

**Accounts Management and Guarantee Department**  
**Accounts Management Division**

- Frontline Service : Approval of Stand-by Credit Facility (SCF)  
 Clients : ECs  
 Requirements : 1. Board Resolution Requesting for SCF  
 2. 12-Month Projected Cash Flow/Income Statement  
 3. Justifications for Availing Loan  
 4. Latest Power Bill from GENCOs/MOs
- Schedule of Availability of Service : Monday - Friday (8AM - 5PM)  
 Terms : a) One year credit line, renewable  
 b) 2% service charge on the amount of approved facility  
 c) 0.5% interest rate per month on the amount withdrawn or NEA prevailing interest rate at the time of draw down  
 d) Payable within 90 days  
 e) 1.5% default charge per month
- Total/Maximum Duration of Process : Seven (7) days  
 How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submits the Board Resolution with complete requirements/ documents	Receives and endorse the Board Resolution and requirements/documents	AMD Staff	AMD/AMGD, 5/F	6 days
		Evaluates the Board Resolution and requirements	Accounts Officer & Section Chief		
		Finalizes the evaluation and prepare the LRAD	Accounts Officer, Section Chief & Division Manager		
		Endorses the LRAD	Department Manager		
		Recommends the LRAD	DACRFS	ODACRFS, 5/F	
		Approves the LRAD	Administrator	OA, 7/F	Time is dependent on the official action of the Administrator.

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		Provides ASD with copy of approved LRAD for contract preparation	Accounts Officer, Section Chief & Division Manager	AMD, ASD,AMGD, 5/F	1 day
		Receives copy of approved LRAD for contract preparation	Clerk		
		Prepares Loan Contract	Data Encoder		
		Checks entries on the Loan Contract and prepares transmittal to EC	Loans Analyst		
		Reviews Loan Contract and Initial the transmittal	Loans Management Chief		
		Checks Loan Contract and sign the transmittal to EC	Division Manager		
		Transmits Loan Contract thru RMU	Clerk		
2	Receives copy of Loan Contract for signature	Receives request and e-mail Loan Contract	Data Encoder		
END					

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**  
**AMD - Accounts Management Division**  
**ASD - Accounts Servicing Division**  
**OA - Office of the Administrator**  
**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**

**LRAD - Loan Recommendation and Approval Document**  
**GENCOs - Generation Companies**  
**MOs - Market Operators**

## Accounts Management Division

- Frontline Service : Approval of Application for Short-Term Credit Facility (STCF)
- Clients : ECs
- Requirements : 1. Board Resolution Requesting for STCF  
2. 12-Month Projected Cash Flow/Income Statement  
3. Justifications for Availing Loan  
4. Impact/Benefit of the Loan on the EC  
5. Concrete Steps on How to Address the Cash Shortfall
- Schedule of Availability of Service : Monday - Friday (8AM - 5PM)
- Terms : a) 6 Months credit line  
b) Payable within 30 days after each availment  
c) Service charge of ½ of 1% or 0.50%  
d) 0.5% interest rate per month on the amount withdrawn or NEA prevailing interest rate at the time of draw down  
e) 1.5% default charge per month
- Total/Maximum Duration of Process : Seven (7) days
- How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submits the Board Resolution with complete requirements/ documents	Receives and endorses the Board Resolution and requirements/documents	AMD Staff	AMD, AMGD, 5/F	6 days
		Evaluates the Board Resolution and requirements	Accounts Officer & Section Chief		
		Finalizes the evaluation and prepare the LRAD	Accounts Officer, Section Chief & Division Manager		
		Endorses the LRAD	Division Manager & Department Manager		
		Recommends the LRAD	DACRFS	ODACRFS, 5/F	
		Approves the LRAD	Administrator	OA, 7/F	Time is dependent on the official action of the Administrator.

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		Provides ASD with copy of approved LRAD for contract preparation	Accounts Officer, Section Chief & Division Manager	AMD, ASD, AMGD, 5/F	1 day
		Receives copy of approved LRAD for contract preparation	Clerk		
		Prepares Loan Contract	Data Encoder		
		Checks entries on the Loan Contract and prepares transmittal to EC	Loans Analyst		
		Reviews Loan Contract and initials the transmittal	Loans Management Chief		
		Checks Loan Contract and signs the transmittal to EC	Division Manager		
		Transmits Loan Contract thru RMU	Clerk		
2	Receives copy of Loan Contract for signature	Receives request and e-mail Loan Contract	Data Encoder		
END					

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**  
**AMD - Accounts Management Division**  
**ASD - Accounts Servicing Division**  
**OA - Office of the Administrator**  
**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**

**LRAD - Loan Recommendation and Approval Document**  
**RMU - Records Management Unit**

## Accounts Management Division

Frontline Service : Release of Availment on Short-Term Credit Facility (STCF) and Stand-by Credit Facility (SCF)  
 Clients : ECs  
 Requirements : 1. Notice of Availment/Borrowing (STCF or SCF)  
                   2. Promissory Note  
                   3. Post-dated Check/s  
 Schedule of Availability of Service : Monday - Friday (8AM - 5PM)  
 Total/Maximum Duration of Process : Six (6) days  
 How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submits the Notice of Availment/Borrowing and other documents	Receives and endorses the Notice of Availment/ Borrowing and other documents	AMD Staff	AMD/AMGD, 5/F	3 days
		Evaluates the Notice of Availment/Borrowing and other documents	Accounts Officer, Section Chief & Division Manager		
		Prepares the Request to Release Loan Fund, DV and BUR			
		Initials and signs DV, BUR and Request to Release Loan Fund	Division Manager & Department Manager		
		*For BUR processing (refer to page 45)	FPCD	FSD, 5/F	1 day
		* For DV processing (refer to page 46)	FSAD		1 day
		* For cheque preparation (refer to p.48-49)	TD		1 day
END					

### LEGEND:

**AMGD- Accounts Management and Guarantee Department**

**AMD - Accounts Management Division**

**FSD - Finance Services Department**

**FPCD - Financial Planning and Control Division**

**FSAD - Financial Services and Accounting Division**

**TD - Treasury Division**

**ECs - Electric Cooperatives**

**DV - Disbursement Voucher**

**BUR - Budget Utilization Report**

## Accounts Management Division

Frontline Service	:	Approval of Application for Loan Restructuring
Clients	:	ECs
Requirements	:	1. Board Resolution Requesting for Restructuring 2. Commitment of EC Board, Management and Staff 3. Justification for Loan Restructuring 4. 10-Year Projected Financial Statement (Cashflow, Balance Sheet and Income Statement) 5. Issuance of Post-Dated Checks
Schedule of Availability of Service	:	Monday - Friday (8AM - 5PM)
Fees	:	8% interest rate per annum (Based on NEA BOA approval)
Total/Maximum Duration of Process	:	Nineteen (19) days
How to Avail of the Service	:	

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submits the Board Resolution with complete requirements/ documents	Receives and endorses the Board Resolution and requirements/documents	AMD/AMGD, 5/F	AMD/AMGD, 5/F	15 days
		Pre-evaluates the Board Resolution and requirements and eligibility	Accounts Officer & Section Chief		
		Completes the evaluation and staffwork of the request for loan restructuring	Accounts Officer, Section Chief & Division Manager		
		Finalizes the evaluation of the request for restructuring	Accounts Officer, Section Chief, Division Manager & Department Manager		
		Recommends and endorses the loan restructuring to the CRMC	DACRFS & Administrator	ODACRFS, 5/F & OA, 7/F	Time is dependent on the official action of the Administrator. Duration of Activity within this office is not included in the total duration of the process.
		Reviews and endorses the loan restructuring	CRMC	Office of the Board of Administrators, 7/F	
		Finalizes the CRMC's indorsement of loan restructuring	Accounts Officer, Section Chief, Division Manager & Department Manager	AMD/AMGD, 5/F	3 days

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		Endorse the loan restructuring to the NEA Board of Administrators.	Chairman, CMRC	Office of the Board of Administrators, 7/F	Time is dependent on the official action of the Board of Administrator. Duration of Activity within this office is not included in the total duration of the process.
		Approves the request for loan restructuring	NEA Board of Administrators	Office of the Board of Administrators, 7/F	
		Prepares and issues Board Resolution of approval	Corporate Secretary	OCorSec, 7/F	
		Provides ASD with copy of NEA Board of Resolution for contract preparation	Accounts Officer, Section Chief & Division Manager	ASD/AMGD, 5/F	1 day
2	Submits NEA Board Resolution of approval	Receives copy of NEA Board of Resolution for contract preparation	Clerk	AMD, ASD, AMGD, 5/F	
		Prepares Loan Contract	Data Encoder		
		Checks entries on the Loan Contract and prepares transmittal to EC	Loans Analyst		
		Reviews Loan Contract and Initials the transmittal	Loans Management Chief		
		Checks Loan Contract and sign the transmittal to EC	Division Manager		
		Transmits Loan Contract thru RMU	Clerk		
3	Requests and receives	Receives request and e-mail Loan Contract	Data Encoder		
END					

\* Signing of Loan Contract is also being done at NEA (optional)

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**

**AMD - Accounts Management Division**

**ASD - Accounts Servicing Division**

**OA - Office of the Administrator**

**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**

**OCorSec - Office of the Corporate Secretary**

**RMU - Records Management Unit**

**ECs - Electric Cooperatives**

**CRMC - Credit and Risk Management Committee**

## Accounts Management Division

Frontline Service	:	Clearance of ECs to Avail Loan Outside NEA - Collateral Sharing
Clients	:	ECs
Requirements	:	<ol style="list-style-type: none"> <li>1. Board Resolution Requesting for Collateral Sharing</li> <li>2. Project Profile/Description of the Project to be Loaned/and or ERC Approval on CAPEX</li> <li>3. 10-Year Projected Financial Statement (Cashflow, Balance Sheet and Income Statement (ICPM)</li> <li>4. Appraisal Report on EC's Assets (if applicable)</li> <li>5. Loan Term Sheet from the Bank</li> </ol>
Schedule of Availability of Service	:	Monday - Friday (8AM - 5PM)
Fees	:	None
Total/Maximum Duration of Process	:	Nineteen & One half (19 1/2) days
How to Avail of the Service	:	

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity	
1	Submits the Board Resolution with complete requirements/documents	Receives and endorses the Board Resolution and requirements/documents	AMD Staff	AMD/AMGD, 5/F	3 days	
		Pre-evaluates the Board Resolution, requirements and eligibility	Accounts Officer & Section Chief			
		Endorses to ED for technical evaluation of the project	Department Manager			
		1. Receives technical aspect of the request for clearance	Records Officer	ED, 6/F	5 days (see Eng'g Dept. p. 62)	
		2. Reviews and evaluates the technical aspect of the request for clearance and prepares evaluation report	Engineers			
		3. Reviews and signs the evaluation report	Section Chief			
		4. Signs and endores the Evaluation Report to ODATS	Department Manager			
		5. Forwards the Evaluation Report to ODATS	Records officer			ODATS, 6/F
		6. Receives the approved Evaluation Report and forward to AMD/AMGD				ED, 6/F



No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		Finalizes the evaluation of the request for clearance	Accounts Officer, Section Chief, Division Manager & Department Manager	AMD/AMGD, 5/F	5 days
		Recommends and endorses the collateral sharing to the CRMC	DACRFS & Administrator	ODACRFS, 5/F & OA, 7/F	Time is dependent on the official action of the Board of Administrator. Duration of Activity within this office is not included in the total duration of the process.
		Review and studies the collateral sharing	CRMC	Office of the Board of Administrators, 7/F	
		Finalizes the CRMC's indorsement of collateral sharing	Accounts Officer, Section Chief, Division Manager & Department Manager	AMD/AMGD, 5/F & IDD, 6/F	4 days
		Endorses the collateral sharing to the NEA Board of Administrators	Chairman, CMRC	Office of the Board of Administrators, 7/F	Time is dependent on the official action of the Board of Administrator. Duration of Activity within this office is not included in the total duration of the process.
		Approves the collateral sharing	NEA Board of Administrators	Office of the Board of Administrators, 7/F	
		Prepares and issues Board Resolution of approval	Corporate Secretary	OCorSec, 7/F	
		Provides ASD with a copy of Board Resolution for contract preparation	Accounts Officer, Section Chief & Division Manager	AMD/AMGD, 5/ F	1 day

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
2	Submits copy of MSI	Receives and reviews MSI	Loans Analyst, Section Chief & Division Manager	ASD/AMGD, 5/F	1 day
		Endorses to Legal Department for further review	Legal Staff	LSO, 2/F	Time is dependent on the official action of the Administrator. Duration of Activity within this office is not included in the total duration of the process.
		Endorses MSI for Signature	FSD Director, DACRFS & Administrator	OA, 7/F	
3	Receives copy of signed MSI	Sends copy of signed MSI	Clerk	ASD/AMGD, 5/F	1/2 day
END					

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**  
**AMD - Accounts Management Division**  
**ASD - Accounts Servicing Division**  
**OA - Office of the Administrator**  
**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**  
**ODATS - Office of the Deputy Administrator for Technical Services**  
**IDD - Institutional Development Department**

**OCorSec - Office of the Corporate Secretary**  
**ED - Engineering Department**  
**CRMC - Credit and Risk Management Committee**  
**ECs - Electric Cooperatives**  
**MSI - Mortgage Sharing Indenture**  
**ICPM - Integrated Computerized Planning Model**  
**ERC - Energy Regulatory Commission**  
**CAPEX - Capital Expenditures**  
**LSO - Legal Services Office**

## Accounts Management Division

Frontline Service	:	Clearance of ECs to Avail Loan Outside NEA - NEA Loan Policy No. 14-A
Clients	:	ECs
Requirements	:	1. Board Resolution Requesting for Clearance 2. Loan Term Sheet (including Amortization Schedule) from the Bank, (if applicable)
Schedule of Availability of Service	:	Monday - Friday (8AM - 5PM)
Fees	:	None
Total/Maximum Duration of Process	:	Five (5) days
How to Avail of the Service	:	

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submits the Board Resolution with complete requirements/documents	Receives and endorses the Board Resolution and requirements/documents	AMD Staff	AMD/AMGD, 5/F	5 days
		Pre-evaluates the Board Resolution and requirements	Accounts Officer & Section Chief		
		Finalizes the evaluation of the request for clearance	Accounts Officer, Section Chief & Division Manager		
		Reviews and recommends the clearance	Department Manager		
		Signs/Approves the clearance	DACRFS		
2	Receives copy of clearance	Sends the clearance thru Records or e-mail/Fax	Accounts Officer	AMD/AMGD, 5/F	
END					

### LEGEND:

**AMGD - Accounts Management and Guarantee Department**  
**AMD - Accounts Management Division**  
**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**

**ECs - Electric Cooperatives**

## Accounts Management Division

Frontline Service	:	Clearance of ECs to Avail Loan Outside NEA - NEA Loan Policy No. 14-B
Clients	:	ECs
Requirements	:	1. Board Resolution Requesting for Clearance 2. Project Profile/Description of the Project to be Loaned/ and or ERC Approval on CAPEX 3. 10-Year Projected (Financial Statement, Cashflow, Balance Sheet and Income Statement) (ICPM) 4. Loan Term Sheet (including Amortization Schedule) from the Bank
Schedule of Availability of Service	:	Monday - Friday (8AM - 5PM)
Fees	:	None
Total/Maximum Duration of Process	:	Thirteen & 1/2 (13 1/2) days
How to Avail of the Service	:	

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity	
1	Submits the Board Resolution with complete requirements/documents	Receives and endorses the Board Resolution and requirements/documents	AMD Staff	AMD/AMGD, 5/F	3 days	
		Pre-evaluates the Board Resolution and requirements	Accounts Officer & Section Chief			
		Endorses to ED for technical evaluation of the project	Department Manager			
		1. Receives technical aspect of the request for clearance	Records Officer	ED, 6/F	5 days (see Eng'g Dept. p. 61)	
		2. Reviews and evaluates the technical aspect of the request for clearance and prepares evaluation report	Engineers			
		3. Reviews and signs the evaluation report	Section Chief			
		4. Signs and endorses the Evaluation Report to ODATS	Department Manager			
		5. Forwards the Evaluation Report to ODATS	Records officer			ODATS, 6/F
		6. Receives the approved Evaluation Report and forward to AMD/AMGD				ED, 6/F

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		Finalizes the evaluation of the request for clearance	Accounts Officer, Section Chief, Division Manager & Department Manager	AMD/AMGD, 5/F	5 days
		Recommends and endorses the clearance	DACRFS	ODACRFS, 5/F	Time is dependent on the official action of the Administrator. Duration of Activity within this office is not included in the total duration of the process,
		Approves the clearance	Administrator	OA, 7/F	
2	Receives copy of letter-approval	Sends the clearance thru Records or e-mail/Fax	Accounts Officer	AMD/AMGD, 5/F	1/2 day
END					

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**  
**AMD - Accounts Management Division**  
**OA - Office of the Administrator**  
**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**  
**ED - Engineering Department**  
**ODATS - Office of the Deputy Administrator for Technical Services**

**ECs - Electric Cooperatives**  
**ICPM - Integrated Computerized Planning Model**  
**ERC - Energy Regulatory Commission**  
**CAPEX - Capital Expenditures**

## Accounts Management Division

Frontline Service	:	Approval/Release of Single Digit System Loss (SDSL) Loan
Clients	:	ECs
Requirements	:	1. Board Resolution Requesting for Loan 2. Project Profile/Description and or ERC approval on CAPEX project 3. Benefit/Cost of the Project/s 4. 10-Year Investment Plan (ICPM)
		5. Budget Request 6. Price Reference (if applicable) 7. Issuance of Post-Dated Checks
Schedule of Availability of Service	:	Monday - Friday (8AM - 5PM)
Fees	:	7% / 8% interest rate per annum or Based on NEA BOA approval
Total/Maximum Duration of Process	:	Seventeen (17) days
How to Avail of the Service	:	

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity	
1	Submits the Board Resolution with complete requirements/ documents	Receives and endorses the Board Resolution and requirements/documents	AMD Staff	AMD/AMGD, 5/F	4 days	
		Receives Board Resolution and requirements and initially assess the application	Accounts Officer, Section Chief & Division Manager			
		Endorses and recommends the loan application for technical evaluation to ED	Department Manager	AMGD, 5/F		
		1. Receives technical aspect of the request for clearance	Records Officer	ED, 6/F	5 days (see Eng'g Dept. p. 60)	
		2. Reviews and evaluates the technical aspect of the request for clearance and prepare evaluation report, Disbursement Vouchers (DV) Budget Utilization Report (BUR)	Engineers			
		3. Reviews and signs the evaluation report	Section Chief			
		4. Signs and endorses the Evaluation Report to ODATS	Department Manager			
		5. Forwards the Evaluation Report to ODATS	Records officer			ODATS, 6/F
		6. Receives the approved Evaluation Report, DV, BUR and forward to AMD/AMGD				ED, 6/F

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		Finalizes the evaluation of the loan application and prepares the LRAD	Accounts Officer, Section Chief & Division Manager	AMD/AMGD, 5/F	3 days
		Endorses and recommends the LRAD	Department Manager & DACRFS	AMGD & ODACRFS, 5/F	1 day
		Approves the LRAD and returns same to AMGD	Administrator	OA, 7/F	Time is dependent on the official action of the Administrator. Duration of activity within this office is not included in the total duration of the process.
		Provides ASD with copy of approved LRAD for contract preparation	Accounts Officer, Section Chief & Division Manager	AMD/AMGD, 5/F	1 day
		Receives copy of approved LRAD for contract preparation	Clerk	ASD/AMGD, 5/F	
		Prepares Loan Contract	Data Encoder		
		Checks entries on the Loan Contract and prepare transmittal to EC	Loans Analyst		
		Reviews Loan Contract and Initials the transmittal	Loans Management Chief		
		Checks Loan Contract and signs the transmittal to EC	Division Manager		
		Transmits Loan Contract thru RMU	Clerk		

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		*For BUR processing (refer to page 45)	FPCD	FSD, 5/F	1 day
		* For DV processing (refer to page 46)	FSAD		1 day
		* For cheque preparation (refer to p. 48-49)	TD		1 day
END					

- \* 1. Submission of signed and registered Loan Contract
- 2. First Mortgage to follow

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**  
**AMD - Accounts Management Division**  
**ASD - Accounts Servicing Division**  
**OA - Office of the Administrator**  
**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**  
**FSD - Finance Services Department**  
**FPCD - Financial Planning and Control Division**  
**FSAD - Financial Services and Accounting Division**  
**TD - Treasury Division**  
**ODATS - Office of the Deputy Administrator Technical Services**

**ED - Engineering Department**  
**CAPEX - Capital Expenditures**  
**ERC - Energy Regulatory Commission**  
**RMU - Records Management Unit**  
**ECs - Electric Cooperatives**  
**BR - Budget Request**  
**LRAD - Loan Recommendation and Approval Document**





No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
	If applicable (case to case basis)	Provides ASD with copy of approved LRAD for contract preparation	Accounts Officer, Section Chief & Division Manager	AMD, ASD, AMGD, 5/F	1 day
Receives copy of approved LRAD for contract preparation		Clerk			
Prepares Loan Contract		Data Encoder			
Checks entries on the Loan Contract and prepare transmittal to EC		Loans Analyst			
Reviews Loan Contract and Initial the transmittal		Loans Management Chief			
Checks Loan Contract and sign the transmittal to EC		Division Manager			
Transmits Loan Contract thru RMU		Clerk			
2	Receives copy of Loan Contract for signature	Receives request and e-mail Loan Contract	Data Encoder	ASD/AMGD, 5/F	1 day
		*For BUR processing (refer to page 45)	FPCD	FSD, 5/F	1 day
		* For DV processing (refer to page 46)	FSAD		1 day
		* For cheque preparation (refer to page 48-49)	TD		1 day

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
3	Signs and submits Promissory Note and Loan Contract to NEA	Receives copy of signed Promissory Note and/or Loan Contract prior to the release of cheque	Loans Analyst, Section Chief & Division Manager	ASD/AMGD, 5/F	7 days
END					

\* 1. Submission of signed and registered Loan Contract

2. First Mortgage to follow

\*\* Depends on the EC's creditworthiness

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**

**AMD - Accounts Management Division**

**ASD - Accounts Servicing Division**

**FSD - Finance Services Department**

**FPCD - Financial Planning and Control Division**

**FSAD - Financial Services and Accounting Division**

**TD - Treasury Division**

**ODATS - Office of the Deputy Administrator**

**Technical Services**

**BOA - Board of Administrators**

**LRAD - Loan Recommendation & Approval Documents**

**ED - Engineering Department**

**ITCSD - Information Technology and  
Communication Services Department**

**RMU - Records Management Unit**

**ECs - Electric Cooperatives**

**R.E. - Rural Electrification**

**BR - Budget Request**

**ICPM - Integrated Computerized Planning Model**

**CAPEX - Capital Expenditures**

**ERC - Energy Regulatory Commission**

## Accounts Management Division

- Frontline Service : Release of R. E. Loan - Working Capital:  
 1. Power Accounts 2. Security Deposit 3. Tax 4. Retirement
- Clients : ECs
- Requirements : 1. Board Resolution Requesting for Loan  
 2. Justifications for Availing the Loan  
 3. 10-Year Investment Plan (ICPM) (if applicable)
- Schedule of Availability of Service : Monday - Friday (8AM - 5PM)
- Fees : 7% / 8% interest rate per annum or Based on NEA BOA approval
- Total/Maximum Duration of Process : Eighteen (18) days
- How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submits the Board Resolution with complete requirements/ documents	Receives and endorses the Board Resolution and requirements/documents	AMD Staff	AMD/AMGD, 5/F	2 days
		Receives Board Resolution and requirements and initially assess the application	Accounts Officer & Section Chief		
		Endorses the loan application for evaluation by the IDD for retirement package only	Department Manager	AMGD, 5/F	
		Receives, reviews and evaluates the retirement package	Staff, Section Chief, Division Manager & Department Manager	OMDD/IDD, 6/F	5 days
		Finalizes the evaluation of the request and prepare LRAD	Accounts Officer, Section Chief & Division Manager	AMD/AMGD, 5/F	4 days

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		Endorses and recommends the LRAD	Department Manager & DACRFS	AMGD & ODACRFS, 5/F	1/2 day
		Approves the LRAD and return same to AMGD	Administrator	OA, 7/F	Time is dependent on the official action of the administrator. Duration of Activity within this office is not included in the total duration of the process.
		Provides ASD with copy of approved LRAD for contract preparation	Accounts Officer	AMD/AMGD, 5/F	1/2 day
		Receives copy of approved LRAD for contract preparation	Clerk	ASD/AMGD, 5/F	1 day
		Prepares Loan Contract	Data Encoder		
		Checks entries on the Loan Contract and prepare transmittal to EC	Loans Analyst		
		Reviews Loan Contract and Initials the transmittal	Loans Management Chief		
		Checks Loan Contract and signs the transmittal to EC	Division Manager		
		Transmits Loan Contract thru RMU	Clerk		

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
4	Receives LRAD	Receives request and --mail Loan Contract	Data Encoder	ASD/AMGD, 5/F	1 day
		Prepares the DV and BUR	Accounts Officer, Section Chief & Division Manager	AMD/AMGD, 5/F	1 day
		Endorses and initials the DV and BUR	Department Manager	AMGD, 5/F	
		*For BUR processing (refer to page 45)	FPCD	FSD, 5/F	1 day
		* For DV processing (refer to page 46)	FSAD		1 day
		* For cheque preparation (refer to page 48-49)	TD		1 day
END					

- \* 1. Submission of signed and registered Loan contract
- 2. First Mortgage to follow

\*\* Depends on the EC's creditworthiness

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**  
**AMD - Accounts Management Division**  
**ASD - Accounts Servicing Division**  
**OA - Office of the Administrator**  
**ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**  
**FSD - Finance Services Department**  
**FPCD - Financial Planning and Control Division**  
**FSAD - Financial Services and Accounting Division**  
**TD - Treasury Division**  
**IDD - Institutional Development Department**

**OMDD - Organization Management and Development Division**  
**RMU - Records Management Unit**  
**ECs - Electric Cooperatives**  
**LRAD - Loan Recommendation and Approval Document**  
**DV - Disbursement Voucher**  
**BUR - Budget Utilization Report**  
**R.E. - Rural Electrification**  
**ICPM - Integrated Computerized Planning Model**

# Accounts Services Division

- Frontline Service : Foreign Loan Debt Servicing
- Clients : DOF and BTR
- Requirements : Billing Statement
- Schedule of Availability of Service : Monday - Friday (8AM - 5PM)
- Fees : None
- Total/Maximum Duration of Process : Four (4) days
- How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Sends Billing Statement	Receives Billing Statement	Clerk	ASD/AMGD, 5/F	1 day
		Downloads the conversion rates from BSP, GR and compute the amount due in peso	Sr. Accounts Management Specialist & Sr. Loans Analyst A		
		Prepares the DV, BUR and SDs			
		Checks relative date and amount due, accuracy of the Amortization Schedule and computation of amount due and sign the "Checked by" portion of the SDs	Chief Accounts Management Specialist		
		Checks the correctness of amount per DV and BUR against the SDs, then initial in "Box A" portion of the 2nd & 3rd copies of the BUR	Division Manager		
		Reviews the documents if in order, then sign the "Box A -Certified: Charges..."portion of BUR if amount is up to P500,000.00; otherwise, initial if the amount is above P500,000.00	Department Manager	AMGD, 5/F	
		Reviews the documents if in order, then sign in the BUR portion of "Box A - Certified: Charges..." if the amount is above P500,000.00	DACRFS	ODACRFS, 5/F	

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
		*For BUR processing (refer to page 45)	FPCD	FSD, 5/F	1 day
		* For DV processing (refer to page 46)	FSAD		1 day
		* For cheque preparation (refer to page 48-49)  (For the release of cheque, the Loan Analyst receives the cheque then forwards it to the BTr and receives BTr's OR together with the signed DV)	TD		1 day

END

**LEGEND:**

- AMGD - Accounts Management and Guarantee Department**
- ASD - Accounts Servicing Division**
- ODACRFS - Office of the Deputy Administrator for Corporate Resources and Financial Services**
- FSD - Finance Services Department**
- FPCD - Financial Planning and Control Division**
- FSAD - Financial Services and Accounting Division**
- TD - Treasury Division**

- BTR - Bureau of Treasury**
- DOF - Department of Finance**
- BSP - Bangko Sentral ng Pilipinas**
- DV- Disbursement Voucher**
- BUR - Budget Utilization Report**
- GR - Guiding Rate**
- SDs - Supporting Documents**
- OR - Official Receipt**



**Accounts Servicing Division**

- Frontline Service : Memorandum of Agreement
- Clients : ECs
- Requirements : BR
- Schedule of Availability of Service : Monday - Friday (8AM - 5PM)
- Fees : None
- Total/Maximum Duration of Process : 1) 2 hrs & 20 mins (thru RMU)  
2) 2 hrs & 40 mins (thru e-mail)
- How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submit BR	Receives BR from ATEO and record to logbook	Clerk	ASD/AMGD, 5/F	5 mins
		Validate/process the Budget Request	Compliance Officer		15 mins
		Prepare MOA for EC signature	Data Encoder		1 hr
		Record to Control book of MOA	Compliance Officer		10 mins
		Check entries on the MOA and prepare transmittal to EC	Compliance Officer		20 mins
		Review MOA and initial transmittal	Loans Management Chief		10 mins
		Review MOA and sign transmittal	Division Manager		10 mins
		Send MOA to EC for signature and notarization thru mail c/o RMU of thru e-mail	Clerk		10 mins
2	Send request and receive MOA	Receive request and send MOA thru e-mail	Compliance Officer		

END

**LEGEND:**

- AMGD - Accounts Management and Guarantee Department**
- ASD - Accounts Servicing Division**
- ED - Engineering Department**
- RMU - Records Management Unit**
- ECs - Electric Cooperatives**

## Accounts Servicing Division

Frontline Service : Amortization Schedule for New Loans  
 Clients : ECs  
 Requirements : BR/DV  
 Schedule of Availability of Service : Monday - Friday (8AM - 5PM)  
 Fees : None  
 Total/Maximum Duration of Process : 1) 3 hrs (thru RMU)  
 2) 3 hrs & 30 mins (thru e-mail)

How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submits BR	Receives BR from ED or DV from AMD and records to logbook	Clerk	ASD/AMGD, 5/F	10 mins
		Certifies loan balance for release	Accounts Management Specialist		15 mins
		Prepares tentative Amortization Schedule and send thru e-mail for issuance of PDC	Sr. Accounts Management Specialist		20 mins
	Loans 1st Due Date	Prepares and signs final Amortization Schedule on due date for billing by Treasury Division (TD)			1 hr
		Check and initial Amortization Schedule	Loans Management Chief		15 mins
		Recommends for approval and signs Amortization Schedule	Division Manager		15 mins
		Approves and signs Amortization Schedule	Department Manager	AMGD, 5/F	15 mins
		Provides TD a copy of Amortization Schedule	Clerk	ASD/AMGD, 5/F	10 mins
2	Receive Amortization Schedule	Sends copy to EC thru RMU			10 mins
		Sends EC a copy thru e-mail	Compliance Officer		30 mins
END					

### LEGEND:

**AMGD - Accounts Management and Guarantee Department**  
**ASD - Accounts Servicing Division**  
**TD - Treasury Division**  
**AO - Accounts Officer**  
**ECs - Electric Cooperatives**

# Accounts Servicing Division

Frontline Service : Loan Contract (Short-Term Credit Facility)  
 Clients : ECs  
 Requirements : LRAD  
 Schedule of Availability of Service : Monday - Friday (8AM - 5PM)  
 Fees : none  
 Total/Maximum Duration of Process : 1) 2 hrs & 35 mins (thru RMU)  
 : 2) 3 hrs & 35 mins (thru e-mail)  
 How to Avail of the Service :

No.	Client Step	Agency Action	Person Responsible	Office/ Location	Duration of Activity
1	Submit LRAD	Receives copy of approved LRAD for contract preparation	Clerk	ASD/AMGD, 5/F	5 mins
		Prepares Loan Contract for EC signature	Data Encoder		1 hr
		Checks entries on the Loan Contract and prepares transmittal to EC	Loans Analyst		30 mins
		Reviews Loan Contract and initials the transmittal	Loans Management Chief		30 mins
		Checks Loan Contract and signs the transmittal to EC	Division Manager		20 mins
		Transmits Loan Contract thru RMU	Clerk		10 mins
2	Request and receive	Receives request and e-mail Loan Contract	Data Encoder		1 hr
END					

**LEGEND:**

**AMGD - Accounts Management and Guarantee Department**  
**ASD - Accounts Servicing Division**  
**ECs - Electric Cooperatives**

**LRAD - Loan Recommendation and Approval Document**  
**STCF - Short-Term Credit Facility**

