



QUEDANCOR

QUEDAN & RURAL CREDIT GUARANTEE CORPORATION

Citizen's Charter



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FOREWORD

As part of our commitment to render true public service to our nationwide clientele as well as the general public, we are giving them this Citizen's Charter to serve as a useful guide on how to transact with us and avail of our guarantee services especially crafted to help our farmers, fisherfolk, rural workers and the agricultural entrepreneurs.

We made this Charter very simple for easy understanding to our much valued farmers and fisherfolk whose contribution to the growth of the entire economy is immeasurable. We hope that through this Charter, their transactions with our office will be much faster, with better quality output and will yield the best customer satisfaction.

We look forward to serving you all at Quedancor!



ATTY. ARMANDO R. CROBALDE, JR.
OIC-President

MANDATE

Accelerate the flow of investments and credit resources into the countryside so as to trigger the vigorous growth and development of rural productivity, employment and enterprises, thereby generating more livelihood and income opportunities for the disadvantaged rural populace.

MISSION

Provide better and accessible guarantee system and convenient credit- support mechanism.

VISION

Greater access to credit and guarantee by agricultural stakeholders towards increased productivity and improved quality of life.

TIME FRAME FOR PAYMENT OF LOAN _1/

TYPE OF FRONTLINE SERVICE	DOCUMENTARY REQMTS.	CLIENT REQUESTING PARTY	OFFICE/PERSON RESPONSIBLE	STEPS/PROCEDURES	FORMS TO FILL-UP	FEES	PROCESSING TIME
				<i>For Amortization Payment:</i>			
COLLECTION ACTIVITIES	Statement of Account (SOA)	Borrower/	Collection & Remedial	1. Borrower/Agency submits thru email a copy of deposit slip covering the loan payment/amortization For agencies, the schedule of remittance for the period of collection shall be submitted together with the the deposit slip		N/A	
	Official Receipt (OR)	Agency (IAL)	Accounts Div (CRAD)				
	Copy of deposit slip		Accounts Receivables & Payables Div (ARPD)				
	Copy of Schedule of Remittance		Cashier				
			General Service Division (GSD)	2. CRAD acknowledges receipt of email and requests the Cashier for the preparation of OR			15 mins
				3. Quedancor Cashier Prepares OR			30 mins-Depends on cashier's work load. May take longer time to accomplish
				4. Cashier forwards OR to CRAD			
				5. CRAD prepares request for mailing of OR			15 mins
				6. Forwards request to GSD			
				7. GSD mails OR to agencies/borrower; CRAD sends thru email the copy of OR to agency/borrower			15 mins
				<i>For full settlement:</i>			
				1. Borrower informs QUEDANCOR of intention to fully settle loan			
				2. Field Officer/CRAD requests ARPD for SOA			15 mins
				Assuming documents are complete and in order, ARPD prepares SOA			Depends on the completeness of documents and division's work load.
				3. Field Officer/CRAD provides borrower with SOA			15 mins
				4. Borrower pays loan thru QUEDANCOR cashier or thru bank			
				If thru bank, follow steps 1-3 above			
				5. Field Officer/CRAD completes required documents and requests ARPD/RSVP to prepare Cert. Of Full Settlement			
				6. ARPD/Field Officer prepares Cert of Full Payment			
				7. Field Officer/CRAD sends OR together with Cert. Of Full Payment to borrower.			

_1/ For Income Augmentation Livelihood (IAL)Program -Time frame is computed based on operations under normal conditions (8 hours and 5 days work week)

TIME FRAME FOR PAYMENT OF AMORTIZATION OF DISPOSED ASSETS _1/

TYPE OF FRONTLINE SERVICE	DOCUMENTARY REQMTS.	CLIENT REQUESTING PARTY	OFFICE/ PERSON RESPONSIBLE	STEPS/PROCEDURES	FORMS TO FILL-UP	FEES	PROCESSING TIME	
COLLECTION ACTIVITIES			Acquired Assets Mgmt Div. (AAMD)	1.1 AAMD/Concerned Regional Officer reminds buyer to pay amortization due/unpaid amortization.	Demand Letter	N/A		
		Buyer		1.2 Buyer informs QUEDANCOR to settle his/her unpaid amortization.				
		Statement of Account (SOA)						
		Official Receipt (OR)						
		Cert. of Full Settlement		Collection & Remedial Mgt. Dept. (CRMD)	2. AAMD asks CRPD - ARPD for a Statement of Account (SOA)	SOA		30 MINS.
		Deed of Absolute Sale (DOAS)						
				Corporate Receivables and Payables Department (CRPD)	3. CRPD prepares SOA;	SOA		HALF DAY - 4 HRS.
					4. AAMD prepares order of payment.	Order of Payment		15 MINS.
				Cashier	5. Buyer pays amortization through the Quedancor Cashier or through LBP;			1 HR.
					6. Quedancor Cashier Prepares OR	OR		15 MINS.
					7. If account is fully paid, borrower provides AAMD a copy of OR ;			1 DAY
					8. AAMD completes the required documents and requests CRPD to prepare Cert of Full Settlement			HALF DAY - 4 HRS.
					9. CRPD prepares Cert of Full Payment	Cert of Full Pymt		1 DAY
					10. AAMD prepares Deed of Absolute Sale	DOAS		
				CRMD	11. CRMD VP, EVP initials on the DOAS			
					12. Pres & CEO signs on the DOAS;			
					13. Buyer signs DOAS, have it notarized and present the same to AAMD;			
				14. AAMD assists buyer to prepare request for release of title;				
				15. CFU Custodian prepares release documents and have it signed by authorized Quedancor Officers;				
				16. CFU Custodian releases Transfer Certificate of Title to (TCT) Buyer;				
				17. Buyer receives TCT				

_1/ Time frame is computed based on operations under normal conditions (8 hours and 5 days work week)

DIRECTORY OF KEY OFFICERS

(As of 20 July 2020)

CENTRAL OFFICE

QUEDANCOR Center
#34 Panay Ave., Quezon City

Office of the President (OP)

Atty. Armando R. Crobalde, Jr.

Officer-In-Charge-President/
Loans Management/CRMD
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Office of the Executive Vice-President (OEVP)

Josefina R. Martin

Executive Vice-President
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Property Appraisal Division (PRAD)

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Office of the Corporate Secretary (OCS)

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Internal Audit Services (IAS)

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Officer-In-Charge
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Compliance and Fraud Audit Division (CFAD)

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Public Information Office (PIO)

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CLUSTER A-LOANS MANAGEMENT

Credit Guarantee Department (CGD)

Alberto A. Guevarra

Officer-In-Charge

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Guarantee Management Division (GMD) and Accreditation Division (ACD)

Marisa A. Aganon

Assistant Vice-President

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Collection and Remedial Management Department (CRMD)

Collection and Remedial Accounts Division (CRAD)

Ma. Elena B. Luistro

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Acquired Assets Management Division (AAMD)

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CLUSTER B- CORPORATE SERVICES

Marissa E. Caparaz

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Concurrent AVP for Manpower Resources Division

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Planning Services Office (PSO)

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Officer-In-Charge

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Systems Planning Division

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Manpower Resources Division

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General Services and Property and Supply Divisions

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IT-Infrastructure Management Division (IMD)

Edwin O. Banas

Officer-In-Charge

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CLUSTER C-FINANCE MANAGEMENT

Teresita D. Pineda

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Treasury Department (TrD)

Fund Management and Cash Division (FMCD)

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Corporate Receivables and Payables Department (CRPD)

Ma. Teresa M. Dimo

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Accounts Receivables Management Division I (ARMD I)

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Corporate Accounting Division

Teresita D. Pineda (concurrent)

Assistant Vice-President

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REGIONAL OFFICERS

(as of 20 July 2020)

NATIONAL CAPITAL REGION (NCR)

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REGION 2

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REGION 3

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REGION 7

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REGION 8

DENNIS R. ORIEL - Operations Officer

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REGION 10

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REGION 12

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FEEDBACK AND REDRESS MECHANISM

Ways of Filing a Complaint	Requirements	Steps/Procedures	Processing Time
Thru Text Messaging	Text message detailing the nature of complaint/query and identity of the texter.	<ol style="list-style-type: none"> 1. The client sends a text message to QUEDANCOR Text Hotline (QTH) Number 09279217989 detailing the nature of his/her complaints or query. 2. The QTH Administrator acknowledges receipt of the message and replies immediately to the text sender. 3. The QTH Administrator reads the message and asks for further details from the message sender to properly establish his/her identity, then forwards the message to the concerned division/person who can properly act on the said complaint/request or query. 4. The concerned division/person acknowledges the receipt of the message and contacts the source of the message to address his/her concerns. 5. Once the complaint was satisfied or acted upon, the concerned person/officer informs the QTH Administrator of the actions taken and updates her every time an action is done. 	As soon as the message is received.
Thru Phone Call		<ol style="list-style-type: none"> 1. The client may call the QTH Hotline Number 09279217989 or the landline numbers of any of the Regional Offices (please see directory), identifies himself and airs his/her complaints or query. 2. The QTH Administrator, or the Officer of the Day in the Regional Office in the case of provincial clients, takes important notes on the details of the complaints and gets the contact numbers and identification of the caller; then calls the concerned person/officer who can best act on the complaint/query. 3. The concerned division/person acknowledges the receipt of the complaint details and contacts the complaining person to address his/her concerns. 4. Once the complaint/query was properly answered or acted upon, the concerned person/officer informs the QTH Administrator or the RAVP who endorsed the complaints, of the actions taken and updates him/her every time an action is done on the said complaint. 	As soon as the message is received.
Thru Personal Visit		<ol style="list-style-type: none"> 1. The client goes to the nearest QUEDANCOR office and narrates his/her complaints or asks for some information regarding a loan or program from the assigned Officer of the Day. 2. If the complaint/query can be resolved/addressed within that Field Office, the Regional Assistant Vice-President (RAVP) will act on the complaint/query immediately. 3. If the complaint necessitates some actions from the Central Office officers/management a written complaint/query maybe requested from the client which will be forwarded/endorsed to the Central Office for action, or the RAVP may just write down the details of the complaint then communicates with the concerned officer/unit in the Central Office who can best address the complaint/query. 4. The concerned Central Office personnel/officer will reply officially/act properly on the complaint thru the RAVP or it may reply directly to the complaining client but must copy furnish/inform the RAVP/source of the actions taken to address the client's complaints/query. 	The same day
Thru Emails		<ol style="list-style-type: none"> 1. The QUEDANCOR is maintaining a website with address http://www.quedancor.lhome.blogspot.com/ which contains a feedback box where the public may send complaints/query via email to be sent to pio_quedancor@yahoo.com 2. The client sends an email to pio_quedancor@yahoo.com narrating his/her complaints with backgrounder or necessary details and date of narrated events, or persons involved if there are any. 3. The pio_quedancor@yahoo.com account Administrator acknowledges the receipt of the email, verifies initially the identity of the email sender and forwards immediately the email to the concerned person or division who handles the issue at hand. 4. The concerned division then communicates using all possible means to the email sender to further check on his/her request or complaints and correspondingly acts on it then copy furnish/update the Public Information Office of the actions taken. 	The same day The same day

**Office of the President
of the Philippines
Malacañang**

MEMORANDUM ORDER NO. 13

**DIRECTING THE ABOLITION OF QUEDAN AND RURAL CREDIT
GUARANTEE CORPORATION AND FOR OTHER PURPOSES**

WHEREAS, the Quedan and Rural Credit Guarantee Corporation (QUEDANCOR), a government-owned and controlled corporation (GOCC) created pursuant to Letter of Instruction (LOI) No. 704 (s. 1978), as amended by Republic Act No. (RA) No. 7393 or the "Quedan and Rural Credit Guarantee Corporation Act," is mandated to establish a sustainable guarantee system towards improving access to credit in the agriculture sector and accelerating productivity and the flow of investments and credit resources;

WHEREAS, QUEDANCOR is now legally prohibited from continuing its guarantee function under its charter, having exceeded the allowable outstanding guarantee obligation provided therein;

WHEREA, the Philippine Export-Import Agency, Small Business Corporation and the Agricultural Guarantee Fund Pool, which is placed in trust with Land Bank of the Philippines, operate more successful agricultural guarantee programs, activities and projects;

WHEREAS, QUEDANCOR has been operating at a loss for the last five (5) years; and

WHEREAS, pursuant to Section 5(a)(ii) of RA No. 10149 or the "GOCC Governance Act of 2011," the Governance Commission for GOCCs (GCG) recommended the abolition of QUEDANCOR for the following reasons: (a) QUEDANCOR is dormant or nonoperational; (b) it performs functions or purposes that duplicate or unnecessarily overlap with functions, programs, activities, or projects already provided by a government agency; and (c) it is not producing the desired outcomes, or no longer achieving the objectives and purposes for which it was originally designed and implemented, and/or not cost efficient and does not generate the level of social, physical and economic returns *vis-à-vis* the resource inputs;

NOW, THEREFORE, the following are hereby ordered:

SECTION 1. Abolition of QUEDANCOR. The QUEDANCOR is hereby abolished.

SECTION 2. Liquidation of Assets and Settlement of Liabilities. The assets of QUEDANCOR shall be liquidated to settle the outstanding liabilities of the corporation in accordance with applicable laws, rules and regulations.

SECTION 3. Compensation for Affected Officials and Personnel. Affected officials and personnel of QUEDANCOR, whether regular or contractual personnel, may avail of the separation benefits below in addition to retirement or separation benefits allowed under existing laws:

Years In Service	Rates
First 20 years	1.00 x BMP* x No. of years
20 years and 1 day to 30 years	1.25 x BMP x No. of years
30 years and 1 day and above	1.50 x BMP x No. of years

**Basic Monthly Pay*

Funding for the separation pay and other benefits of affected officials and personnel of QUEDANCOR shall be sourced from its corporate funds. The Department of Budget and Management shall ensure that there are sufficient funds to cover the compensation for affected officials and personnel.

SECTION 4. Creation of Technical Working Group. To implement the provisions of this Order, GCG shall be assisted by a Technical Working Group composed of the following:

- a. Department of Agriculture;
- b. Department of Finance;
- c. Department of Budget and Management; and
- d. Land Bank of the Philippines.

SECTION 5. Repeal. All other orders, issuances, or parts thereof, which are inconsistent with the provisions of this Order, are hereby repealed or modified accordingly.

SECTION 6. Separability. If any provision of this Order is declared invalid or unconstitutional, the other provisions not affected thereby shall remain valid and subsisting.

SECTION 7. Effectivity. This Order shall take effect immediately upon publication in the Official Gazette or in a newspaper of general circulation.

DONE, in the City of Manila, this 28th day of June, in the year of our Lord Two Thousand and Seventeen.

By authority of the President:


SALVADOR C. MEDIALDEA
Executive Secretary