

**16th CONGRESS OF THE Republic of the Philippines
FIRST REGULAR SESSION**



House of Representatives
HOUSE BILL NO. 3920

INTRODUCED BY HONORABLE GUSTAVO S. TAMBUNTING

EXPLANATORY NOTE

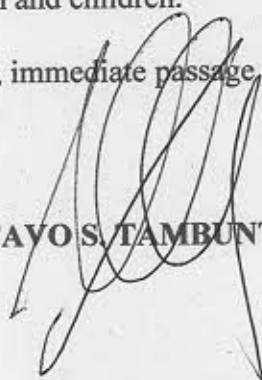
This bill seeks to establish a credit assistance program for Persons with Disabilities. This credit window will facilitate the integration of Persons with Disabilities to the mainstream society through available credit windows and loan facilities that will help them venture in the micro business enterprises making PWDs entrepreneurs of micro economies.

Having in mind the best interest of our PWDs and in pursuant to Article XV, Section 4 of the Constitution, it is the duty of the family to take care of members with disabilities while the State may design programs of social security for them.

In addition to this, Section 10 in the Declaration of Principles and State Policies provides: "The State shall provide social justice in all phases of national development." Further, Article XIII, Section 11 provides: "The State shall adopt an integrated and comprehensive approach to health and other social services available to all the people at affordable cost. There shall be priority for the needs of the underprivileged, sick, elderly, disabled, women and children."

Hence, immediate passage of this bill is earnestly sought.

GUSTAVO S. TAMBUNTING



16th CONGRESS OF THE Republic of the Philippines
FIRST REGULAR SESSION

House of Representatives
HOUSE BILL NO. 3920

INTRODUCED BY HONORABLE GUSTAVO S. TAMBUNTING

AN ACT
ESTABLISHING A CREDIT ASSISTANCE PROGRAM FOR PERSONS WITH
DISABILITIES (PWDs),

*Be it enacted by the Senate and House of Representatives of the Philippines in Congress
as assembled:*

Section 1. This Act shall be known as “The Persons with Disabilities Credit Assistance Program Act of 2014.”

SEC. 2. Declaration of Policy. – Pursuant to Article XIII, Section 11 provides: “The State shall adopt an integrated and comprehensive approach to health and other social services available to all the people at affordable cost. There shall be priority for the needs of the underprivileged, sick, elderly, disabled, women and children.”

SEC. 3. Loans. – A PWD with a valid business permit issued by a local government unit may avail of a loan of not more than Fifty thousand pesos (Php50,000.00) from the National Council on Disability Affairs (NCDA) to facilitate the operation of a micro business enterprise. Provided, That any of the members of his/her family not otherwise disqualified by law shall participate in the loan as co-borrower and execute necessary documentation to that effect: Provided, further, That the loan shall be guaranteed and released by the NCDA upon proper submission of the following documents, duly certified to in writing by the local DSWD as to their authenticity and properly certified/verified by the local government unit concerned:

- (a) business permit; and
- (b) certification from the DSWD.

The loan shall be entered into by and between the PWD and the NCDA, with the next-of-kin as the guarantor.

SEC. 4. Payment of Loan. – The loan shall be paid in twenty four (24) equal monthly installments at a preferred interest rate not to exceed six percent (6%) per annum to be paid directly to the NCDA. For this purpose, the applicant PWD shall execute the necessary promissory agreement.

SEC. 5. Sanctions. – Failure to pay the loan and/or violations of the terms imposed herein shall be sufficient ground to bar the defaulting PWD from availing future benefits and privileges for PWD and liability falls on the co-borrower.

SEC. 6. *Implementing Rules and Regulations.* – The Secretary of Social Welfare and Development and the NCDA within sixty (60) days from the approval of this Act, shall promulgate the implementing, rules and regulations for the effective implementation of the provisions of this Act.

SEC. 7. *Appropriations.* –The amount necessary to carry out the provisions of this Act upon its effectivity shall be charged out of the funds of the Office of the President. Thereafter, any such sum as shall be needed for the regular implementation of this Act shall be included in subsequent General Appropriations Act following its enactment into law.

SEC. 8. All laws, presidential decrees, executive orders and rules and regulations or part thereof, contrary to, or inconsistent with the provisions of this Act, are hereby repealed or modified accordingly.

SEC. 9. Should any provision of this Act be found unconstitutional by a court of law, such provision shall be severed from the remainder of this Act, and such action shall not affect the enforceability of the remaining provisions of this Act.

SEC. 10. This Act shall take effect fifteen (15) days after its complete publication in any two (2) national newspapers of general circulation.

Approved,

GUSTAVO S. TAMBUNTING

