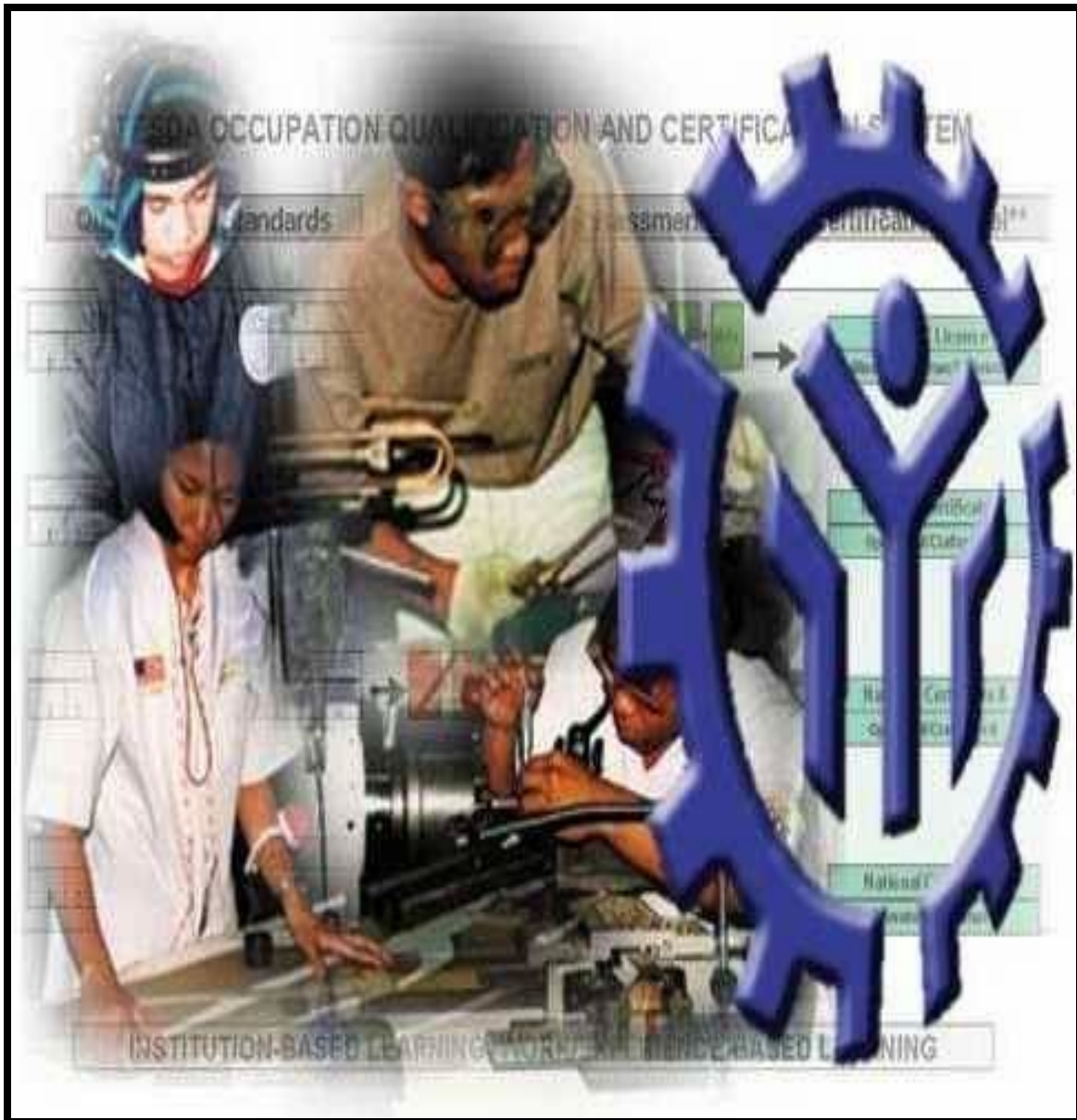# TRAINING REGULATIONS

MICROFINANCE TECHNOLOGY NC IV

TECHNICAL EDUCATION AND SKILLS DEVELOPMENT AUTHORITY
East Service Road, South Superhighway, Taguig City, Metro Manila

In memory of

President Corazon Cojuangco Aquino

for her zealous commitment to uplift the lives of poor Filipinos

through her selfless support to the microfinance industry

Technical Education and Skills Development Act of 1994
  (Republic Act No. 7796)

Section 22, "Establishment and Administration of the National Trade Skills Standards" of the RA 7796 known as the TESDA Act mandates TESDA to establish national occupational skill standards. The Authority shall develop and implement a certification and accreditation program in which private industry group and trade associations are accredited to conduct approved trade tests, and the local government units to promote such trade testing activities in their respective areas in accordance with the guidelines to be set by the Authority.

The Training Regulations (TR) serve as basis for the:

Competency assessment and certification;
Registration and delivery of training programs; and
Development of curriculum and assessment instruments.

Each TR has four sections:

Section 1   **Definition of Qualification** - refers to the group of competencies that describes the different functions of the qualification.

Section 2   **Competency Standards** - gives the specifications of competencies required for effective work performance.

Section 3   **Training Standards** - contains information and requirements in designing training program for certain Qualification. It includes curriculum design, training delivery; trainee entry requirements; tools, equipment and materials; training facilities; trainer's qualification; and institutional assessment.

Section 4   **National Assessment and Certification Arrangements** - describe the policies governing assessment and certification procedure

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MICROFINANCE TECHNOLOGY NC IV

Section 1   MICROFINANCE TECHNOLOGY NC IV QUALIFICATIONS

The **MICROFINANCE TECHNOLOGY NC IV** Qualification consists of competencies that a person must achieve to interact with loan officers, clients and other stakeholders in providing microfinance products and services for start-up/expansion of a small or micro enterprise. It also covers core competencies in supervising loan officers, overseeing implementation of microfinance products and services, monitoring progress of workplan implementation, and evaluating and supporting staff performance.

The units of competency comprising this qualification include the following:

CODE NO.	BASIC COMPETENCIES
500311115	Utilize Specialized Communication Skills
500311116	Develop Teams and Individuals
500311117	Apply Problem-Solving Techniques in the Workplace
500311118	Collect, Analyze and Organize Information
500311119	Plan and Organize Work
500311120	Promote Environmental Protection

CODE NO.	COMMON COMPETENCIES
HCS421201	Provide Quality Customer Service
HCS315202	Comply with Quality and Ethical Standards
HCS311201	Perform Computer Operations

CODE NO.	CORE COMPETENCIES
HCS341301	Supervise MFI Loan Officers
HCS341302	Oversee Implementation of Microfinance Products and Services
HCS341303	Monitor Progress of Workplan Implementation
HCS341304	Evaluate and Support Staff Performance

A person who has achieved this Qualification is competent to be:

- Supervising Microfinance Loan Officer
- Microfinance Supervisor
- Microfinance Team Leader

SECTION 2   COMPETENCY STANDARDS

This section gives the details of the contents of the basic, common and core units of competency required in Microfinance Technology NC IV.

BASIC COMPETENCIES

UNIT OF COMPETENCY	:	**UTILIZE SPECIALIZED COMMUNICATION SKILLS**
UNIT CODE	:	**500311115**
UNIT DESCRIPTOR	:	This unit covers the knowledge, skills and attitudes required to use specialized communication skills to meet specific needs of internal and internal clients, conduct interviews, facilitate group of discussions, and contribute to the development of communication strategies.

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
1. Meet common and specific communication needs of clients and colleagues	1.1 Specific communication needs of clients and colleagues are identified and met 1.2 Different approaches are used to meet communication needs of clients and colleagues 1.3 Conflict is addressed promptly and in a timely way and in a manner which does not compromise the standing of the organization
2. Contribute to the development of communication strategies	2.1 ***Strategies*** for internal and external dissemination of information are developed, promoted, implemented and reviewed as required 2.2 Channels of communication are established and reviewed regularly 2.3 Coaching in effective communication is provided 2.4 Work related network and relationship are maintained as necessary 2.5 Negotiation and conflict resolution strategies are used where required 2.6 Communication with clients and colleagues is appropriate to individual needs and organizational objectives
3. Represent the organization	3.1 When participating in internal or external forums, presentation is relevant, appropriately researched and presented in a manner to promote the organization 3.2 Presentation is clear and sequential and delivered

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
	within a predetermined time
	3.3 Utilize appropriate media to enhance presentation
	3.4 Differences in views are respected
	3.5 Written communication is consistent with organizational standards
	3.6 Inquiries are responded in a manner consistent with organizational standard
4. Facilitate group discussion	4.1 Mechanisms which enhance **effective group interaction** is defined and implemented
	4.2 Strategies which encourage all group members to participate are used routinely
	4.3 Objectives and agenda for meetings and discussions are routinely set and followed
	4.4 Relevant information is provided to group to facilitate outcomes
	4.5 Evaluation of group communication strategies is undertaken to promote participation of all parties
	4.6 Specific communication needs of individuals are identified and addressed
5. Conduct interview	5.1 A range of appropriate communication strategies are employed in **interview situations**
	5.2 Records of interviews are made and maintained in accordance with organizational procedures
	5.3 Effective questioning, listening and nonverbal communication techniques are used to ensure that required message is communicated

RANGE OF VARIABLES

VARIABLE	RANGE
1. Strategies	1.1 Recognizing own limitations 1.2 Referral to specialists 1.3 Utilizing techniques and aids 1.4 Providing written drafts 1.5 Verbal and non verbal communication
2. Effective group interaction	2.1 Identifying and evaluating what is occurring within an interaction in a non judgmental way 2.2 Using active listening 2.3 Making decision about appropriate words, behavior 2.4 Putting together response which is culturally appropriate 2.5 Expressing an individual perspective 2.6 Expressing own philosophy, ideology and background and exploring impact with relevance to communication
3. Interview situations	3.1 Establish rapport 3.2 Elicit facts and information 3.3 Facilitate resolution of issues 3.4 Develop action plans 3.5 Diffuse potentially difficult situation

EVIDENCE GUIDE

1. Critical aspects of Competency	Assessment requires evidence that the candidate: 1.1 Demonstrated effective communication skills with clients accessing service and work colleagues 1.2 Adopted relevant communication techniques and strategies to meet client particular needs and difficulties

2. Underpinning Knowledge	2.1 Communication process
	
	2.2 Dynamics of groups and different styles of group leadership
	
	2.3 Communication skills relevant to client groups
	
	2.4 Types of Interview
	
	    2.4.1 Related to staff issues
	
	    2.4.2 Routine
	
	    2.4.3 Confidential
	
	    2.4.4 Evidential
	
	    2.4.5 Non-disclosure
	
	    2.4.6 Disclosure

3. Underpinning Skills	3.1 Full range of communication techniques including:
	
	    3.1.1 Full range of communication
	
	    3.1.2 Active listening
	
	    3.1.3 Feedback
	
	    3.1.4 Interpretation
	
	    3.1.5 Role boundaries setting
	
	    3.1.6 Negotiation
	
	    3.1.7 Establishing empathy
	
	3.2 Communication skills required to fulfill job roles as specified by the organization
	
	3.3 Interviewing skills

4. Resource Implications	4.1 Access to appropriate workplace where assessment can take place
5. Methods of Assessment	Competency may be assessed through: 5.1 Direct observation 5.2 Oral Interview
6. Context for Assessment	6.1 This unit should be assessed on the job through simulation

UNIT OF COMPETENCY : **DEVELOP TEAMS AND INDIVIDUALS**

UNIT CODE : **500311116**

UNIT DESCRIPTOR : This unit covers the skills, knowledge and attitudes required to determine individual and team development needs and facilitate the development of the workgroup.

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
1. Provide team leadership	1.1. ***Learning and development needs*** are systematically identified and implemented in line with ***organizational requirements***
	1.2. Learning plan to meet individual and group training and developmental needs is collaboratively developed and implemented
	1.3. Individuals are encouraged to self evaluate performance and identify areas for improvement
	1.4. ***Feedback on performance*** of team members is collected from relevant sources and compared with established team learning process
2. Foster individual and organizational growth	2.1. Learning and development program goals and objectives are identified to match the specific knowledge and skills requirements of competency standards
	2.2. ***Learning delivery methods*** are appropriate to the learning goals, the learning style of participants and availability of equipment and resources
	2.3. Workplace learning opportunities and coaching/ mentoring assistance are provided to facilitate individual and team achievement of competencies
	2.4. Resources and timelines required for learning activities are identified and approved in accordance with organizational requirements
3. Monitor and evaluate workplace learning	3.1. Feedback from individuals or teams is used to identify and implement improvements in future learning arrangements
	3.2. Outcomes and performance of individuals/teams are assessed and recorded to determine the effectiveness of development programs and the extent of additional support
	3.3. Modifications to learning plans are negotiated to improve the efficiency and effectiveness of learning

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
	3.4. Records and reports of competency are maintained within organizational requirement
4. Develop team commitment and cooperation	4.1. Open communication processes to obtain and share information is used by team
	4.2. Decisions are reached by the team in accordance with its agreed roles and responsibilities
	4.3. Mutual concern and camaraderie are developed in the team
5. Facilitate accomplishment of organizational goals	5.1. Team members actively participated in team activities and communication processes
	5.2. Teams members developed individual and joint responsibility for their actions
	5.3. Collaborative efforts are sustained to attain organizational goals

RANGE OF VARIABLES

VARIABLE	RANGE
1. Learning and development needs	1.1 Coaching, mentoring and/or supervision 1.2 Formal/informal learning program 1.3 Internal/external training provision 1.4 Work experience/exchange/opportunities 1.5 Personal study 1.6 Career planning/development 1.7 Performance appraisals 1.8 Workplace skills assessment 1.9 Recognition of prior learning
2. Organizational requirements	2.1 Quality assurance and/or procedures manuals 2.2 Goals, objectives, plans, systems and processes 2.3 Legal and organizational policy/guidelines and requirements 2.4 Safety policies, procedures and programs 2.5 Confidentiality and security requirements 2.6 Business and performance plans 2.7 Ethical standards 2.8 Quality and continuous improvement processes and standards
3. Feedback on performance	3.1 Formal/informal performance appraisals 3.2 Obtaining feedback from supervisors and colleagues 3.3 Obtaining feedback from clients 3.4 Personal and reflective behavior strategies 3.5 Routine and organizational methods for monitoring 3.6 service delivery
4. Learning delivery methods	4.1 On- the-job coaching or mentoring 4.2 Problem solving 4.3 Presentation/demonstration 4.4 Formal course participation 4.5 Work experience 4.6 Involvement in professional networks 4.7 Conference and seminar attendance 4.8 Induction

EVIDENCE GUIDE

1. Critical aspects of Competency	Assessment requires evidence that the candidate:
	1.1. Identified and implemented learning opportunities for others
	1.2. Gave and received feedback constructively
	1.3. Facilitated participation of individuals in the work of the team
	1.4. Negotiated learning plans to improve the effectiveness of learning
	1.5. Prepared learning plans to match skill needs
	1.6. Accessed and designated learning opportunities
2. Underpinning Knowledge	2.1. Coaching and mentoring principles
	2.2. Understanding how to work effectively with team members who have diverse work styles, aspirations, cultures and perspective
	2.3. Understanding how to facilitate team development and improvement
	2.4. Understanding methods and techniques for eliciting and interpreting feedback
	2.5. Understanding methods for identifying and prioritizing personal development opportunities and options
	2.6. Knowledge of career paths and competency standards in the industry
3. Underpinning Skills	3.1. Ability to read and understand a variety of texts, prepare general information and documents according to target audience; spell with accuracy; use grammar and punctuation effective relationships and conflict management
	3.2. Communication skills including receiving feedback and reporting, maintaining effective relationships and conflict management
	3.3. Planning skills to organize required resources and equipment to meet learning needs
	3.4. Coaching and mentoring skills to provide support to colleagues
	3.5. Reporting skills to organize information; assess information for relevance and accuracy; identify and elaborate on learning outcomes
	3.6. Facilitation skills to conduct small group training sessions
	3.7. Ability to relate to people from a range of social, cultural, physical and mental backgrounds

4. Resource Implications	The following resources **MUST** be provided:	
	4.1. Access to relevant workplace or appropriately simulated environment where assessment can take place	
	4.2. Materials relevant to the proposed activity or tasks	
5. Methods of Assessment	Competency may be assessed through:	
	5.1. Observation of work activities of the individual member in relation to the work activities of the group	
	5.2. Observation of simulation and or role play involving the participation of individual member to the attainment of organizational goal	
	5.3. Case studies and scenarios as a basis for discussion of issues and strategies in teamwork	
6. Context for Assessment	6.1. Competency may be assessed in workplace or in a simulated workplace setting	
	6.2. Assessment shall be observed while task are being undertaken whether individually or in-group	

UNIT OF COMPETENCY	:	APPLY PROBLEM SOLVING TECHNIQUES IN THE WORKPLACE
UNIT CODE	:	500311117
UNIT DESCRIPTOR	:	This competency covers the knowledge, skills and attitudes required to apply the process of problem solving and other problems beyond those associated directly with the process unit. It includes the application of structured processes and improvement tools. This competency is typically performed by an experienced technician, team leader or supervisor.

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
1. Analyze the problem	1.1. Issues/concerns are evaluated based on data gathered 1.2. Possible causes of problem are identified within the ***area of responsibility*** as based on experience and the use of problem solving tools/analytical techniques 1.3. Possible cause statements are developed based on findings
2. Identify possible solutions	2.1 All possible options are considered for resolution of the problem in accordance with ***occupational health and safety*** (OHS) and operating procedures 2.2 Strengths and weaknesses of possible options are considered 2.3 Corrective action is determined to resolve the problem and its possible future causes
3. Recommend solution to higher management	3.1 Report/***communication*** or ***documentation*** are prepared 3.2 Recommendations are presented to appropriate personnel 3.3 Recommendations are followed-up, if required
4. Implement solution	4.1 Measurable objectives are identified 4.2 Resource needs are identified 4.3 Timelines are identified in accordance with plan
5. Evaluate/Monitor results and outcome	5.1 Processes and improvements are identified based on evaluative assessment of problem 5.2 Recommendations are prepared and submitted to superiors.

RANGE OF VARIABLES

VARIABLE	RANGE
1. Area of responsibility	Variables may include but are limited to: 1.1. Work environment 1.2. Problem solution processes 1.3. Preventative maintenance and diagnostic policy 1.4. Roles and technical responsibilities
2. Occupational Health and Safety	2.1. As per company, statutory and vendor requirements. Ergonomic and environmental factors must be considered during the demonstration of this competency.
3. Communication	Variables may include but are not limited to: 3.1. Written communication can involve both hand written and printed material, internal memos, electronic mail, briefing notes and bulletin boards.
4. Documentation	4.1. Audit trails 4.2. Naming standards 4.3. Version control

EVIDENCE GUIDE

1. Critical aspects of Competency	Assessment requires evidence that the candidate: 1.1. Analyzed the problem 1.2. Identified possible solutions 1.3. Implemented solutions 1.4. Recommended solutions to higher management 1.5. Outcome evaluated/monitored Evidence of satisfactory performance in this unit can be obtained by observation of performance and questioning to indicate knowledge and understanding of the elements of the competency and performance criteria.
2. Underpinning Knowledge	2.1. Broad understanding of systems, organizational systems and functions 2.2. Broad knowledge of help desk and maintenance practices 2.3. Current industry accepted hardware and software products with broad and detailed knowledge of its general features and capabilities 2.4. Broad knowledge of the operating system 2.5. Broad knowledge of the client business domain 2.6. Broad knowledge based incorporating current industry practices related to escalation procedures 2.7. Broad knowledge based of diagnostic tools 2.8. General principles of OHS 2.9. Divisional/unit responsibilities
3. Underpinning Skills	3.1. Decision making within a limited range of options. 3.2. Communication is clear, precise and varies according to the type of audience 3.3. Teamwork in reference to personal responsibility 3.4. Time management as applied to self-management 3.5. Analytical skills in relation to routine malfunctions 3.6. General customer service skills displayed 3.7. Questioning and active listening is employed to clarify general information 3.8. Applying OHS practices

4. Resource Implications	4.1. Assessment will require access to an operating plant over an extended period of time, or a suitable method of gathering evidence of operating ability over a range of situations. A bank of scenarios/case studies/what ifs will be required as well as bank of questions which will be used to probe the reasoning behind the observable actions.
5. Methods of Assessment	Competency may be assessed through:
	5.1. Through direct observation of application to tasks and questions related to underpinning knowledge
	Under general guidance, checking various stages of operation and at the completion of the activity against performance criteria and specifications
6. Context for Assessment	6.1. Competency may be assessed in the work place or in a simulated work place setting
	6.2. Assessment shall be carried out through TESDA's Accredited Assessment Centers/Venues while tasks are undertaken either individually or as part of a team under limited supervision

UNIT OF COMPETENCY :	COLLECT, ANALYZE AND ORGANIZE INFORMATION
UNIT CODE :	500311118
UNIT DESCRIPTOR :	This unit covers the outcomes required to process, analyze, interpret and organize workplace information and other relevant data.

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ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
1. Study information requirements	1.1 Needs are identified using established *research procedures*
	1.2 Relevant *forms* and recording systems are used to gather the information.
	1.3 Respondents are selected to implement survey / research based on established procedures.
2. Process data	2.1 *Data* are collected and collated based on the prescribed method.
	2.2 Relevant data are used as references in accordance with the objectives of the program.
	2.3 *Information* is compiled according to the required form.
3. Analyze, interpret and organize information gathered	3.1 Data are analyzed using relevant *methodologies*
	3.2 Where applicable, *statistical analysis/methods* are employed according to the objectives of the program
	3.3 Graphs and other visual presentations are prepared to facilitate analysis / interpretation of information
4. Present findings/ recommendations	4.1 Findings/recommendations summarized and presented/packaged in user-friendly manner
	4.2 Relevant inputs gathered to finalize report
	4.3 Draft report prepared based on standard format.
	4.4 Technical reports are submitted and disseminated to concerned offices.

RANGE OF VARIABLES

VARIABLE	R A N G E
1. Research procedures	May include but are not limited to: 1.1 TNA 1.2 Front-end analysis 1.3 Surveys 1.4 Interviews 1.5 Functional analysis 1.6 DACUM research
2. Forms	May include but are not limited to: 2.1 Survey forms/Questionnaires 2.2 Personal information/Profile 2.3 Accident report form 2.4 Requisition slip 2.5 Job orders 2.6 Purchase request form 2.7 Incident report form
3. Data	3.1 Raw Data
4. Information	4.1 Processed and packaged data
5. Methodologies	5.1 Qualitative methods 5.2 Quantitative methods
6. Statistical analysis/methods	6.1 Averages (Mean, Median, Mode) 6.2 Percentage 6.3 Ranks 6.4 Frequency Distribution 6.5 Statistical test

EVIDENCE GUIDE

1. Critical Aspects of Competency	Assessment requires evidence that the candidate 1.1 Determined information requirements based on organizational goals and objectives. 1.2 Used relevant forms and recording systems to gather data 1.3 Processed data based on the objectives of the program 1.4 Utilized relevant research methods based on the objective of the program 1.5 Analyzed and organized information gathered 1.6 Submitted/Disseminated technical reports to concerned offices

2. Underpinning Knowledge	2.1 Data processing, Information analysis and interpretation
	
	2.2 Research methods
	
	    2.2.1 Qualitative
	
	    2.2.2 Quantitative
	
	    2.2.3 Statistical
	
	2.3 Report writing
	
	2.4 Use of relevant software
	
	    2.4.1 Spreadsheets
	
	    2.4.2 Presentation graphics
	
	    2.4.3 Work processor
	
	    2.4.4 Statistical package

3. Underpinning Skills	3.1 Communicating effectively 3.2 Performing research and analysis 3.3 Reading/interpreting data and information 3.4 Problem solving
4. Resource Implications	The following resources **MUST** be provided: 4.1 Workplace or assessment location 4.2 Access to office equipment and facilities relevant to the unit 4.3 Case studies/scenarios
5. Methods of Assessment	Competency may be assessed through: 5.1 Written/ Oral Examination 5.2 Interviews 5.3 Portfolio
6. Context for Assessment	6.1 Competency may be assessed in actual workplace or TESDA Accredited Assessment Center

UNIT OF COMPETENCY	:	PLAN AND ORGANIZE WORK
UNIT CODE	:	500311119
UNIT DESCRIPTOR	:	This unit covers the outcomes required in planning and organizing work. It may be applied to a small independent operation or to a section of a large organization.

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
1. Set objectives	1.1 **Objectives** are consistent with and linked to work activities in accordance with organizational aims
	1.2 Objectives are stated as measurable targets with clear time frames
	1.3 Support and commitment of team members are reflected in the objectives
	1.4 Realistic and attainable objectives are identified
2. Plan and schedule work activities	2.1 Tasks/work activities to be completed are identified and prioritized as directed
	2.2 Tasks/work activities are broken down into steps in accordance with set time frames achievable components in accordance with set time frames
	2.3 **Resources** are allocated as per requirements of the activity
	2.4 **Schedule of work activities** is coordinated with personnel concerned
3. Implement work plans	3.1 **Work methods and practices** are identified in consultation with personnel concerned
	3.2 **Work plans** are implemented in accordance with set time frames, resources and **standards**
4. Monitor work activities	4.1 Work activities are monitored and compared with set objectives
	4.2 Work performance is monitored
	4.3 Deviations from work activities are reported and recommendations are coordinated with appropriate personnel and in accordance with set standards
	4.4 Reporting requirements are complied with in accordance with recommended format
	4.5 Observe timeliness of report
	4.6 Files are established and maintained in accordance with standard operating procedures
5. Review and evaluate work plans and activities	5.1 Work plans, strategies and implementation are reviewed based on accurate, relevant and

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
	current information
	5.2 Review is based on comprehensive consultation with appropriate personnel on outcomes of work plans and reliable feedback
	5.3 Results of review are provided to concerned parties and formed as the basis for adjustments/simplifications to be made to policies, processes and activities
	5.4 Performance appraisal is conducted in accordance with organization rules and regulations
	5.5 Performance appraisal report is prepared and documented regularly as per organization requirements.
	5.6 Recommendations are prepared and presented to *appropriate personnel/authorities*
	5.7 *Feedback mechanisms* are implemented in line with organization policies

RANGE OF VARIABLES

VARIABLE	RANGE
1. Objectives	1.1. Specific
	1.2. General
2. Resources	2.1. Personnel
	2.2. Equipment and technology
	2.3. Services
	2.4. Supplies and materials
	2.5. Sources for accessing specialist advice
	2.6. Budget
3. Schedule of work activities	3.1. Daily
	3.2. Work-based
	3.3. Contractual
	3.4. Regular
	3.5. Confidential
	3.6. Disclosure
	3.7. Non-disclosure
4. Work methods and practices	4.1. Work methods and practices may include but not limited to:
	4.2. Legislated regulations and codes of practice
	4.3. Industry regulations and codes of practice
	4.4. Occupational health and safety practices
5. Work plans	5.1. Daily work plans
	5.2. Project plans
	5.3. Program plans
	5.4. Organization strategic and restructuring plans
	5.5. Resource plans
	5.6. Skills development plans
	5.7. Management strategies and objectives
6. Standards	6.1. Performance targets
	6.2. Performance management and appraisal systems
	6.3. National competency standards
	6.4. Employment contracts
	6.5. Client contracts
	6.6. Discipline procedures
	6.7. Workplace assessment guidelines

VARIABLE	RANGE
	6.8. Internal quality assurance
	6.9. Internal and external accountability and auditing requirements
	6.10. Training Regulation Standards
	6.11. Safety Standards
7. Appropriate personnel/authorities	7.1. Appropriate personnel include:
	7.2. Management
	7.3. Line Staff
8. Feedback mechanisms	8.1. Feedback mechanisms include:
	8.2. Verbal feedback
	8.3. Informal feedback
	8.4. Formal feedback
	8.5. Questionnaire
	8.6. Survey
	8.7. Group discussion

EVIDENCE GUIDE

1. Critical aspects of Competency	Assessment requires evidence that the candidate: 1.1. Set objectives 1.2. Planned and scheduled work activities 1.3. Implemented work plans 1.4. Monitored work activities 1.5. Reviewed and evaluated work plans and activities
2. Underpinning Knowledge	2.1. Organization's strategic plan, policies rules and regulations, laws and objectives for work unit activities and priorities 2.2. Organizations policies, strategic plans, guidelines related to the role of the work unit 2.3. Team work and consultation strategies
3. Underpinning Skills	3.1. Planning 3.2. Leading 3.3. Organizing 3.4. Coordinating 3.5. Communication Skills 3.6. Inter-and intra-person/motivation skills 3.7. Presentation skills
4. Resource Implications	The following resources **MUST** be provided 4.1. Tools, equipment and facilities appropriate to the proposed activities 4.2. Materials relevant to the proposed activities 4.3. Work plan schedules 4.4. Drawings, sketches or blueprint
5. Methods of Assessment	Competency may be assessed through: 5.1. Direct observation/questioning 5.2. Practical exercises on Planning and Scheduling Work Activities 5.3. Third Party Report (collection of competency evidence)
6. Context for Assessment	6.1. Competency may be assessed in the workplace or in simulated work

UNIT OF COMPETENCY : **PROMOTE ENVIRONMENTAL PROTECTION**

UNIT CODE : **500311120**

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes required in adhering to environmental protection principles, strategies and guidelines.

ELEMENT	PERFORMANCE CRITERIA *Italicized* terms are elaborated in the **Range of Variables**
1. Study guidelines for environmental concerns	1.1 Environmental **legislations/conventions** and local ordinances are identified according to the different *environmental aspects/impact*. 1.2 *Industrial standard/environmental practices* are described according to the different environmental concerns.
2. Implement specific environmental programs	2.1 *Programs/Activities* are identified according to organizations policies and guidelines. 2.2 Individual roles/responsibilities are determined and performed based on the activities identified. 2.3 Problems/ constraints encountered are resolved in accordance with organizations' policies and guidelines 2.4 Stakeholders are consulted based on company guidelines.
3. Monitor activities on environmental protection /programs	3.1 Activities are ***periodically*** monitored and evaluated according to the objectives of the environmental program 3.2 Feedback from stakeholders are gathered and considered in proposing enhancements to the program based on consultations 3.3 Data gathered are analyzed based on evaluation requirements 3.4 Recommendations are submitted based on the findings. 3.5 Management support systems are set/established to sustain and enhance the program 3.6 Environmental incidents are monitored and reported to concerned/proper authorities.

RANGE OF VARIABLES

VARIABLE	R A N G E
1. Legislations/Conventions	May include but are not limited to: 1.1 Clean Air act 1.2 Clean Water Act 1.3 Solid Waste Management 1.4 Montreal Protocol 1.5 Kyoto Protocol
2. Environmental aspects/impacts	2.1 Air pollution 2.2 Water pollution 2.3 Noise pollution 2.4 Solid waste 2.5 Flood control 2.6 Deforestation/Denudation 2.7 Radiation/Nuclear /Radio Frequency/ Microwaves 2.8 Situation 2.9 Soil erosion (e.g. Quarrying, Mining, etc.) 2.10 Coral reef/marine life protection
3. Industrial standards/ Environmental practices	3.1 ECC standards 3.2 ISO standards 3.3 company environmental management systems (EMS)
4. Programs/Activities	4.1 Waste disposal (on-site and off-site) 4.2 Repair and maintenance of equipment 4.3 Treatment and disposal operations 4.4 Clean-up activities 4.5 Laboratory and analytical test 4.6 Monitoring and evaluation 4.7 Environmental advocacy programs
4. Periodically	4.1 hourly 4.2 daily 4.3 weekly 4.4 monthly 4.5 quarterly 4.6 yearly

EVIDENCE GUIDE

1. Critical aspects of Competency	Assessment requires evidence that the candidate:
	1.1 Demonstrated knowledge of environmental legislations and local ordinances according to the different environmental issues/concerns.
	1.2 Described industrial standard environmental practices according to the different environmental issues/concerns.
	1.3 Resolved problems/ constraints encountered based on management standard procedures
	1.4 Implemented and monitored environmental practices on a periodic basis as per company guidelines
	1.5 Recommended solutions for the improvement of the program
	1.6 Monitored and reported to proper authorities any environmental incidents
2. Underpinning Knowledge	2.1 Features of an environmental management strategy
	2.2 Environmental issues/concerns
	2.3 International Environmental Protocols (Montreal, Kyoto)
	2.4 Waste minimization hierarchy
	2.5 Environmental planning/management
	2.6 Community needs and expectations
	2.7 Resource availability
	2.8 Environment-friendly/environmental advocates
	2.9 5S of Good Housekeeping
	2.10 3Rs – Reduce, Reuse & Recycle
	2.11 Sanitary Code
	2.12 Environmental Code of practice
2. Underpinning Skills	3.1 Communicating effectively
	3.2 Performing research and analysis
	3.3 Reading/interpreting data and information
	3.4 Solving environmental protection related problems
	3.5 Applying good housekeeping/5S practices
	3.6 Observing 3Rs in the workplace
3. Resource Implications	The following resources **MUST** be provided:
	4.1 Workplace/Assessment location
	4.2 Legislation, policies, procedures, protocols and local ordinances relating to environmental protection
	4.3 Case studies/scenarios relating to environmental protection

4.	Methods of Assessment	Competency may be assessed through: 5.1 Written/ Oral Examination 5.2 Interview/Third Party Reports 5.3 Portfolio (citations/awards from GOs and NGOs, certificate of training – local and abroad) 5.4 Simulations and role-plays
5.	Context for Assessment	6.1 Competency may be assessed in actual workplace or at the designated TESDA center.

COMMON COMPETENCIES

UNIT OF COMPETENCY: **PROVIDE QUALITY CUSTOMER SERVICE**

UNIT CODE : **HCS421201**

UNIT DESCRIPTOR : This unit covers the knowledge, skill and attitudes required to provide effective and efficient services to the clients of the microfinance industry.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
1. Update knowledge of products and services	1.1 Products and/or services to be marketed are identified, familiarized with and fully understood 1.2 Information on programs is accessed 1.3 Knowledge on ***products, services and programs*** are updated 1.4 Additional information on products, services and programs are prepared
2. Assess needs of new and existing clients	2.1 Active listening is used to gather information from ***clients*** 2.2 Provided clients with courteous and professional treatment throughout the interaction using ***interactive communication*** 2.3 Inquiries, concerns and comments are responded to promptly and accurately in accordance with organization's policies 2.4 Recorded all the gathered information given by the clients 2.5 Identified related or applicable ***needs*** of clients based on the products/services and program being offered 2.6 Orientation on products/services, program and policies are conducted
3. Conduct client satisfaction survey	3.1 Client satisfaction survey is administered 3.2 Survey results are collated and analyzed 3.3 Positive and negative results are defined 3.4 Negative feedbacks are well addressed immediately through appropriate ***communication strategies***

RANGE OF VARIABLES

VARIABLE	RANGE
1. Product, services and programs	Includes the following but are not limited to: 1.1 Financial services 1.2 Non-financial services
2. Clients	2.1 Entrepreneurial poor
3. Interactive communication	3.1 Information is gathered in a courteous and professional manner 3.2 Probing skills 3.3 Skills in effective questioning 3.4 Consistent service quality for all types of customers 3.5 Avoiding controversial issues like politics and religion
4. Needs	4.1 Designing clients satisfaction survey instruments 4.2 Procedure in administering clients satisfaction survey 4.3 Processing clients satisfaction survey data 4.4 Product/service knowledge 4.5 Knowledge of programs
5. Communication strategies	5.1 One-on-one interaction 5.2 Group meetings

EVIDENCE GUIDE

1. Critical aspects of competency	Assessment requires evidence that the candidate:
	1.1 Received, assessed and responded to client needs
	1.2 Applied organizational quality procedures and processes in providing quality service
2. Underpinning knowledge and attitude	2.1 Understanding client's nature, motivation, expectations and needs
	2.2 Knowledge of how to determine client needs and expectations related to the product/services and programs
	2.3 Knowledge of appropriate marketing and promotional strategies
	2.4 Knowledge of designing, administering and processing clients' satisfaction survey
	2.5 Knowledge of confidentiality and company standards for obtaining, using and protecting information obtained from clients
	2.6 Knowledge of company standards on how to interact with clients
	2.7 Knowledge of organization's vision, mission and values
	2.8 Commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity
3. Underpinning skills	3.1 Effective oral communication skills
	3.2 Listening skills
	3.3 Motivational skills
	3.4 Interpersonal skills
	3.5 Presentation skills
	3.6 Skill in demonstrating cost/benefits/value to clients based on client's expectations and needs
	3.7 Skill in generating several alternative solutions that will meet customer's needs
	3.8 Data gathering skills
	3.9 Computer literacy
4. Resource implications	The following resources **MUST** be provided:
	4.1 Meeting venue/s
	4.2 Equipment and furnishings appropriate to a microfinance set-up

		4.3 Complete information on products, services and programs
		4.4 Products, services and programs brochures
		4.5 Organization's standard forms for clients
5.	Method of assessment	Competency may be assessed through:
		5.1 Oral questioning
		5.2 Written test
		5.3 Practical demonstration
6.	Context for assessment	6.1 Competency may be assessed in the workplace or in a simulated workplace environment

UNIT OF COMPETENCY : **COMPLY WITH QUALITY AND ETHICAL STANDARDS**

UNIT CODE : **HCS315202**

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes needed to apply quality and ethical standards in the workplace. The unit also includes the application of relevant safety procedures and regulations, organization procedures, client and industry requirements.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
1. Assess quality of received materials	1.1 Work instruction is obtained and carried out in accordance with standard operating procedures 1.2 Received materials are checked against workplace standards and specifications 1.3 Defective *materials* are identified, reported and isolated 1.4 Defective materials are repaired/replaced in accordance with workplace procedures 1.5 *Defects* and any identified causes are recorded and/or reported to the concerned personnel in accordance with workplace procedures
2. Assess own work/output	2.1 *Documentation* relative to quality within the company is identified and used 2.2 Completed work is checked against workplace standards 2.3 Defects are identified and corrected in accordance with the company *quality standards*
3. Submit oneself to third party assessment	3.1 Information on the quality and other indicators of performance are recorded in accordance with workplace procedures 3.2 In cases of deviations from specific quality standards, causes are documented and reported in accordance with the workplace's standards operating procedures 3.3 In cases of objections/disagreements, reasons are expressed thru written documentation 3.4 Settlements are sought in accordance with company policies
4. Engage in quality improvement	4.1 Process improvement procedures are participated in relative to workplace assignment 4.2 Work is carried out in accordance with process improvement procedures 4.3 Services are delivered in accordance with ethical standards 4.4 Quality service is monitored to ensure *client* satisfaction 4.5 Client's needs are assessed through conduct of researches, focus group discussions, and satisfaction surveys/interviews 4.6 Trainings, orientations, and exposures are rendered to ensure their understanding/ familiarization on products, services and programs

RANGE OF VARIABLES

VARIABLE	RANGE
1. Materials	Materials may include but are not limited to: 1.1 Manuals, brochures, flyers, flipcharts, signages and tarpaulin 1.2 Work orders 1.3 Standard forms 1.4 Recorded voice files/audio video presentations 1.5 PowerPoint presentation materials 1.6 Documentations 1.7 Software 1.8 Hardware 1.9 Office supplies 1.10 Office equipment 1.11 Holy Scriptures
2. Defects	Defects may include but are not limited to: 2.1 Deviation from the requirements of the client 2.2 Deviation from the requirements and standard operating procedures of the organization/institution 2.3 Manuals containing incorrect/outdated information 2.4 Software/hardware defects 2.5 Poor employee interpersonal relationships/conflicts among employees 2.6 Loose implementation of organizational policies and procedures 2.7 Poor/inappropriate training designs 2.8 Non-compliance of selection and recruitment procedures of employees 2.9 Work fatigue and lost of interest to work being experience by the employee/s 2.10 Lack of clear understanding about one's role and responsibilities 2.11 Non-compliance of selection and recruitment procedures of clients 2.12 Undesirable work behavior of employees 2.13 Breakdown of/barriers to communication 2.14 Outdated work plans and schedules
3. Documentation	Includes the following but are not limited to:

VARIABLE	RANGE
	3.1 Standard Operating Procedures
	3.2 Quality checklist
	3.3 Monitoring feedback sheet
	3.4 Forms such as Loan Applications, CCI/BI, Cash Flows, Loan Utilization Checks, Client Exits/Withdrawals, Work/Job Order, Client Feedback Notice, Material Requisition Form, Performance Appraisal Report, Training Evaluation Forms
	3.5 Reports such as Financial Statements, Operational Assessments/Highlights and Plans, Cash Position Reports
	3.6 Minutes of meetings (Board, Branch, Department/Units/Groups)
	3.7 Special orders, memorandums, notices, announcements
	3.8 Employee movements (promotion, demotion, discharge, termination, suspension)
	3.9 Linkages such as Loan Verification, SSS and Philhealth dues.
	3.10 Organizational Profile (Vision, Mission, Goals and Objectives)
	3.11 Electronic documentations e.g. Website
	3.12 Files/Employees' Profile
4. Quality standards	Quality standards may be related but are not limited to the following:
	4.1 Materials
	4.2 Software
	4.3 Office supplies
	4.4 Office facilities
	4.5 Office equipment
	4.6 Office standard forms
	4.7 Work processes
	4.8 Customer service
	4.9 Products and services
	4.10 Work outputs
	4.11 Communication process
	4.12 Ethical and professional ethics
	4.13 Training program design and delivery
	4.14 Value added services/product innovations

VARIABLE	RANGE
	4.15 Organization's policies and procedures manual
5. Client	Includes the following but are not limited to:
	5.1 External clients (customer, partners, members, subscribers, end users, investors/funders, service providers, agencies)
	5.2 Internal clients (within the organization/co-employees, immediate superiors, board of trustees)

EVIDENCE GUIDE

1.	Critical aspects of competency	Assessment requires evidence that the candidate:
		1.1 Performed work in accordance with the organization's standard operating procedures and specifications
		1.2 Identified and reported defects in accordance with standard operating procedures
		1.3 Carried out work in accordance with the process improvement procedures
2.	Underpinning knowledge and attitude	2.1 Knowledge of organization's vision, mission and values
		2.2 Knowledge of product, services and programs
		2.3 Operational standards and procedures
		2.4 Quality checking procedures
		2.5 Workplace procedures
		2.6 Occupational health and safety procedures
		2.7 Characteristics of hardware, software and materials used in rendering quality service
		2.8 Defect/irregularities identification and reporting
		2.9 Quality improvement processes
		2.10 Quality consciousness
		2.11 Values orientation
		2.12 Market-driven/client-focused
3.	Underpinning skills	3.1 Comprehension skills
		3.2 Communication skills
		3.3 Critical thinking, problem solving and decision-making skills
		3.4 Technical skills
		3.5 Interpersonal skills
		3.6 Community organizing skills
		3.7 Analytical skills
		3.8 Quantitative skills
		3.9 Qualitative skills
4.	Resource implications	The following resources **MUST** be provided:
		4.1 Product manuals and brochures
		4.2 Marketing and promotional materials
		4.3 Orientation and presentation materials
		4.4 Office standard forms and documentation
		4.5 Operational handbook/manuals
		4.6 Work plans and schedules

	4.7 Hardware
	4.8 Software
5. Method of assessment	Competency may be assessed through:
	5.1 Written examination
	5.2 Interviews
	5.3 Audit report
	5.4 Monthly reports
	5.5 Practical demonstration
	5.6 Performance evaluation
6. Context for assessment	6.1 Assessment may be conducted in the workplace or in a simulated workplace environment

UNIT OF COMPETENCY	:	**PERFORM COMPUTER OPERATIONS**
UNIT CODE	:	**HCS311201**
UNIT DESCRIPTOR	:	This unit covers the knowledge, skills and attitudes needed to perform computer operations which include encoding, accessing, decoding, transferring and storing data and information using the appropriate hardware and software.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
1. Plan and prepare for assigned task	1.1 Tasks are determined according to required output 1.2 Appropriate *hardware* and *software* are selected 1.3 OHS standards are complied with appropriate guidelines and procedures are identified 1.4 Required data security guidelines are determined
2. Encode data	2.1 Accuracy of data/information is validated 2.2 Data are encoded using appropriate application 2.3 Information is saved in *storage devices* according to requirements 2.4 Work is performed within *OHS guidelines*
3. Access information	3.1 Appropriate application is selected based on job requirements 3.2 Proper use of navigation keys and icons is observed 3.3 Proper use of computer and other peripherals is observed
4. Produce data	4.1 Processed data using appropriate applications by authorized personnel 4.2 Data are printed according to standard operating procedures 4.3 Data are analyzed 4.4 Files and data are transferred according to standard operating procedures 4.5 Files and data are securely stored
5. Use the internet to access information	5.1 Required information is identified 5.2 Appropriate browser and search engine are used in accordance with the organization's standards and procedures 5.3 Relevant links are utilized to access information
6. Maintain computer equipment and systems	6.1 Procedures for system security such as virus check, data back-up, and system defragmentation are implemented 6.2 Appropriate *basic equipment maintenance* procedures and *Management Information System* requirements are implemented

RANGE OF VARIABLES

VARIABLE	RANGE
1. Hardware	Hardware includes the following but are not limited to: 1.1 Computer set-up 1.2 Network systems 1.3 Communication equipment 1.4 Printer and scanner 1.5 Built-in cameras 1.6 Multimedia projector
2. Software	Software includes the following but are not limited to : 2.1 Microsoft Office applications 2.2 Database applications 2.3 Web browser 2.4 Client specific software
3. Storage devices	Storage devices include the following but are not limited to : 3.1 Diskettes 3.2 Zip disks 3.3 Local and remote hard disk drives 3.4 Optical drives (CDs) 3.5 USB flash drives
4. OHS guidelines	4.1 Types of equipment used 4.2 Ergonomic furniture 4.3 Radiation barrier for monitors 4.4 Sitting posture 4.5 Lifting posture
5. Basic equipment maintenance	6.1 Conducting file management 6.2 Updating of applications 6.3 Storing back up files 6.4 Maintaining equipment cleanliness 6.5 Security system/password
6. Management Information System	7.1 Authorized IT security officer 7.2 Updating of programs/systems

EVIDENCE GUIDE

1. Critical aspects of competency	Assessment requires evidence that candidate has: 1.1 Used appropriate hardware 1.2 Used appropriate software applications 1.3 Processed required data 1.4 Maintained security measures, e.g., passwords 1.5 Practiced troubleshooting procedures 1.6 Applied basic computer maintenance activities
2. Underpinning knowledge and attitude	2.1 Basic fundamentals for computer use 2.2 Basic knowledge of computer system 2.3 Basics of computer operating system 2.4 Categories of storage devices and memories 2.5 Types and uses of software applications 2.6 Intellectual property rights 2.7 Virus information, detection and elimination 2.8 OHS principles and practices 2.9 Concern for details in accordance with organization's guidelines 2.10 Patience in handling challenging/difficult tasks 2.11 Quality consciousness 2.13 Safety consciousness
3. Underpinning skills	3.1 Computer keyboarding skills 3.2 Internet browsing/networking skills 3.3 Skill in English grammar 3.4 Basic computer software and hardware maintenance/troubleshooting skills 3.5 Analytical skills
4. Resource implications	The following resources **MUST** be provided: 4.1 Computer hardware and peripherals 4.2 Appropriate software applications 4.3 Computer printer/scanner ink 4.4 Stationeries 4.5 CDs, DVDs and USBs
5. Method of assessment	Competency may be assessed through: 5.1 Direct observation 5.2 Oral questioning

	5.3 Written test
	5.4 Practical demonstration
	5.5 Work outputs
6. Context for assessment	6.1 The Assessment may be conducted in the workplace or in a simulated workplace environment

CORE COMPETENCIES

UNIT OF COMPETENCY : **SUPERVISE MFI LOAN OFFICERS**

UNIT CODE : **HCS341301**

UNIT DESCRIPTOR : This unit of competency covers the knowledge, skill and attitudes required in the supervision of loan officers in their implementation of microfinance programs, policies and procedures. This further measures the performance of the team leader/supervisor in carrying out their tasks as supervisor.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
1. Oversee field operations and other services	1.1 Formation of ***groups/center*** and center meeting is checked, monitored and provided with feedback to optimize provision of services and benefits based on the standard operating procedures 1.2 Coaching/Assistance is provided to loan officers in the conduct of ***area mapping/scanning*** to ensure quality of target area and client's selection based on the standard operating procedures; and promoting ***products and services*** 1.3 Monthly and weekly ***targets***/schedules are prepared/provided to loan officers in accordance with MFI annual and area targets 1.4 On-the-spot/surprise checks/audits of loan officers' accounts are made in accordance with MFI internal control policy 1.5 Conflicts between loan officer and clients are settled and handled in accordance with MFI conflict resolution strategies 1.6 Tasks of immediate superior/subordinates are carried out during their absence in accordance with MFI standard operating procedures 1.6 Good interpersonal relationships are established and maintained with loan officers and clients based on company core values
2. Check loan officer's processing of clients' loans	2.1 Clients' loan application documents are validated against MIS/source of information 2.2 Recommendations of loan officers are referred to the appropriate committee or level of authority for final decision based on loan approval matrix 2.3 Loan applications are recommended for appropriate action in accordance with MFI policies and procedures
3. Oversee regular and special events for loan officer and clients	3.1 ***Regular and special events*** are organized and facilitated in accordance with MFI schedule of activities 3.2 Event plan and personnel assignments and responsibilities are identified and assigned based on event objectives 3.3 Information on event is disseminated to clients in coordination with loan officers and staff concerned 3.4 Conduct of event/activity is overseen in coordination with loan officers, clients and partners

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
	3.5 Activity is evaluated/assessed and documented and reported to immediate superior in accordance with MFI standard operating procedures
4. Deal with delinquent accounts	4.1 *Delinquent accounts* are monitored, validated/analyzed and reasons of delinquency are confirmed based on MFI policies and procedures 4.2 *Delinquent payment options* are presented to the delinquent clients and *restorative actions* are implemented based on MFI policies and guidelines 4.3 Plan of action is formulated and implemented in compliance with MFI policies and guidelines 4.4 When necessary, delinquent account is referred to legal officer for appropriate action based on MFI policies and procedures

RANGE OF VARIABLES

VARIABLE	RANGE
1. Groups/center	1.1 Validation/verification of group compositions and their qualifications 1.2 Conduct of unannounced field visits
2. Area mapping/ scanning	May include: 2.1 Coordination with the concerned local government units and offices 2.2 Review of barangay profiles, surveys and reports 2.3 Approval/recommendations for expansion by loan officers
3. Products and services	May include: 3.1 Financial Services (such as Loan Programs) 3.2 Non-financial services (such as technical skills training, livelihood programs, health and education, environmental advocacies)
4. Targets	May include: 4.1 Review of previous schedules 4.2 Gathering and checking of plan of activities submitted by loan officers 4.3 Posting of weekly activity schedules 4.4 Monitoring of the scheduled activities
5. Regular and special events	5.1 Introduction of new products and services 5.2 Christmas programs 5.3 Anniversary 5.4 General assembly 5.5 Awarding and recognition
6. Delinquent accounts	6.1 Missed payments to organization 6.2 Remedied payments (*abono*) 6.3 Non-compliance with pledge/agreements/internal policy on payments
7. Delinquent payment options	7.1 Deferred payment 7.2 Debt Restructuring 7.3 Refinancing 7.4 Group accountability payment
8. Restorative actions	8.1 Home visitation 8.2 Meetings 8.3 Special program 8.4 Counseling and motivation

EVIDENCE GUIDE

1. Critical aspects of competency	Assessment requires evidence that the candidate:
	1.1 Demonstrated ability to oversee field operations and other services
	1.2 Assisted loan officers in conducting area mapping/scanning
	1.3 Validated clients' loan application documents against MIS/source of information
	1.4 Evaluated recommendations of Loan Officer's in processing client's loan for referral to the appropriate committee or level of authority
	1.5 Demonstrated ability to oversee regular and special events for loan officers and clients
	1.6 Checked and validated/analyzed delinquent accounts
	1.7 Dealt with delinquent accounts
	1.8 Demonstrated good interpersonal relationships with loan officers and clients based on company core values
2. Underpinning knowledge and attitude	2.1 MFI Mission, Vision and Core values
	2.2 MFI strategic directions and operational plans
	2.3 MFI's standard operating procedures and policies relating to:
	a. area selection
	b. group/center formation
	c. loan application processing
	d. group/center meetings
	e. conflict management
	2.4 Microfinance products and services
	2.5 Clients' loans application processing
	2.6 MFI record keeping procedures
	2.7 MFI internal control procedures
	2.8 Communication process and practices
	2.9 Business correspondence
	2.10 Supervisory theory and principles
	2.11 Supervisory functions
	2.12 Teambuilding principles and practices
	2.13 Event program plan details
	2.14 Event evaluation and documentation procedures
	2.15 Memo and report writing
	2.16 Counseling principles and practices
	2.17 Delinquency management
	2.18 Internal control procedures

	2.19 Work values and ethics:
	    a. Patience
	    b. Friendly, firm and fair
	    c. Transparent
	    d. Attention to details
	    e. Team player
	    f. Resourcefulness

3. Underpinning skills	3.1 Supervisory skills 3.2 Communication skills 3.3 Interpersonal relationships 3.4 Community organizing 3.5 Motivational skills 3.6 Accounting skills 3.7 Analytical skills 3.8 Conflict resolution 3.9 Counseling/guiding skills
4. Resource implications	The following resources **MUST** be provided: 4.1 Workplace area (simulated or actual) 4.2 Access to all tools, equipment, materials and documentation required 4.3 Relevant workplace procedures, codes, standards, manuals and reference materials 4.4 MFI policies and procedures 4.5 MFI Operation manual 4.6 Evaluation forms 4.7 Case problem 4.8 Loan documents
5. Method of assessment	Competency may be assessed through: 5.1 Interview 5.2 Written report 5.3 Portfolio
6. Context for assessment	6.1 Competency may be assessed in the workplace or in a simulated workplace setting

UNIT OF COMPETENCY : **OVERSEE IMPLEMENTATION OF MICROFINANCE PRODUCTS AND SERVICES**

UNIT CODE : **HCS341302**

UNIT DESCRIPTOR : This unit of competency covers the knowledge, skills and attitudes required in overseeing loan officers and monitoring their implementation of microfinance products and services to clients based on policies and procedures. This measures the team leader/supervisor's role in loan applications and monitoring of the implementation of products and services.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
1. Check and review/validate loan applications	1.1 Completeness of ***loan documents/requirements*** is checked based on MFI loan applications checklist and procedures 1.2 Reviewed loan applications are verified/validated against MIS/records
2. Facilitate appraisal of loan applications	2.1 Evaluated loan recommendation result is referred to ***appropriate committee or level of authority*** for final decision 2.2 Loan applications of clients are recommended for approval/disapproval in accordance with MFI standard operating procedures and guidelines 2.3 Documents are processed in accordance with MFI standard operating procedures
3. Monitor loan utilization	3.1 On-the-spot client visits are conducted according to MFI policies and standard operating procedures 3.2 Accomplished Loan Utilization Check (LUC) forms and attachments are randomly checked against the project proposal
4. Monitor implementation of other products and services	4.1 Client insurance, mandatory savings and withdrawals are monitored and verified simultaneously with loan payment based on loan payment matrix 4.2 ***Corrective actions*** are made in cases of non-compliance or deviation of loan officer/s from target in accordance with the MFI policies and standard operating procedures 4.3 Work plan is formulated to motivate clients to increase savings in accordance with the MFI overall work plan 4.4 ***Business development assistance*** is provided and promoted to clients based on client's needs and market situation
5. Communicate management's plans and decisions	4.1 Management plans and decisions are discussed with concerned personnel in accordance with MFI policies and procedures 4.2 Communication process is effectively carried out using appropriate media/channels

RANGE OF VARIABLES

VARIABLE	SCOPE
1. Loan documents/ requirements	1.1 Loan application form 1.2 CI Results 1.3 Business proposal or business plan, etc.
2. Appropriate committee or level of authority	2.1 For individual accountability 2.2 For group lending arrangements 2.3 For higher loan brackets
3. Corrective actions	3.1 Counseling 3.2 Verbal/Written Reprimand 3.3 Retraining of loan officer 3.4 Change of assignment 3.5 Resignation/Termination
4. Business development assistance	4.1 Conduct of training programs 4.2 Networking with agencies/other institutions 4.3 Business and entrepreneurial advisory services 4.4 Recommendation for product development and packaging

EVIDENCE GUIDE

1. Critical aspects of competency	Assessment requires evidence that the candidate: 1.1 Checked completeness of loan applications 1.2 Verified/validated loan applications 1.3 Checked loan utilization 1.4 Led the team in the implementation of microfinance products and services 1.5 Monitored and verified implementation of products and services and utilization of resources 1.6 Reviewed, analyzed and consolidated periodic reports from loan officers 1.7 Reviewed and evaluated implementation of Microfinance products and services 1.8 Communicated management's plans and decisions 1.9 Ensured adherence of loan officers on company policies and procedures

2. Underpinning knowledge and attitudes	2.1 Microfinance products and services
	
	2.2 Microfinance policies and standard operating procedures
	
	2.3 Structure of MFI
	
	2.4 Mission, Vision and Core values of MFI
	
	2.5 Strategic directions and operational plans
	
	2.6 Recordkeeping and internal control procedures
	
	2.7 Loan application process
	
	2.8 Loan application form and attachments
	
	2.9 Loan application verification procedures
	
	2.10 Cash flow analysis
	
	2.11 Types of corrective actions for cases of loan officer's non-compliance
	
	2.12 Communication process and media
	
	2.13 Timely and reliable dissemination of information
	
	2.14 Career development plan
	
	2.15 Loan utilization policies and practices
	
	2.16 Customer service
	
	2.17 Work values and ethics:
	    a. Patience in dealing with subordinates and clients
	    b. Friendly, firm and fair
	    c. Transparent
	    d. Attention to details
	    e. Team player

	f. Resourcefulness
	g. Discipline in implementing plans/programs
3. Underpinning skills	3.1 Supervisory skills
	3.2 Communication skills
	3.3 Interpersonal relationships
	3.4 Community organizing
	3.5 Motivational skills
	3.6 Accounting skills
	3.7 Analytical skills
	3.8 Conflict resolution
	3.9 Networking skills
	3.10 Skills in customer service
4. Resource implications	The following resources **MUST** be provided:
	4.1 Workplace area (simulated or actual)
	4.2 Access to all tools, equipment, materials and documentation required
	4.3 Relevant workplace procedures, codes, standards, manuals and reference materials
	4.4 MFI policies, procedures and guidelines
	4.5 MFI Operation manual
	4.6 Evaluation forms
	4.7 Case problem
	4.8 Loan documents
5. Method of assessment	Competency may be assessed through:
	5.1 Interview
	5.2 Written report
	5.3 Portfolio
6. Context for assessment	6.1 Competency may be assessed in the workplace or in a simulated workplace setting

UNIT OF COMPETENCY	:	MONITOR PROGRESS OF WORKPLAN IMPLEMENTATION
UNIT CODE	:	**HCS341303**
UNIT DESCRIPTOR	:	This unit of competency covers the knowledge, skills and attitude required to monitor the progress of work plan implementation in the microfinance workplace setting. This measure the team leader/supervisor's role in monitoring the loan officer's implementation of the workplan based on targets and outputs.

ELEMENT	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
1. Check budget allocation for loan releases	1.1 Cash position is checked/monitored based on bank statement accounting report and monthly target releases 1.2 Fund transfer is requested from head office in case of *insufficiency of funds* in accordance to MFI policies and procedures 1.3 *Loan documents* are reviewed/verified for budget allocation in accordance with MFI policies and procedures 1.4 On-time loan release is ensured based on standard schedule set by the MFI
2. Monitor subordinates' adherence to work plan	2.1 Increased awareness of subordinates' performance target is ensured or maintained based on set target 2.2 Subordinates' output is reviewed/compared with the set target using appropriate *monitoring tools* 2.3 Problems and difficulties are analyzed using appropriate *analytical methods* 2.4 **Targets** vs. outputs are discussed during team meetings using effective communication skills 2.5 Corrective actions in the workplan are agreed and implemented in accordance with MFI policies and procedures
3. Submit recommendations for work plan improvement	3.1 Consultation is made with loan officers, clients and stakeholders to gather data for plan modification requiring higher level management decision based on MFI policies and procedures 3.2 *Recommendation* are formulated and submitted to immediate superior based on MFI policies and procedures 3.3 Options are identified based on the validated data

RANGE OF VARIABLES

VARIABLE	SCOPE
1. Insufficiency of funds	May include- 1.1 Deviation from cash flow projection 1.2 Adjustments made on targets and work plan 1.3 Low collection of loan dues and savings 1.4 Disaster and emergency situation
2. Loan documents	May include- 2.1 Loan disbursement master roll 2.2 Loan application 2.3 Weekly projection 2.4 Weekly cash position report 2.5 Photocopy of passbook
3. Monitoring tools	3.1 Shadowing 3.2 Field visit 3.3 Feedback gathering from clients (e.g. Mystery shopping, interview, focused group discussion, survey forms) 3.4 Performance appraisal 3.5 Review of documents submitted by loan officer (e.g. collection reports, aging report
4. Analytical methods	4.1 SWOT (Strength, Weakness, Opportunity, Threat) 4.2 Force field analysis (Driving forces, Restraining forces) 4.3 Fish bone 4.4 5 Whys 4.5 5 Ms of management (Man, Money, Machines, Methods, Materials) 4.6 7S (Strategy, Structure, Systems, Shared values, Skills , Style and Staff) 4.7 Process mapping 4.8 Gap analysis
5. Targets	May include: 5.1 Loan Portfolio (e.g., loan disbursement) 5.2 Outreach 5.3 Repayment Rate
6. Recommendation	6.1 Counseling 6.2 Coaching/Mentoring

VARIABLE	SCOPE
	6.3 Retooling/retraining
	6.4 Change of assignments
	6.5 Adjustments in targets
	6.6 Resignation/Termination
	6.7 Policy, product, area and process review
	6.8 Review of marketing strategy
	6.9 Modification of target clients and loan portfolio

EVIDENCE GUIDE

1. Critical aspects of competency	Assessment requires evidence that the candidate: 1.1 Checked budget allocation for loan releases 1.2 Monitored subordinates adherence to workplan 1.3 Demonstrated ability to prepare workplan 1.4 Reviewed and analyzed workplan 1.5 Reviewed performance targets vs. actual output 1.6 Analyzed problems and difficulties encountered in the implementation of workplan 1.7 Formulated and submitted recommendations for workplan improvement to management 1.8 Implemented corrective actions 1.9 Evaluated implementation of workplan 1.10 Corrected and updated entries of unit/branch records, files or books in accordance with policies, procedures and guidelines
2. Underpinning knowledge and attitude	2.1 Microfinance products and services 2.2 Microfinance standard operating procedures and policies 2.3 Structure of MFI 2.4 Mission, Vision and Core values of MFI 2.5 Strategic directions and operational plans 2.6 Recordkeeping and internal control procedures 2.7 Work plan and budget preparation 2.8 Work plan improvement and modification 2.9 Financial reports interpretation 2.10 Cash flow management 2.11 Payment monitoring procedures 2.12 Career development plan 2.13 Features and applications of monitoring tools 2.14 Analytical methods for problem solving 2.15 Oral communications for effective team meetings 2.16 Information dissemination strategies 2.17 Incentive scheme to meet set target 2.18 Data validation procedures 2.19 Management decision making process 2.20 Specific recommendations 2.21 Memo and report writing 2.22 Work values and ethics: a. Timely and reliable dissemination of information

	b. Time management
	c. Knowledge on work plan preparation
	d. Knowledge on monitoring and analytical tools
	e. Patience in dealing with subordinates and clients
	f. Discipline in implementing plans/programs
	g. Team player
	h. Resourcefulness
	i. Attention to details
3. Underpinning skills	3.1 Interpreting financial reports
	3.2 Problem solving and decision making skills
	3.3 Supervisory skills
	3.4 Communication skills (oral and written)
	3.5 Counseling skills
	3.6 Coaching/mentoring skills
	3.7 Interpersonal skills
	3.8 Networking skills
	3.9 Facilitating skills
	3.10 Analytical skills
4. Resource implications	The following resources **MUST** be provided:
	4.1 Workplace area (simulated or actual)
	4.2 Access to all tools, equipment, materials and documentation required
	4.3 Relevant workplace procedures, codes, standards, manuals and reference materials
	4.4 Accomplishments reports/status
	4.5 Monitoring results
	4.6 Analytical tools
	4.7 Case problem
	4.8 Loan documents
5. Method of assessment	Competency may be assessed through:
	5.1 Interview
	5.2 Written report
	5.3 Portfolio
6. Context for assessment	6.1 Competency may be assessed in the workplace or in a simulated workplace setting

UNIT OF COMPETENCY	:	**EVALUATE AND SUPPORT STAFF PERFORMANCE**
UNIT CODE	:	**HCS341304**
UNIT DESCRIPTOR	:	This unit of competency covers the knowledge, skills and attitude required in evaluating the work performance of loan officers in the microfinance workplace setting. This unit measures the role of the team leader/supervisor to appraise the performance of loan officers and recommend appropriate support.

ELEMENTS	PERFORMANCE CRITERIA *Italicized terms* are elaborated in the **Range of Variables**
1. Appraise the Performance of loan officers	1.1 Loan officers are oriented on the work targets and other basis of the performance evaluation 1.2 Loan officers are oriented on how to accomplish Performance Evaluation Form based on MFI performance evaluation guidelines 1.3 Files, books, records of clients, and practices of loan officers are random checked for ***quality of work*** based on MFI procedures and guidelines 1.4 Summary of loan officer's on the job performance evaluation results is used as basis for the recommendation in accordance with MFI performance evaluation policies and procedures
2. Act on evaluation recommendations	2.1 Loan Officer is provided with counseling and coaching to improve performance in accordance with MFI policies and procedure 2.2 Performance Evaluation results and recommendations are forwarded to BM for approval
3. Motivate loan officers	3.1 Facilitated the provision of material ***resources*** necessary in enhancing performance of loan officers in field works in accordance with MFI procedures and guidelines 3.2 ***Positive-stroking strategies*** are identified and implemented to motivate Loan Officers in accordance with MFI practices, procedures and guidelines 3.3 ***Awards and incentives*** are recommended for deserving Loan Officers who performed within or above performance standards in accordance with MFI policies and procedures

RANGE OF VARIABLES

VARIABLE	RANGE
1. Quality of work	1.1 Accuracy of data 1.2 Neatness 1.3 Completeness 1.4 Consistency of entries 1.5 On time submission of report 1.6 On time processing of client's documents
2. Resources	May include- 2.1 Meals, transportation and communication allowances 2.2 Accommodation allowances 2.3 Vehicles 2.4 Fuel allocation 2.5 Calculator 2.6 Office supplies 2.7 Personal protective equipment (e.g. umbrella, raincoat, jacket, helmet, rubber boots) 2.8 Cell phone with plan
3. Positive-stroking strategies	May include - 3.1 Body language or gestures 3.2 Words of encouragement or praises 3.3 Written commendation 3.4 Treats 3.5 Fellowships 3.6 Team building 3.7 Sports festival
4. Awards and incentives	4.1 Regularization of position 4.2 Promotion 4.3 Salary/allowance increases 4.4 Awards/Citation 4.5 Trainings (local or overseas) 4.6 Profit-sharing 4.7 Scholarships 4.8 Bonuses

EVIDENCE GUIDE

1. Critical aspects of competency	Assessment requires evidence that the candidate: 1.1 Demonstrated ability to set and discussed performance targets based on workplan 1.2 Provided material resources necessary in carrying out field works 1.3 Demonstrated ability to evaluate performance target vs. actual outputs 1.4 Discussed performance evaluation result 1.5 Demonstrated ability to provide counseling and coaching to improve /motivate performance 1.6 Demonstrated ability to appraise performance of loan officers 1.7 Prepared and submitted recommendation for awards and incentives 1.8 Recommended training and staff development opportunities 1.9 Acted on evaluation recommendation 1.10 Demonstrated ability to motivate and improve the performance of loan officers
2. Underpinning knowledge and attitude	2.1 Microfinance standard operating procedures and policies 2.2 Mission, Vision and Core values of MFI 2.3 Strategic directions and operational plans 2.4 Record keeping and internal control procedures 2.5 Personnel evaluation 2.6 Anger and conflict management 2.7 Career development plan 2.8 Communication process 2.9 Motivational principles and techniques 2.10 Principles and techniques of motivation 2.11 Mathematics (e.g. four fundamental operations, percentages, ratios) 2.12 Principles and Practices in Basic Bookkeeping 2.13 Features of quality work 2.14 Work violations and deviations 2.15 Staff performance evaluation methods 2.16 Personnel performance evaluation procedures 2.17 Memo and report writing 2.18 Labor Code (provisions on wages, tenure of employment) 2.19 Performance evaluation forms and results (quantitative and qualitative)

	2.20 Books, files and records of loans and collection
	2.21 Principles and practices of motivation as applied to employment
	2.22 Awards and incentives
	2.23 Positive stroking strategies
	2.24 Material resources for field works
	2.25 Cooperative\Team player
	2.26 Open-mindedness
	2.27 Friendly, Firm and Fair
	2.28 Courteous
	2.29 Knowledge of the Labor Code
3. Underpinning skills	3.1 Communication skills both oral and written
	3.2 Team building skills
	3.3 Quality assessment skills
	3.4 Counseling skills
	3.5 Coaching skills
	3.6 Mentoring Skills
	3.7 Analytical skills
	3.8 Mathematical skills
	3.9 Interviewing skills
	3.10 Facilitation skills
4. Resource implications	The following resources **MUST** be provided:
	4.1 Workplace area (simulated or actual)
	4.2 Access to all tools, equipment, materials and documentation required
	4.3 Relevant workplace procedures, codes, standards, manuals and reference materials
	4.1 Performance evaluation forms and result
	4.2 Books, files, records of loans and collection
	4.3 Case problem
5. Method of assessment	Competency may be assessed through:
	5.1 Interview
	5.2 Written report
	5.3 Portfolio
6. Context for assessment	6.1 Competency may be assessed in the workplace or in a simulated workplace setting

SECTION 3 TRAINING STANDARDS

These guidelines are set to provide the Technical and Vocational Education and Training (TVET) providers with information and other important requirements to consider when designing training programs for **MICROFINANCE TECHNOLOGY NC IV.**

3.1   CURRICULUM DESIGN

Nominal Duration	:	Basic	-	36 Hours
	:	Common	-	74 Hours
	:	Core	-	247 Hours
	:	On-the-Job/Practical Training	-	528 Hours

Qualification Level   :   **NC IV**

Course Description:

This course is designed to enhance the knowledge, skills and attitudes of an individual in the field of microfinance technology in accordance with industry standards. It covers competencies such as supervising MFI loan officers, overseeing implementation of products and services, monitoring progress of workplan implementation, and evaluating and supporting staff performance.

The course utilizes the competency-based approach to TVET which recognizes various types of delivery modes, both on and off-the-job to provide trainees extensive time to develop their competencies as Team Leader/Supervisor. The on-the-job/practical training using the DTS approach is highly recommended to supplement the in school activities with a minimum of 3 months or 528 hours of training to give trainees more time to apply their learning from school in a real work situation under close supervision of MFI trainer/s in a MFI partner organization.

To obtain this, all units prescribed for this qualification must be achieved.

BASIC COMPETENCIES
(36 Hours)

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
1. Utilize specialized communication skills	1.1 Meet common and specific communication needs of clients and colleagues 1.2 Contribute to the development of communication strategies 1.3 Represent the organization 1.4 Facilitate group discussion 1.5 Conduct interview	• Group discussion • Role Play • Brainstorming	• Observation • Interviews
2. Develop teams and individuals	2.1 Provide team leadership 2.2 Foster individual and organizational growth 2.3 Monitor and evaluate workplace learning 2.4 Develop team commitment and cooperation 2.5 Facilitate accomplishment of organizational goals	• Lecture • Demonstration • Self-paced (modular)	• Demonstration • Case studies
3. Apply problem solving techniques in the workplace	3.1 Analyze the problem 3.2 Identify possible solutions 3.3 Recommend solution to higher management 3.4 Implement solution 3.5 Evaluate/Monitor results and outcome	• Direct observation • Simulation/role playing • Case studies	• Written test • Practical/ performance test
4. Collect, analyze and organize information	5.1 Study information requirements 5.2 Process data 5.3 Analyze, interpret and organize information gathered 5.4 Present findings/ Recommendations	• Direct observation • Simulation/role playing • Case studies	• Written test • Practical/ performance test
5. Plan and organize work	5.1 Set objectives 5.2 Plan and schedule work activities 5.3 Implement work plans 5.4 Monitor work activities 5.5 Review and evaluate work plans and activities	• Direct observation • Simulation/role playing • Case studies	• Written test • Practical/ performance test

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
6. Promote environmental protection	6.1 Study guidelines for environmental concerns 6.2 Implement specific environmental programs 6.3 Monitor activities on environmental protection /programs	• Direct observation • Simulation/role playing • Case studies	• Written test • Practical/ performance test

COMMON COMPETENCIES
(74 Hours)

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
1. Provide Quality Customer Service	1.1 Update knowledge of products and services 1.2 Assess needs of new and existing clients 1.3 Conduct client satisfaction survey	• Self-pace modular • Lecture • Discussion • Case studies • Demonstration • Simulation • Role play • Practicum	• Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
2. Comply with Quality and Ethical standards	2.1 Assess quality of received materials 2.2 Assess own work/output 2.3 Submit oneself to third party assessment 2.4 Engage in quality improvement	• Self-pace modular • Lecture • Discussion • Case studies • Demonstration • Simulation • Role play • Practicum	• Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
3. Perform Computer Operations	3.1 Plan and prepare for assigned task 3.2 Encode data 3.3 Access information 3.4 Produce data 3.5 Use the internet to access information 3.6 Maintain computer equipment and systems	• Self-pace modular • Lecture • Discussion • Case studies • Demonstration • Simulation • Role play • Practicum	• Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook

CORE COMPETENCIES
(247 Hours)

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
1. Supervise MFI Loan Officers	1.1 Oversee field operations and other services 1.2 Check Loan Officer's processing of clients' loans 1.3 Oversee regular and special events for Loan Officers and clients 1.4 Deal with delinquent accounts	• Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions	• Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
2. Oversee Implementation of Microfinance Products and Services	2.1 Check and review/ validate loan applications 2.2 Facilitate appraisal of loan applications 2.3 Monitor loan utilization 2.4 Monitor implementation of other products and services 2.5 Communicate management's plans and decisions	• Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions	• Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
3. Monitor Progress of Workplan Implementation	3.1 Check budget allocation for loan releases 3.2 Monitor subordinates' adherence to work plan 3.3 Submit recommendations for work plan improvement	• Self-pace modular • Lecture • Demonstration • Discussion with class interactions	• Written Examination • Demonstration of Practical Skills • Assertion &Reason

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
		• Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions	• Checklist • Logbook
4. Evaluate and Support Staff Performance	4.1 Appraise the performance of Loan Officers 4.2 Act on evaluation recommendations 4.3 Motivate Loan Officers	• Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions	• Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook

3.2   TRAINING DELIVERY

The delivery of training should adhere to the design of the curriculum. Delivery should be guided by the 10 basic principles of the competency-based TVET.

- The training is based on curriculum developed from the competency standards;

- Learning is modular in its structure;

- Training delivery is supplemented by individualized and self-paced approach;

- Training is based on work that must be performed;

- Training materials are directly related to the competency standards and the curriculum modules;

- Assessment is based in the collection of evidence of the performance of work to the industry required standards;

- Training is based both on and off-the-job components;

- Allows for recognition of prior learning (RPL) or current competencies;

- Training allows for multiple entry and exit; and

- Approved training programs are nationally accredited.

The competency-based TVET system recognizes various types of delivery modes, both on and off-the-job as long as the learning is driven by the competency standards specified by the industry. The following training modalities may be adopted when designing training programs:

- The dual training system mode of training delivery is preferred and recommended. Thus programs would contain both in-school and in-plant training or workplace components. Details can be referred to the Dual Training System Law (R.A.6786) Implementing Rules and Regulations;

- Modular/self-paced learning is a competency-based training modality wherein the trainee is allowed to progress at his own pace. The instructor/trainer facilitates the training delivery;

- Peer teaching/mentoring is a training modality wherein fast learners are given the opportunity to assist the slow learners;

- Supervised industry training or on-the-job training is an approach in training designed to enhance the knowledge and skills of the trainee through actual experience in the workplace to acquire specific competencies prescribed in the training regulations; and

- Distance learning is a formal education process in which majority of the instruction occurs when the students and instructors/trainers are not in the same place. Distance learning may employ correspondence study, or audio, video or computer technologies;

3.3 TRAINEE ENTRY REQUIREMENTS

Trainees or students wishing to gain entry into this course should possess the following requirements:

- can communicate both in oral and in written;
- must be physically and mentally fit;
- with good moral character;
- Microfinance Technology NC II holder or at least two years experience as Loan Officer

This list does not include specific institutional requirements such as educational attainment, appropriate work experience, and others that may be required of the students/trainees by the educational institution or training center delivering the TVET program.

3.4 LIST OF TOOLS, EQUIPMENT AND MATERIALS
MICROFINANCE TECHNOLOGY NC IV

Recommended list of tools, equipment and materials for the training of 30 trainees for Microfinance Technology – NC IV

QUANTITY	EQUIPMENT and FURNITURES
30 pcs	Calculator
30 sets	Computer sets w/ MS office application software
2 units	Computer Printer, desk jet/laser jet
2 units	Internet connection devices
30 pcs	Monitor radiation barrier/filter
1 unit	Laptop computer
2 units	Wireless G Router, up to 54Mbps
2 units	Multimedia projector
1 unit	Mechanical/Laser pointer
2 units	Fax machine
2 sets	Telephones with 2 external lines
2 units	White board/Chalk board, 4ft x 8ft, wall-mounted
1 unit	White board/Chalk board, 4ft x 4ft, portable w/ wheels
2 pcs	Stapler and staple remover,, big
2 pcs	Masking/scotch tape dispenser
2 pcs	Scissors
2 pcs	Cutter, big
2 units	Filing cabinet and shelves, 4-layer type
1 unit	CD/DVD player
2 units	Projection screen
2 pcs	Laser pointer
2 units	Scanner
1 unit	Photocopier, heavy duty-type
1 unit	Colored television 24-inch
1 unit	Karaoke set with AM/FM, cassette & CD/DVD

QUANTITY	EQUIPMENT and FURNITURES
	players, with 2 microphones
1 unit	Lapel microphone w/ receiver/transmitter
30 pcs	Storage Device, USB flash drives
30 pcs	Storage device, CD-R optical drives
1 unit	Money Detector
15 pcs	Magnet, U-type or bar-type
15 pcs	Magnifier, hand-held
30 units	Armchair with steel framing, fiberglass sit & backrest
15 units	Computer table good for 2 units per table, wooden
2 units	Computer workstation, single-type w/ metal framing
30 units	Office chairs for computer laboratory
2 sets	Teacher's table w/ office chair w/ rollers
2 sets	Office wooden table w/ office chair w/ rollers

QUANTITY	SUPPLIES and MATERIALS
5 reams	Bond papers, short size
5 reams	Bond papers, A4 size
300 pcs	Meta plan cards, assorted colors
2 rolls	Masking tape 1-inch width
15 pcs	Permanent markers: black, blue, & red
8 pcs	Whiteboard markers: black, blue, red & green
2 pcs	Board eraser
50 sheets	Manila Paper
60 pcs	Envelope, short size
60 pcs	Folders, long size
5 boxes	Paper Clips, Small
2 boxes	Fastener, Plastic
2 boxes	Thumbtacks
10 pcs	Notebooks
2 boxes	Pencil
2 pcs	Pencil Eraser
1 box	Staple wires, No.35 (5,000 wires per box)
12 pcs	Printer inkjet print cartridge, black
4 pcs	Printer inkjet print cartridge, colored
2 pcs	Printer toner
1 box	CD/DVD
1 pc	USB, 16 Gigabytes
2 rolls	Thermal paper for fax machine
2 rolls	Scotch tape 1-inch width
30 pcs	Ruler 12 inches
30 pcs	Ballpen, Black
30 pcs	Ball, Red

QUANTITY	SLIPS,FORMS AND DOCUMENTS
25 pcs	Loan Proposal Forms and Attachments
25 pcs	Loan Disursement Master Roll
25 pcs	Management Information System data

QUANTITY	SLIPS,FORMS AND DOCUMENTS
25 pcs	Brochure of products and services
25 pcs	Deposit slips
25 pcs	Denomination slips
200 pcs	Official Receipts
25 pcs	Debit voucher
25 pcs	General/Subsidiary Ledger
25 pcs	Loan application sheets
5 pcs	Location Map
25 pcs	Survey instruments and interview guides
25 pcs	Logbook/class record
25 pcs	Forms (Collection report forms, insurance form, membership application, performance evaluation formand other standard forms)
25 pcs	Bible (Old and New Testaments, handy size), and other inspirational reading materials
25 pcs	Promotional materials (flyers, posters, streamers, brochure of products and services)

QUANTITY	TRAINING MANUALS/REFERENCES
5 sets	Philippine Labor Code
5 sets	LGU Standard Operation Procedure
5 sets	OHS and Environmental Procedure
5 sets	Business Correspondence
5 sets	MFI Operational (Policies and Procedures) Handbook/Manual
5 sets	Products and Services Policy Manual
5 sets	Supervisory Management Book/Manual
5 sets	MFI Code of Ethics/Conduct and Discipline
5 sets	Portfolio
25 sets	Written commendation
25 sets	Management Plan
25 sets	Management Report
25 sets	Project/Business Proposal
25 sets	Learning Packages (Learning Modules)
25 sets	Collection Report
25 sets	Aging of Delinquent Account

3.5 TRAINING FACILITIES
MICROFINANCE TECHNOLOGY - NC IV

The microfinance training venue must be concrete structure. Based on class size of 30 students/trainees the space requirements for the teaching/learning and circulation areas are as follows:

TEACHING/ LEARNING AREAS	SIZE (in meter)	AREA (in sq. meters)	TOTAL AREA (in sq. meters)
• Lecture area	6 x 8	48	48
• Computer room	7 x 8	56	56
• Virtual office	4 x 5	20	20
• Learning resources/storage	5 x 7	35	35
• Wash room	2 x 5	10x2	20
• Circulation area **		54	54
		Total Floor Area	233

* Area requirement is equivalent to 30% of the total teaching learning areas

3.6 TRAINER'S QUALIFICATION MICROFINANCE TECHNOLOGY NC IV

- Must be a holder of Microfinance Technology NC II;
- Must have undergone training on Training Methodology II (TM II) [1]
- Must be computer literate;
- Must be physically and mentally fit;
- With good moral character;
- Have good communication skills;
- Must be a holder of B.S. in Business Administration, B.S. in Accountancy or any related course;*
- Must have passed appropriate Civil Service eligibility (for government training institutions)*
- Preferably having 18 education units*

[1] *This shall be changed to "Must be a holder of Trainer Qualification Level II (TQ II) or equivalent "upon promulgation by the TESDA Board of the TQ/AQ training regulations*

*Optional. Only when required by the hiring institution

Reference: TESDA Board Resolution No. 2004-03

3.7 INSTITUTIONAL ASSESSMENT

Institutional assessment is undertaken by trainees to determine their achievement of units of competency. A certificate of achievement is issued for each unit of competency.

As a matter of policy, graduates of programs registered with TESDA under these training regulations are required to undergo mandatory national competency assessment upon completion of the program.

SECTION 4 NATIONAL ASSESSMENT AND CERTIFICATION ARRANGEMENTS

4.1 To attain the National Qualification of **MICROFINANCE TECHNOLOGY NC IV**, the candidate must demonstrate competence through assessment covering all the units of competency listed in Section 1. Successful candidates shall be awarded a National Certificate signed by the TESDA Director General.

4.2 Individual aspiring to be awarded the qualification of MICROFINANCE TECHNOLOGY NC IV must demonstrate competency in all the following core units of the Qualification through a single project-type assessment. Candidates may apply for assessment in any accredited assessment center.

- Supervise MFI Loan Officers
- Oversee Implementation of Microfinance Products and Services
- Monitor Progress of Workplan Implementation
- Evaluate and Support Staff performance

Successful candidates shall be awarded National Certificate Level IV in MICROFINANCE TECHNOLOGY.

4.3 Assessment shall focus on the core units of competency. The basic and common units shall be integrated or assessed concurrently with the core units.

4.4 The following are qualified to apply for assessment and certification

    4.5.1 Graduates of formal, non-formal and informal including enterprise-based training programs

    4.5.2 Experienced workers (wage-employed or self-employed)

4.5 The guidelines on assessment and certification are discussed in detail in the "*Procedures Manual on Assessment and Certification*" and "*Guidelines on the Implementation of the Philippine TVET Qualification and Certification System (PTQCS)*"

COMPETENCY MAP

MICROFINANCE TECHNOLOGY NC IV ▭

CORE COMPETENCIES

Supervise MFI Loan Officers	Oversee Implemt'n. of Microfinance Products and Services	Monitor Progress of Workplan Implementation	Evaluate and Support Staff Performance	Provide Trng. &Dev't. Opportunities for Loan Officers & Clients
Perform Office Administration Works	Update financial records	Perform goal setting and planning	Perform monitoring and evaluation	Provide/facilitate remittance services
Maintain records	Perform HR-related activities (hiring, training, benefits and welfare)	Develop center/clients entrepreneurial skills	Establish linkages or network with different sectors	

COMMON COMPETENCIES

Provide quality customer services	Comply with quality and ethical standards	Perform computer operation	Observe occupational health and safety practices

BASIC COMPETENCIES

Utilize Specialized Communication Skills	Develop Teams and Individuals	Apply Problem Solving Techniques in the Workplace	Collect, Analyze and Organize Information	Plan and Organize Work	Promote Environmental Protection

DEFINITION OF TERMS:

1.	**Microfinance**	The provision of the broad range of financial services such as – loans, savings and other non-financial services such as micro-insurance and capacity building programs for the poor and low-income households to assist their micro-enterprises so as to enable them to raise their income levels and improve their living standard.
2.	**Team Leader/ Supervisor**	Team leader/supervisor is a senior staff of a microfinance institution who leads and guides loan officers of the branch. He or she ensures proper implementation of the MFI programs, oversees and evaluates performance of his/her subordinates. Duties performed usually include: supervise MFI Loan Officers; oversee implementation of microfinance products and services; monitor progress of workplan implementation; and evaluate and support staff performance.
3.	**Clients**	Borrower or individual who availed loans which includes active, resting and savers.
4.	**Loan/credit**	Major service of the microfinance institution being rendered to interested entrepreneurial poor.
5.	**Savings**	Refers to Capital Build-Up (CBU), Savings Build-Up (SBU) which is either compulsory or voluntary (money set aside by the client for emergency and additional capital purposes which is kept in the MFI)
6.	**Passbook**	Client's document that shows their financial transactions with the MFI
7.	**Registers**	Books where all financial transactions and other information about the client are recorded
8.	**Center/Group/ Cluster**	Refers to an assembly of clients where the microfinance products and services are provided
9. 10.	**Center/Group/ Cluster/ Meeting**	Refers to an activity conducted regularly/periodically such as collection of dues, dissemination of information and some topic.
11.	**Potential Area**	Refers to a location where the formation of center/group/cluster is possible.
12.	**Past Due**	uncollected payments
13.	**Sit-down**	refers to a strategy of collecting past dues from a delinquent client by literally sitting down in the client's premises(e.g., house or business location) and waiting for the payment
14.	**Dual Training System (DTS)**	The "Dual Training System" or Republic Act (R.A.) No. 7686 of 1994 refers to an instructional delivery system of technical and vocational education and training that combines in-company/plant training and in-school training based on a training plan collaboratively designed and implemented by an accredited dual system educational institution/training center and accredited dual system agricultural, industrial and business establishments with prior notice and advice to the local government unit concerned. Under this system, said

Microfinance Technology NC IV

	establishments and the educational institution share the responsibility of providing the trainee with the best possible job qualifications, the former essentially through practical training and the latter by securing an adequate level of specific, general and occupation-related theoretical instruction. The word "dual" refers to the two parties providing instruction: the concept "system" means that the two instructing parties do not operate independently of one another, but rather coordinate their efforts.
Abbreviations:	
15. CCI	Character and Credit Investigation
16. BI	Background Investigation
17. MFI	Microfinance Institution

ACKNOWLEDGEMENTS

Microfinance Councils

Council	Name	Designation
Microfinance Council of Philippines Inc. (MCPI)	Mr. Ed Garcia	Executive Director
Mindanao Microfinance Council	Mr. Jeffrey Ordoñez	Executive Director
	Ms. Abegail Apalit	Program Officer
	Ms. Ma. Rosario Carbonell	Program Assistant
	Ms. Pebble Carbonell	
Bicol Microfinance Council Inc. (BMCI)	Ms. Emily Mammah	Office Coordinator
	Ms. Noemi Bonaobra	Executive Director

Microfinance Institutions

Institutions	Name	Designation
Alay Buhay (AB)	Ms. Delfina Ondevilla	
	Ms. Virginia Calimag	Microfinance Manager
	Mr. Crisanto Sabino	Executive Director
Ahon sa Hirap Inc (ASHI)	Mr. Ronnie Galicia	Branch Manager
	Ms. Victoria Claverol	Personnel Officer
	Mr. Joemar Aligato	Branch Manager
	Ms. Ariane Longgakit	Branch Manager
	Ms. Faida Abing	Branch Manager
	Ms. Ma.Regina Pacifico	Sam-HRD
	Ms. Argie Caguil	Branch Manager
Alalay sa Kaunlaran Incorporated (ASKI)	Mr. Gregorio Macapagal	Branch Manager
	Mr. Rolando Victoria	Executive Director
	Ms. Alicia Caliwag	Corporate Secretary
	Ms. Divina Gracia Santos	HRD Director
	Ms. Jane Manucdoc	Operations Director
	Ms. May Garlitos	Training Specialist
	Ms. Aurora Mangalili	Advisory Board
	Mr. Marcelino Diamat	Project Officer
	Ms. Joe Marie Bote	HR Supervisor
	Mr. Melvin Villaluz	Project Officer
	Ms. Irma Santos	Branch Manager
	Mr. Jeffrey dela Cruz	Branch Manager
	Ms. Ma. Veronica Navales	Branch Head
ASA Philippines Foundation	Ms. Richell Ambing	Loan Officer
	Ms. Leonilyn Pabia	Loan Officer
Simbag sa Pag Asenso Inc. (SEPD Inc.)	Ms. Grace Corteza	HR Coordinator
	Ms. Fe Bataller	Program Officer Trainee

	Ms. Judith Pelaez	Area Manager Trainee
	Mr. Isidro Barzuela	Training Officer
	Fr. Jovic Lobrigo	President/Chair
Center for Community Transformation (CCT)	Ms. Deniza Longino	Training Manager
	Mr. Arvin Valenzuela	Servant Leader
	Ms. Catherine Araneta	HR Officer
	Ms. Elly Diaz	Senior Project Officer`
	Ms. Gieza Gallano	Training officer
	Ms. Jackie Atanacio	
	Mr. Renato de Jesus	
	Mr. Ricardo Crirado	Training Officer
	Ms. Deniza Longino	Training Manager
	Mr. Jun Gonzaga	Head Pastor/SD Coordinator
	Mr. Eduardo Gomez	Training Coordinator
	Mr. David Campanero	Training Officer
	Ms. Ruthie Monterde	Sr. Project Officer
	Ms. Emmalyn Barroga	Branch Manager
Kabalikat para sa Maunlad na Buhay Inc. (KMBI)	Ms. Michelle Orodio	Training Head
	Ms. Mary Grace Campaner	HR Unit Head
	Mr. Ian Mark Villacruz	Branch Manager
	Mr. Frederick Siapno	Branch Manager
	Ms. MylaIdaloy	Branch Manager
	Ms. Roselyn Embac	Branch Manager
	Ms. Sharon Dionco	HR-OIC
	Mr. Reynaldo Alpatando	Area Manager
	Ms. Rachelle Basiya	Branch Manager
	Ms. Alma Nunag	Training
	Ms. Michelle Guth	HR
Uplift Philippines Inc.(UPLIFT)	Ms. Florenda Cachola	Capacity Building Development Services Manager
	Mr. Edmon Sison	Executive Director
	Ms. Marian de Alca	Branch Manager
	Ms. Evangeline Pepino	Branch Manager
	Ms. Flordeliza Ruallo	CBS Staff
Tulay sa Pag-Unlad Inc. (TSPI)	Mr. Steven Gacal	Training Manager
	Ms. Lynn Layones	Branch Manager
Daan sa Pag-Unlad Inc. (DSPI	Mr. Gerardo Anit	Technical Consultant
	Mr. Jerocel Juico	Branch Manager
	Mr. Alfredo Paule Jr.	Area Manager
	Mr. Joper Silvestre	Area Manager
	Mr. Rommel Diwa	Admin Personnel
	Mr. Leo Loyola	Supervisor
Ecumenical Church Loan Funds (ECLOF)	Mr. Lauro Millan	Executive Director
	Ms. Marianne Borja	HR Manager
	Ms. Rachel Gail Cadiogan	Operations Manager
Kasagna Ka Development Cooperative Inc.(KDCI)	Mr. Norman Los Añes	Branch Manager
	Mr. Dexter Flores	Branch Manager
	Ms. Geraldine Jumagdao	Cluster Manager
	Ms. Flora Valderama	Cluster Manager

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	Mr. Randy Benavidez	Cluster Manager
	Ms. Angelica Bongadillo	HR Officer
Center for Agriculture and Rural Development Inc. (CARD Inc.)	Mr. Edzel Ramos	Training Director
	Ms. Clarita Ador	Area Manager
Hagdan sa Pag-Uswag Foundation, Inc.	Mr. Vicente Geducos	Executive Director
Serviamus Foundation, Inc.	Mr. George Hamoy	Corporate Officer
	Ms. Norma Gejon	Executive Director
SPES Pauperum Foundation Inc.	Mr. Severino Salva	Research and Development Officer
	Ms. Cheeryl Radaza	Branch In-Charge
	Ms. Cindy Papacan	HR Manager
	Ms. Remy Bel Doylabo	Branch In-Charge
	Ms. Sheila Mae Sarda	Branch In-Charge
	Ms. Rodelie Rievamonte	Branch In-Charge
	Ms. Audrey Fuerzas	Branch In-Charge
	Mr. Dennis Camilio	Branch In-Charge
	Mr. Giovanni Benaro	Branch In-Charge
AD Jesum Foundation, Inc.	Ms. Bernadette Dollete, CSJ	Executive Director
	Ms. Maria Ruby Mariquit	HR and Training Head
	Ms. Analie Arce	Personnel Record Officer
	Ms. Dahlia Villar	Program Manager
Milamdec Foundation	Ms. Asuncion Garcia	Project Manager
ASCODE Foundation Inc.	Ms. Merfe Llenaresas	Community Development Officer
Equal Share	Mr. Oliver Mallari	President
	Mr. Bernard Lutera	Branch Manager
	Mr. Ismael Maralit	Branch Manager
MANOS UNIDAS	Ms. Gina Panti	Admin. Officer
Sumagang Development Foundation	Mr. Lydio Paaz Jr.	Remedial Manager Development Officer
Foundation for Rural and Industrial Equipment for National Development Inc. (FRIEND)	Ms. Cristina Bulaon	Executive Director
	Mr. Luther Ajoc	Manager

Rural Banks

Banks	Name	Designation
Opportunity Microfinance Bank (OMB)	Ms. Ana May Mina	Section Manager
	Ms. Irene Miguela	MFI Unit Head
La Salle/PNB	Mr. Manrico Masagca	Professor/Process Manager
Siargao Bank, Inc.	Ms. Maria Theresa Macam	Compliance Officer
	Ms. Angela Jester Mijares	HRD Officer
	Ms. Ruby Villalba	HR Staff
Rural Bank of Lanuza	Mr. Wilberto Tupas	Manager
Rural Bank of Cantilan	Mr. Emmanuel Almeda	HRD Manager
Rural Bank of Placer	Mr. Eric Lozada	HRD Officer
Rural Bank of Insulan	Mr. Cherwin De-Otay	VP – MFU Operations
	Mr. Allan Marvin Acosta	VP – Regular Operations
	Mr. Jessie España	MFU Area Manager

Banks	Name	Designation
Rural Bank of Labason	Mr. Carmelo Mayuela	Manager
	Ms. Lourdes Labiano M.D.	Branch Manager
	Ms. Evelyn Buctuan	Vice President
Surigaonon Rural Banking Corp.	Mr. Gerry Besinga	HRD Manager
	Mr. Jabin Torculas	Officer In-Charge
Cooperative Bank of Cotobato	Mr. Guillermo Carisma Jr.	General Manager
Money Mall Rural Bank	Ms. Jeanette Faelangca	Microfinance Supervisor
	Ms. Amelita Quesada	Compliance Officer
	Ms. Evelyn Camoyas	Loan Officer
Enterprise Bank, Inc	Mr. Joel Lagura	Microfinance Head
	Ms. Reign Costes	HR Manager
Rural Bank of Montevista	Mr. Jason Daquigan	VP – Business Development
Rural Bank of Guinobatan Inc.	Ms. Annie Abanico	Supervisor
	Ms. Lilibeth Bartolay	Loan Officer
	Mr. Noel Dizon	MF Head
	Mr. Paulo Conrado	President
	Ms. Asuncion Sta. Maria	HRDM Head
	Mr. Gerry Prescilla	Branch Manager
Rural Bank of Paracle Inc.	Ms. Clemecia Paro	OIC- Daet Branch
	Ms. Edna Perpetua	Training Officer
Cooperative Bank of Camarines Sur	Mr. Ariel Endraca	MF Head
	Ms. Imelda Del Rosario	Branch Manager
Fil-Agro Rural Bank, Inc.	Mr. Miguel Garcia	Branch Manager
	Mr. Rogelio Agustin	Project Manager
	Ms. Teresita Francisco	Loan Officer
Producers Rural Banking Corporation	Ms. Reneli Gloria	Research & Development Officer
	Mr. Dennis Cablayan	
	Mr. Glenn Martinez	Area Supervisor
Cooperative Bank of Tarlac	Mr. Victor Los Añez	Compliance Officer
	Ms. Maria Amparo Dizon	Personnel Officer
	Ms. Joyce Mansalapus	Training Officer
Cooperative Bank of Pampanga	Ms. Antoinette Tayag	Employee Development Director
	Ms. Melody Garcia	Finance & Admin. Group Head
Bangko Kabayan	Mr. Gerniel Rivera	Branch Manager

Cooperatives

Cooperatives	Name	Designation
Micro Enterprise Multi-purpose Cooperative (MEMPCO)	Ms. Eleonor Santiago	General Manager
Bansalan Cooperative Society	Mr. Ernesto Mabunga	Chairman
Nabunturan Integrated Cooperative	Ms. Lydia Benedicto	Executive Director
Mindanao Alliance of Self-Help Societies – Southern	Mr. CosmePacana	Training Director

Cooperatives	Name	Designation
Philippines Educational Cooperative Center (MASS-SPECC)		

Educational Institutions

Schools, Colleges, Universities	Name	Designation
Cagayan De Oro College	Ms. Cora Baylon	Faculty
Araullo University	Ms. Emma Ocampo	Program Head
	Ms. Rosario Dela Cruz	Program Head
	Mr. Jann Mark Estremera	Faculty
Bicol University	Mr. Ramesis Lorino	Dean
	Mr. Nolan Belaro	Department Head
	Dr. Fay Lea Patria Lauraya	President
	Ms. Viola Amano	Coordinator for Instruction
	Mr. Nolan Belaro	Department Head
	Ms. Alma Satimbre	Department Chairman
	Ms. Nonalyn Dews Santos	Instructor
College of Immaculate Conception – Cabanatuan	Ms. Ma. Germina Santos	College Faculty
	Mr. Reynante Rivera	Department Chairperson
	Mr. Duke Benedict Lao	College Instructor
	Dr. Mariel Cruz	Faculty
	Ms. Alicia Herezo	Faculty
Central Mindanao College	Ms. Violeta Flores	Finance Officer
Philippine School of Entrepreneur Management	Ms. Emma Nieva	Dean of College
Stella Maris College	Mr. Florante Salavedra	Faculty Member
Intercity College of Science and Technology (ICST)	Ms. Maria Riza Dayrit	Admin
Holy Cross of Davao College (HCDC)	Mr. Neil Magloyuan	PH – CPF
	Mr. Garex Antoque	PH - BSECE
University of Mindanao – Tagum Campus	Ms. Janet Mataginas	Head BSA/BSBA Program
	Ms. Aileen Aguilar	Faculty
Ateneo de Davao University	Ms. Marietta Eliot-Pampanga	Faculty
	Mr. Romeo Batesti	Student
	Ms. Ashly Tutor	Student
	Ms. Karen Kong	Student
Brokenshire College	Mr. Nielson Napila	Program Head – Business Adm.
Assumption College of Davao	Mr. Nalven Acenas	Faculty – Campus Minister
Holy Trinity College of General Santos	Ms. Rowena Manansala	Program Dean
Sultan Kudarat Polytechnic State College	Ms. Mildred Accad	Director for Instruction
University of Mindanao – Davao Campus	Ms. Rowena Cinco	Faculty
Asian Institute of Management (AIM)	Ms. Meldy Pelejo	Writer
	Ms. Meg Lara	Admin. Assistant
University of Makati	Ms. Jannet Dañas	Associate Professor

Schools, Colleges, Universities	Name	Designation
	Ms. Belinda Silverio	Associate Professor
	Mr. Pompeyo Adamos II	Assistant Professor IV
	Mr. Pompeyo Adamos III	Assistant Professor
	Mr. Emmer Cruz	Faculty

Technical Education and Skills Development Authority
Dir. Imelda B. Taganas
Ms. Angelina Gellada
Ms. Wilma Bathan
Ms. Nelie A. Llovido
Mr. Zoilo C. Galang
Ms. Agnes P. Panem
Mr. Rosendo C. Rafael
Mr. Arnold L. Lleva
Mr. Edwin G. Maglalang

Non-Government Organizations

Organization	Name	Designation
Punla sa Tao Foundation	Ms. Lisette Domingo	Training Officer
	Ms. Jane Baldago	Senior Knowledge Officer
	Ms. Mary Ann Bolaños	Writer
	Ms.Julie Gallos	Associate
	Ms. Eloisa Barbin	Research Associate
	Ms. Elaine Tan	Associate
	Mr. Allan Cledera	Associate
Independent Consultant	Ms. Evangeline Vidal	Consultant
Dual Training System Networking Foundation Inc. (DTSNETFI)	Mr. Antonio D. Alegria	Executive Director
	Ms. Marie Luz Alquiros	Training Assistant
PinoyME Foundation	Mr. Danilo A. Songco	President
	Ms. Lani Concepcion	Enterprise Development Manager
	Prof. Ronald Chua	Steering Committee Member
	Ms. Angelica Espinosa	Technical Assistant
	Mr. Jason Gavina	Program Assistant
Hanns Seidel Foundation	Ms. Mary Ann Co	Senior Program Specialist
	Mr. Elineo Yap	Program Officer

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