Credit Program for Local Government Units (LGUs)</b>
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**Contact Person:** Mr. Liduvino S. Geron  
Assistant Vice President  
Program Management Department

**Address:** 28<sup>th</sup> Floor, Land Bank Plaza  
1598 M.H. del Pilar cor. Dr. Quintos Sts.  
Malate, Manila

**Telephone No.:** (02) 551-2200 or 522-0000  
loc. 2571, 2784, 2785 or 2651

**Fax:** (02) 528-8541

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### **Eligible Recipients/Beneficiaries**

Provinces, cities, municipalities

### **Loan Amount**

Based on the requirement of the sub-project, but should not exceed local government unit's (LGU) net borrowing capacity as determined by Land Bank of the Philippines (LBP).

### **Financing Scheme**

75% - LBP Portion, 25% - LGU Equity

#### *Collateral:*

Real Estate Mortgage, Chattel Mortgage, Hold-Out on Deposits/Government Securities, Assignment of the LGUs regular income including portion of IRA

#### *Project Terms and Conditions:*

Maximum of 7 years inclusive of 2 years grace period on the principal; prevailing market interest rates (variable) will apply

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\* Internal Funds

## **Requirements**

- a) Sanggunian Resolution authorizing the local chief executive to negotiate a loan with LBP;
- b) Budget for the current year;
- c) COA audited financial statement for the past 3 years;
- d) List of elected officials and key officers;
- e) Schedule of IRA for the past 2 years; and
- f) Standard documentary requirements such as evidences of ownership of offered collateral.



<b><i>Project Name</i></b>	<b>Grant Assistance for Grassroots Projects (GAGP)</b>
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*Contact:* Grant Assistance for Grassroots Projects  
Economic Section

*Address:* Embassy of Japan in the Philippines  
2627 Roxas Boulevard  
(P.O. Box 414, Pasay Central Post Office)  
Pasay City

*Telephone No.:* (02) 551-5710

*Fax:* (02) 551-5780



### **Objective**

To promote human security and support small-scale projects directly benefiting the grassroots level as well as contributing to the socio-economic development of the Philippines.

### **Eligible Recipients**

LGUs, NGOs, people's organizations (POs), cooperatives and educational, research and medical institutes (except national based like tertiary hospitals and state colleges)

### **Project Areas**

Among others, **solid waste management**

### **Grant Amount**

GAGP can provide funds of up to 10 million yen (or roughly 4.2 million pesos) to one project. However, if the project falls within the program's high priority and the proponent has good track record (e.g., past GAGP recipient with good performance), requests of more than that amount may be approved.

**Contents of assistance:**

- 1) Purchase of equipment, supplies, machines, or vehicles necessary for project implementation;
- 2) Construct buildings or undertake small-scale infrastructure projects (labor costs amounting to less than 30% of the total cost of a given project can be included); and
- 3) Provide capital for on-going micro-credit projects (only those projects that have been operating successfully for more than 5 years are eligible to apply).

Some overhead expenses may also be supported:

- 1) Expenses related to hiring individuals exclusively for the implementation of the project (excludes salary of regular staff);
- 2) Expenses related to hiring professionals for technical transfer (e.g., engineers to train an organization's staff in the operation of machines purchased with GAGP funds);
- 3) Expenses related to facilitating the convening of conferences or seminars through the following:
  - a) Providing accommodations, transportation and honoraria for resource person or lecturers;
  - b) Covering rental costs for conferences and equipment (such as audio-visual aids); and
  - c) Covering costs related to preparing necessary documents (e.g., documenters, researchers, writers, etc.);
- 4) Expenses related to conducting necessary surveys for project implementation and monitoring;
- 5) Expenses related to communication and travel necessary for project implementation and monitoring;
- 6) Expenses related to production of information, education and communication (IEC) materials necessary for project implementation.

## Requirements

Send application form (forms may be obtained from the Japanese Embassy or downloaded from their website) to the Embassy of Japan in Manila. The application form must be accompanied by the following documents:

- Written estimates for all equipment and construction costs from three suppliers and/or general contractors;
- Design specifications for the project;
- Blue prints and construction plans;
- Maps and photos showing project site/s;
- Annual reports (last 2 years);
- Auditing and accounting reports (last 2 years); applications concerning LGUs, third party organizations, purchase of vehicles, micro-credit and income generating projects, water system, training/education facility and IEC

### **Grant Assistance for Grassroots Projects**

It serves as a framework for financial assistance to economic and social development projects implemented by NGOs, local governments, and research and medical institutions that take an active part in developing countries. Managed primarily by Japanese Overseas Diplomatic Missions, GAGP commenced in FY1989 as “small-scale grant assistance.”

*From [www.ph.emb-japan.go.jp/grassroots.html](http://www.ph.emb-japan.go.jp/grassroots.html)*



**ANNEX A**  
**DBP Regional Management Offices**  
**(as of February 2004)**

**COMMONWEALTH (National Capital Region)**

DBP Bldg., Commonwealth Ave., Diliman, QC

Tel. No: (02) 920-4781/920-4704 /920-4894

Fax: (02) 920-4776 loc. 1411

Branches: Quezon Avenue, Muntinlupa, Camp Aguinaldo  
in Quezon City, Manila Cash Unit,  
Commonwealth Avenue

**TUGUEGARAO (Northeastern Luzon)**

Burgos cor. Arellano Streets, Centro, Tug., Cagayan

Tel. No: (078) 844-1486/846-2549/846-1486

Fax No: (078) 846-3650 loc. 1439

Branches: Aparri, Ilagan, Solano, Tabuk, Tuguegarao

**DAGUPAN (Northwestern Luzon)**

M.H. del Pilar Street, Dagupan City

Tel. No: (075) 523-7836/522-2906/523-7836

Fax No: (075) 523-7835 loc. 1408

Branches: San Fernando, Baguio, Laoag, Dagupan

**CABANATUAN (Central Luzon)**

Burgos Ave. cor. Gabaldon Street, Cabanatuan City

Tel. No: (044) 463-1164/463-0197/600-0702-03

Fax No: (044) 463-1164/(02) 818-9511 loc. 1400

Branches: Tarlac, Clark, Malolos, Subic, Balanga,  
Baler, Cabanatuan

**LUCENA (Southern Tagalog)**

Merchant Street, Lucena City

Tel. No: (042) 373-1917/373-4404/373-4274

Fax No: (042) 710-3370 loc. 1421

Branches: Sta. Rosa, Dasmariñas, Lipa, Puerto Princesa,  
San Jose, Calapan, Lucena

**LEGAZPI (Bicol)**

Quezon Avenue, Legazpi City, Albay

Tel. No: (052) 820-2399/480-7459/480-7540

Fax No: (052) 820-2399 loc. 1430

Branches: Legaspi, Masbate, Naga, Sorsogon, Daet

**CEBU (Central Visayas)**

Osmeña Boulevard, Cebu City

Tel. No: (032) 254-9163/254-6196/ 254-6325 -21

Fax No: (032) 254-9163/254-6196 loc. 1455

Branches: Bogo, Mandaue, Tagbilaran, Maasin, Cebu

**TACLOBAN (Eastern Visayas)**

P. Zamora cor. P. Paterno Streets, Tacloban City

Tel. No: (053) 321-2009/325-5043/325-2960

325-2959/325-2958

Fax No: (053) 325-5996 loc. 1455

Branches: Borongan, Catbalogan, Ormoc, Catarman,  
Tacloban

**ILOILO (Panay)**

I. dela Rama Street, Iloilo City

Tel. No: (033) 337-6432

Fax No: (033) 336-7567 loc. 1453

Branches: Antique, Jaro, Kalibo, Roxas, Iloilo City

**BACOLOD (Negros)**

5th Lacson corner South Capitol Road, Bacolod City

Tel. No: (034) 337-6432/337-6330/336-2093

Fax No: (034) 434-9377 loc. 1458

Branches: Dumaguete, Kabankalan, San Carlos, Bacolod

**DIPOLOG (Northwestern Mindanao)**

National Highway, Turno, Dipolog City

Tel. No: (065) 212-7794/212-3404

Branches: Dipolog, Ipil, Ozamiz, Pagadian

**CAGAYAN DE ORO (Northern Mindanao)**

DBP Building, Tirso Nery and Corrales Streets

Cagayan de Oro City

Tel. No: (08822) 722-647/723-813/(088) 856-4517

Fax No: (08822) 726119 loc. 1481

Branches: Iligan, Ozamiz, Malaybalay, Mambajao,  
Cagayan de Oro

**BUTUAN (Northeastern Mindanao)**

JC Aquino corner Rosales Avenue, Butuan City

Tel. No: (085) 815-1627/341-5136/815-2196

Fax No: (085) 815-1627 loc. 1490

Branches: Mangagoy, San Francisco, Surigao, Butuan

**DAVAO (Southeastern Mindanao)**

2nd Floor, DBP Bldg., C.M. Recto Avenue, Davao City  
Tel. No: (082) 222-3481/227-4396/221-2620/221-2117  
Fax No: (082) 221-2517 loc. 1461  
Branches: Digos, Tagum, Mati, Davao

**GENERAL SANTOS (Southern Mindanao)**

DBP Building, Roxas Avenue, General Santos City  
Tel. No: (083) 301-8110/301-6109/301-1488/301-4094  
Fax No: (083) 301-1688 loc. 1467  
Branches: Tacurong, Kidapawan, Cotabato, Marbel,  
General Santos

**ZAMBOANGA (Western Mindanao)**

DBP Bldg., Don Pablo Lorenzo St., Zamboanga City  
Tel. No: (062) 991-0359/992-5819  
Fax No: (062) 991-0359 loc. 1489  
Branches: Ipil, Basilan, Jolo, Zamboanga, Dipolog,  
Pagadian

**ANNEX B**  
**LAND BANK OF THE PHILIPPINES LENDING CENTERS**  
**(as of February 2004)**

**Region CAR**

CAR Lending Center

Address: LBP Bldg., #85 Harrison Road, Baguio City

Head of Office: Renato P. del Rosario, Jr.

Designation: CAMS/Acting Head

Contact No: (074) 304-2706

Fax: (074) 443-8967

**Region I**

La Union-Ilocos Lending Center

Address: Doña Marietta Bldg., Gov. Luna cor. Ortega Streets,  
San Fernando, La Union

Head of Office: Elizabeth G. Balagot

Designation: Department Manager

Contact Nos.: (072) 888-2069/700-4097

Fax: (072) 888-2069

Pangasinan Lending Center

Address: LBP Annex, Nancayasan, Urdaneta City, Pangasinan

Head of Office: Victoria M. Zambrano

Designation: ADM/Acting Head

Contact No.: (075) 568-7388

Fax: (075) 568-2560

**Region II**

Northern Cagayan Lending Center

Address: LBP Bldg., Provincial Road, San Gabriel, Tuguegarao City,  
Cagayan

Head of Office: Armando A. Albano

Designation: SLCO/Acting Head

Contact No.: (078) 846-1941/844-1942

Fax: (078) 846-2910

Southern Cagayan Lending Center

Address: Heritage Bldg., Maharlika St., Santiago City

Head of Office: Benjamin D. Acosta

Designation: Department Manager

Contact No.: (078) 682-5933

Fax: (078) 682-2050



### **Region III**

#### **Bulacan Lending Center**

Address: LBP Bldg., Sumapang Matanda, McArthur Highway,  
Malolos, Bulacan

Head of Office: Filipina Monje

Designation: Department Manager

Contact Nos.: (044) 662-7499/4126/791-9085

Fax: (044) 662-3874

#### **Pampanga Lending Center**

Address: Fe-Luz/Nissan Bldg., Gapan-Olongapo Road,  
San Fernando, Pampanga

Head of Office: Erlinda Garcia

Designation: Department Manager

Contact Nos.: (045) 961-1565/860-1629

Fax: (045) 963-3359

#### **Tarlac Lending Center**

Address: Philamlife Bldg., F. Tañedo St., Tarlac City

Head of Office: Angel S. Ibañez, Jr.

Designation: AO/Acting Head

Contact Nos.: (045) 982-1266/1259

Fax: (045) 982-2366

#### **Zambales-Bataan Lending Center**

Address: NEJ Bldg., San Ramon Highway, Dinalupihan, Bataan

Head of Office: Demetrio Espiritu

Designation: ADM/Acting Head

Contact Nos.: (047) 481-2818/2817

Fax: (047) 636-1268

#### **Nueva Ecija Lending Center**

Address: LBP Bldg., Gen. Tinio St. corner Gabaldon St.,  
Cabanatuan City

Head of Office: Mernilo C. Ocampo

Designation: Department Manager

Contact Nos.: (044) 463-8355 to 56/600-1835

Fax: (044) 463-1803

### **Region NCR**

#### **NCR-A Lending Center**

Address: Makati City Hall, J.P. Rizal St., Makati City

Head of Office: Marilyn M. Tiongson

Designation: Vice President

Contact No.: (02) 895-8676

**NCR-B Lending Center**

Address: Palacio del Gobernador Bldg., Andres Soriano Jr. St.  
cor. Gen. Luna St., Intramuros, Manila

Head of Office: Atty. Ma. Victoria A. Reyes

Designation: Vice President

Contact Nos.: (02) 527-3115/5855

Fax: (02) 527-3190

**NCR-D Lending Center**

Address: Orcel II Bldg., #1611 Quezon Avenue, Quezon City

Head of Office: Estela E. Correa

Designation: Vice President

Contact Nos.: (02) 926-5518/925-1702

Fax: (02) 929-0296/97

**NCR-E Lending Center**

Address: CLMC Bldg., Edsa Greenhills, Mandaluyong City

Head of Office: Demetrio R. Opinion

Designation: Vice President

Contact No.: (02) 723-0646

Fax: (02) 722-4858

**Region IV**

**Cavite Lending Center**

Address: Virginia Mansion-NVCP Bldg., Aguinaldo Highway,  
Dasmariñas, Cavite

Head of Office: Larry Q. Solis

Designation: Department Manager

Contact No.: (046) 416-5048

Fax: (046) 416-1146

**Palawan Lending Center**

Address: #270 Hagedorn Bldg., Rizal Ave., Puerto Princesa City,  
Palawan

Head of Office: Ferdinand I. Adriano

Designation: Department Manager

Contact Nos.: (048) 433-2573/2823

Fax: (048) 433-9306

**Rizal Lending Center**

Address: RTK Bldg., Ortigas Ave. Extension, Cainta, Rizal

Head of Office: Juan Calisin, Jr.

Designation: Department Manager

Contact Nos.: (02) 240-1434/1435/655-4479/4449

Fax: (02) 655-4509

Laguna Lending Center

Address: Distor-Lugo Building, Bgy. Real, Crossing, Calamba,  
Laguna

Head of Office: Ananias O. Lugo, Jr.

Designation: Department Manager

Contact Nos.: (049) 545-4545/2194

Fax: (049) 545-4646

Quezon Province Lending Center

Address: Padillo Bldg., Quezon Ave. cor. Trinidad St., Lucena City

Head of Office: Abel E. Madarang

Designation: ADM/Acting Head

Contact Nos.: (042) 330-1662/373-5746/710-3489

Fax: (042) 710-2617

Batangas Lending Center

Address: LandBank-Lipa Bldg., National Highway, Maraouy, Lipa City

Head of Office: Josefina Catindig

Designation: Department Manager

Contact Nos.: (043) 981-4949/2859

Fax: (043) 756-0909

Occidental Mindoro Lending Center

Address: Ronquillo Bldg., Liboro St., San Jose, Occidental Mindoro

Head of Office: Marcelino R. Pulayan

Designation: Department Manager

Contact No.: (043) 491-4306

Fax: (043) 491-4306

Oriental Mindoro Lending Center

Address: Plaza Center Bldg., Sto. Niño St., Calapan City,  
Oriental Mindoro

Head of Office: Josefina L. Catindig

Designation: Dept. Manager/Conc. Head

Contact Nos.: (043) 288-3145/441-0528

Fax: (043) 288-1021

**Region V**

Legazpi Lending Center

Address: LBP Building, Rizal St., Legazpi City

Head of Office: Hil Benedict G. Manzanadez

Designation: BEO/Acting Head

Contact Nos.: (052) 480-6887/245-5710

Fax: (052) 245-5707

Naga Lending Center  
Address: LBRDC Bldg., Gen. Luna St., Naga City  
Head of Office: Cesar Buenaobra  
Designation: Department Manager  
Contact No.: (054) 473-3264  
Fax: (054) 473-7924

### **Region VI**

Iloilo Lending Center  
Address: LBP Bldg., Iznart cor. Solis Streets, Iloilo City  
Head of Office: Vivian M. Cañonero  
Designation: Bank Executive Officer  
Contact Nos.: (033) 336-9870/509-8913  
Fax: (033) 335-1006

Negros Occidental Lending Center  
Address: 2nd Floor, LBP Bldg., Gatuslao St., Bacolod City  
Head of Office: Jeffrey Maningo  
Designation: Asst. Dept. Manager I  
Contact No.: (034) 707-6896/435-0147/0148/0149  
Fax: (034) 435-1107

### **Region VII**

Bohol Lending Center  
Address: Bohol Provincial Capitol Complex J.S. Torralba  
cor. C. Marapao Sts., Tagbilaran City  
Head of Office: Cecilio B. Clarete  
Designation: CAMS/Acting Head  
Contact Nos.: (038) 501-9968/235-3129  
Fax: (038) 411-5235

Cebu Lending Center  
Address: LBP Bldg., P. del Rosario St., Cor. Jones Avenue, Cebu City  
Head of Office: Allan R. Bisnar  
Designation: Department Manager  
Contact Nos.: (032) 253-8327/2273/255-3710/3720/254-1314  
Fax: (032) 255-2316

Negros Oriental/Siquijor Lending Center  
Address: NORECO II Bldg., Real St. cor. San Juan St.,  
Dumaguete City  
Head of Office: Elsie Fe NB. Tagupa  
Designation: Department Manager  
Contact Nos.: (035) 225-0969 /2406  
Fax: (035) 225-4688

**Region VIII**

Tacloban Lending Center

Address: 2nd Floor, Esperas Bldg., Real St., Tacloban City

Head of Office: Evangeline B. Jaingue

Designation: Department Manager

Contact Nos.: (053) 321-7458/7459/1498

Fax: (053) 325-9544

**Region IX**

Dipolog Lending Center

Address: VIP Bldg., Malvar St., Dipolog City, Zamboanga Del Norte

Head of Office: Manuel M. Kagatan, Jr.

Designation: Department Manager

Contact Nos.: (065) 212-3233/8068

Fax: (065) 212-8067

Zamboanga Lending Center

Address: VH Wee Bldg., Veterans Ave., Zamboanga City

Head of Office: Roel A. Tarroza

Designation: Department Manager

Contact Nos.: (062) 993-1661/991-3745

Fax: (062) 991-1710

**Region X**

Bukidnon Lending Center

Address: LBP Provincial Center Capitol Drive, Malaybalay City

Head of Office: Cesar Magallanes

Designation: Department Manager

Contact Nos.: (088) 221-2122/813-4724

Fax: (088) 813-4500

Iligan Lending Center

Address: Quezon Avenue corner Raymund Jeffrey Road, Pala-o,  
Iligan City

Head of Office: Richmond Lagrito

Designation: ADM/Acting Head

Contact Nos.: (063) 492-1009/221-3444

Fax: (063) 351-6727

Cagayan de Oro Lending Center

Address: BSP Green Towers Bldg., cor. Luna-Velez Sts.,  
Cag. de Oro City

Head of Office: Hubert Quiblat

Designation: Department Manager

Contact Nos.: (088) 856-5417/4968

Fax: (08822) 722-915

**Region XI**

Davao Lending Center

Address: LBP Bldg., #7 Palm Drive, Bajada, Davao City

Head of Office: Besilda Catbagan

Designation: Department Manager

Contact Nos.: (082) 300-3034/224-5843/221-2879

Fax: (082) 221-5351

**Region CARAGA**

Caraga Lending Center

Address: Ong Hoc Bldg., Montilla Blvd., Butuan City

Head of Office: Angelito Carbonilla

Designation: Department Manager

Contact Nos.: (085) 341-5427/4583/815-6275/225-2050

**Region SOCSARGEN**

Gen. Santos Lending Center (Socsksgen)

Address: 2nd Floor, VENSU Bldg., National Highway,  
Gen. Santos City

Head of Office: Ramon Albano

Designation: Department Manager

Contact No.: (083) 552-4751

**ARMM**

Cotabato Lending Center

Address: Cotabato Yu Ekey Mktg. Bldg., Don Rufino Alonso St.,  
9600 Cotabato City

Head of Office: Kurshid Kalabud

Designation: BEO/Acting Head

Contact Nos.: (064) 421-8765/8338

Fax: (064) 421-1983

Kidapawan Lending Center

Address: 2nd Flr, LBP Bldg., Quezon Ave. cor. Alim St.,  
Kidapawan City, Cotabato

Head of Office: Gil Antonio L. Chua

Designation: ADM/Head

Contact Nos.: (064) 278-4340/288-1429



# EcoGovernance



Development *Alternatives*, Inc.