

Republika ng Pilipinas
TANGGAPAN NG SANGGUNIANG PANLUNGSOD
Lungsod ng Naga

City Hall Compound, J. Miranda Avenue, Naga City, 4400

www.naga.gov.ph / sp.naga.gov.ph
205-2980 local 2060



ORDINANCE NO. 2020 - 074

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AN ORDINANCE ESTABLISHING THE NAGA CITY BUSINESS STIMULUS PROGRAM AND SETTING ASIDE FUNDS FOR THE PURPOSE:-

Authorized by City Councilors Jose B. Perez,
Jose C. Ranola, M.D. and Mila S.D. Raquid-Arroyo

Be it ordained by the Sangguniang Panlungsod of Naga that:

SECTION 1. Short Title. This Ordinance shall be known as the Naga City Business Stimulus Ordinance.

SECTION 2. Creation and Purpose. The Naga City Business Stimulus Program (NCBSP) is hereby created to help qualified small businesses survive the economic slowdown caused by the Covid 19 Pandemic and make them active partners in reviving our local economy. The NCBSP shall be a temporary measure distinct and separate from the regular livelihood programs of the city government.

SECTION 3. Definition of Terms. For the purpose of this Ordinance, the following terms shall mean, as follows:

- a. Small Business - Enterprises engaged in wholesale and retail trade, food and tourism services, fabrication and production activities that are registered in the City of Naga with an asset not exceeding Three Million (P3M) Pesos.
- b. Workers or employees - those who run, operate or work in the business. For the purpose of determining the loan ceiling set in this Ordinance, the spouse and dependent children of the owner of the business shall not be counted.
- c. Days - refers to working days as used in this Ordinance.

SECTION 4. Nature of Assistance. The NCSBP shall consist of the following:

- a. Zero-Interest credit payable in one (1) year with payment to commence one (1) month after the lifting of nationally-imposed community quarantine, or six (6) months from release of loan, whichever comes first. The maximum loanable amount shall depend on the number of workers employed by the enterprise, as follows: (i) up to P50,000 if employing at least one (1) worker; (ii) up to P50,000 if employing at least two (2) workers; (iii) up to P75,000 if employing at least three (3) workers; (iv) up to P100,000 if employing more than three (3) workers.
- b. Technical and marketing assistance as needed by the enterprise to enable it to adapt to prevailing quarantine conditions or to the new normal.

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SECTION 5. Eligibility Requirements. The Micro-Small Enterprise (MSE) to avail of loan must possess the following qualifications:

- a. Operating in 2019 or prior to the Covid 19 pandemic.
- b. With at least one (1) worker prior to the pandemic who is/are residents of the City of Naga.
- c. Has a valid Naga City Mayor's Permit.

SECTION 6. NCBSB Board. The NCBSB Board is hereby created to be composed of the following:

Chairperson: Chairperson, SP Committee on Trade, Investment, Business and Economic Enterprises

Members: City Administrator
Department Head, Metro PESO
Department Head, Market Enterprise Promotion Office
Negosyo Center Business Counselor
Representative, Department of Trade and Industry
President, Metro Naga Chamber of Commerce and Industry
Representative, Naga City People's Council

The Board shall meet at least twice (2 times) a month to review all applications and determine the amount of loan and any additional assistance that may be availed of from the city government, other government agencies, civil society, and the private sector.

The Metro PESO shall serve as Secretariat of the Board.

The representatives of DTI, MNCCI and NCPC shall be designated by their respective office or organization following their own procedures and submitting their names to the City Mayor for formal acceptance.

The NCBSB Board shall formulate guidelines, specific requirements and collection system not otherwise herein provided, including penalties for delinquent loan payments.

SECTION 7. Implementation. Acceptance and initial screening shall be done by Metro PESO following its forms and procedures. The screening process shall be for the purpose of ensuring that the documents necessary to establish eligibility are complete and that the information contained therein are true.

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The screened applications shall be endorsed to the Board for evaluation, after which it shall forward its recommendation to the City Mayor for final action.

SECTION 8. Powers and Functions of the NCBSP Board. The Board shall have the following powers and functions:

- a. Assess each application as to its compliance with the eligibility requirement, its need for assistance, its impact in preserving or creating employment, and its viability given the restrictions under prevailing quarantine condition.
- b. Prioritize the applicants in the event of limitation in funding.
- c. Upon request of the Applicant, or upon initiative of the Board, arrange for other assistance needed by the Applicant that may be available from other government agencies, or those from civil society organizations and the private sector.
- d. Submit a monthly report to the City Mayor and the Sangguniang Panlungsod as to the statuses of the NCBSP and its beneficiaries and any recommendation to further improve the NCBSP.

SECTION 9. Processing Period. Upon receipt of a complete application, Metro PESO shall have one (1) week to verify the material facts contained therein. Verified applications shall be furnished the members of the Board thru a Group Chat created for the Purpose.

For loan applications amounting to P25,000.00 or below, approval by majority of the Board given thru the Group Chat shall suffice and the same shall be forwarded the City Mayor for final action. However, a request by any member of the Board to have the same deliberated upon in a regular meeting shall result in the application being included in the agenda of the nearest scheduled Board meeting.

For loan applications over P25,000.00, the documents shall likewise be posted on the Group Chat and shall be passed upon by the Board on the nearest scheduled Board meeting.

Applications favorably acted upon by the Board shall be endorsed to the City Mayor on the next working day for final action. The City Mayor shall approve or disapprove the same within ten (10) days from receipt thereof.

Metro PESO shall prepare the corresponding voucher within one (1) day from receipt of approved application and endeavor to have the same processed and released within four (4) days.

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SECTION 10. Monitoring and Evaluation. Metro PESO shall periodically monitor the recipient enterprise and undertake such measures necessary to help the business survive the pandemic. Interventions which are beyond its resources and mandate shall be brought to the attention of the Board for appropriate action. A quarterly monitoring and evaluation report of all beneficiaries, along with any recommendation, shall be submitted to the Board for its appropriate action.

SECTION 11. Funding. An initial amount of Ten Million (P10M) Pesos shall be set aside for NCBSF to be sourced from savings generated from the suspension of obligations on certain accounts due to quarantine regulations, such as training and travelling expenses. A supplemental budget shall be passed for this purpose. Any additional appropriation shall be conditioned on a favorable assessment of the program.

SECTION 12. Sunset Provision. The NCBSF shall cease to be effective one (1) year from the lifting of the community quarantine unless the need for it remains as determined by the Sangguniang Panlungsod.

SECTION 13. Repealing Clause. Any provision of other ordinances, executive orders, and rules and regulations inconsistent with the provisions of this Ordinance are hereby repealed or modified accordingly.

SECTION 14. Effectivity. This Ordinance shall take effect immediately upon approval.


ENACTED: August 4, 2020


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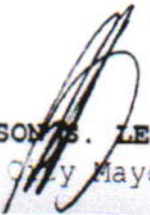
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WE HEREBY CERTIFY to the correctness of the foregoing Ordinance.


GIL A. DE LA TORRE
Secretary to the
Sangguniang Panlungsod


CECILIA B. VELUZ-DE ASIS
City Vice Mayor &
Presiding Officer

APPROVED:


NELSON S. LEGACION
City Mayor

X 8/10/2020