

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

SEVENTEENTH CONGRESS
First Regular Session

HOUSE BILL NO. 3160

HOUSE OF REPRESENTATIVES	
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Introduced by **HON. GUS 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 enterprise 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 people at affordable cost. There shall be priority for the needs of the under privileged, sick, elderly, disabled women and children.

Hence, immediate passage of this bill is earnestly sought.


GUS S. TAMBUNTING

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Introduced by **HON. GUS 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. *Short Title.* – This Act shall be known as "The Persons with Disabilities Credit Assistance Program Act of 2016"

SECTION 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 people at affordable cost. There shall be priority for the needs of the underprivileged, sick, elderly, disabled, women and children."

SECTION 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 (Php 50,000.00) from the National Council on Disability Affairs (NCDA) to facilitate 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 as 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.

SECTION 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.

SECTION 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.

SECTION 6. *Implementation Rules and Regulations.* – The Secretary of the Department Social Welfare and Development (DSWD) 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.

SECTION 7. *Appropriations.* – The amount necessary to carry out the provisions of this Act upon its effectively shall be changed 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.

SECTION 8. *Repealing Clause.* – 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.

SECTION 9. *Separability Clause.* – If for any reason/s, any part or provision of this Act shall be declared unconstitutional or invalid, other parts or provisions hereof which are not affected thereby, shall continue to be in full force and effect.

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

Approved,