

**PROGRESS REPORT
CORDOVA COMMUNITY-BASED HOUSING PROGRAM
1ST QUARTER OF 2011
(January-March)**



JUSTICE F & DIALOGUE PARTNERS

**Human Community Development (HCD) Team
JUSTICE PEACE & INTEGRITY OF CREATION-
INTEGRATED DEVELOPMENT CENTER (JPIC-IDC)**

I. BASIC INFORMATION

Project Title : Community-Based Housing Program in Cordova
Project Implementer: JPIC-IDC
Project Partner : Justice F & Dialogue Partners
Project Duration : Year 2011

II. ACTIVITIES IMPLEMENTED

1. Livelihood Development & Cooperative Strengthening

The development of livelihood enterprise and strengthening of the cooperative practices in Camolinas Housing Site are two of the target outputs in the ongoing project monitoring and journeying of the JPIC-IDC. These challenges if properly address by our concerted effort would benefit and further the transformation of our partner-families.

The Cooperative Practices. The works done by our community development workers (CWD) were immense in this project component. The focused were aimed on the many facets of the cooperative issues; the organizational structure, leadership and management, policy formulation and consumer store operation.

- In order for the cooperative to be strengthened, regular monthly meetings of the board of directors and management team were facilitated.
- Review the policies and resolutions approved by the board if the intent of those were beneficial to all concerns.
- Monitor and correct some flaws and gaps in the consumer store operation.
- Conduct mediation and conciliation to normalize the relationship among the officers and members of the cooperative.

Conducted Educational Tour to our sister cooperative, the Guiwanon Multi-Purpose Cooperative (GMPC) in Brgy. Guiwanon, Bantayan Island. (March 31-April 2, 2011). Ten officers and members of the Fisherfolks of Camolinas- Multi-Sectoral Multi-Purpose Cooperative (FISOC-MSMPC) were the delegates of the exposure.

The purpose of the tour was for the **FISOC-MSMPC****** officers can actually see how a cooperative should be managed and how to operate its business unit. It also serves as venue for ideas exchange between the two cooperatives and sharing of learning, impressions and experiences. The visit somehow elucidates the dynamics in building good rapport and maintaining mutual relationship within the cooperative. How to strike a balance between the implementation of policies and harmonization of relationship among members and officers.

Another area that was given attention by the FISOC-MSMPC during the study was the GMPC's operation to its business units like; Sardines & Kroepeick Production, micro-lending,

consumer store, purchase order loan, water and other services. Some good practices if applicable in the community of Camolinas may be replicated in the future.

The tour also enhances the awareness of the delegates in caring for the environment especially that Sitio Camolinas has tried before of planting Mangroves in the coastline. In order to help and support the marine life in the area since many of the residence draw their livelihood from the sea as fishermen or fish vendors.

Dried Boneless Danggit Enterprise. The project-beneficiaries were already trained how to process the dried Danggit as potential enterprise however it failed to take off because of varied reasons. Some pointed out the gaps in the supply side others in management and market challenges. In order to remedy the weaknesses of operating the business HCD Cordova team together with the beneficiaries conducted a one-day **Market Scanning for Dried Danggit** (February 2011) in several markets and outlets in Cebu City. The purpose is for the partner-beneficiaries get acquainted on the dynamics of dried fish industry and also know the supply, demand and competition aspect enterprise. Thus increasing their practical knowledge will somehow guide them in future operation.

2. Strengthening of the Basic Ecclesial Community (BEC) Life

Regular weekly bible and faith sharing are conducted by the 8 Clusters (groupings) of the Sitio Camolinas (from the Housing Project & other beneficiaries outside the JPIC housing). The schedules were arranged so that the community development workers (CWD) and the project coordinator can attend and joined the sharing and reflection.

The monthly general assembly or meeting of the BEC are continually observed. There many issues and concerns in the housing were discussed.

3. Amortization and Collection

➤ On Housing Payment & Collection (56 Beneficiaries/Clients)

The monitoring and follow up effort of the community development workers is almost concentrated in this aspect. As of March 2011 collection of payments are still low based on the expected monthly target. But the 2011 collection is much better than last year 2010.

JPIC-IDC faced many challenges because of the housing project but all were slowly resolved. One of the controversial issues when the JPIC's attention was called by the municipal council of Cordova because of the appeal from the beneficiaries/clients who were delinquent of their monthly amortization. But after the thorough deliberation at the council the local government unit of Cordova supported the cause of JPIC in trying to collect the substantial accountability of the beneficiaries/clients. As a result the monthly amortization was increased to P500.00 from the original P300 monthly. It was strengthened through a memorandum of

agreement (MOA) that was signed between the parties involved. The MOA is now implemented by the Cordova Project Team.

Payment Performance

Target Collection: P28, 000.00 monthly (56 clients)

Months	Collection
January	16,220.00
February	11,250.00
March	14,870.00

Deviation of Project Policies.

- Many of the beneficiaries failed to regularly pay their monthly amortization that was pegged before at P316.00 (Phase 1 with 12 beneficiaries) & P376.79 (Phase 2 with 44 beneficiaries) Due to JPIC's insistent collection effort it resulted to misunderstanding in the housing community.
- Some of the extension (structure) at the back of the housing unit didn't follow the agreed standard and style.
- There are at least five beneficiaries/clients continue to defy the new agreement signed by the JPIC-IDC, Brgy. Poblacion, Municipality of Cordova and beneficiaries that the monthly amortization in order to cover up the many default payments should increase to P500.00 a month.

Actions Taken

- The beneficiaries/clients petitioned the municipal council regarding the persistent call of the JPIC-IDC to consistently pay their monthly obligation. But the appeal was turned down by the local government unit of Cordova after hearing the explanation of JPIC-IDC. The monthly amortization was increased to P500.00 and disallowed excessive and unreasonable extension of structure (not more ½ meters) at the back of the housing unit.
- Memorandum of agreement (MOA) duly notarized was distributed to the housing beneficiaries stipulating the P500.00 monthly amortization and the voluntary eviction if the agreement is not followed.
- Allow the beneficiaries to pay their monthly amortization in a daily or weekly basis until it will reach P500.00 before the month end.
- Regular follow-up and visitation to delinquent-beneficiaries.
- Conduct one on one talk with the delinquent beneficiaries.
- One of the delinquent-beneficiaries (Maximo Menguito) was already given 8 days to vacate the house after the many request and call to pay his monthly obligation.
- The Cordova Project Team steadily implemented the policies and agreements in order to recover the substantial amount due for the housing project.

➤ **On Paint, Electricity, Motor Boat & Micro-Credit Loans**

- The above JPIC-IDC support to the housing project beneficiaries were reviewed and assessed and subject of the team's collection planning.

4. JPIC-IDC Dialogue Center & Proposed Livelihood Center

The dialogue center is one of the most important assets in the community which if fully maximize it will help propel their sustainability. The three storey building houses the consumer store of the cooperative, the dried Danggit enterprise, cooperative office, JPIC field office, preschool and tutorial area. All of these components if utilized into good use could lift the socio-economic initiatives of the housing beneficiaries.

Unfortunately it didn't happen because of some leadership and relational nuisance in the area. A weakness that the JPIC-IDC recognized and considered as one of the primordial concern.

Electricity Connection. The building is complete. But has no electricity connection. Electricity is important in order for the dialogue center be fully used. And indeed after so many pitfalls along the way in the processing and follow up of requirements. The center was already lighted for the community and most especially the children who can now enjoy and made their tutorial and classes easier.

Proposed Livelihood Center. The MOA between the JPIC, Brgy. Poblacion & Municipality of Cordova was already notarized. And the livelihood center is now ready for the construction phase to complete its building. With the assistance of the JPIC-IDC project engineer the unfinished building was already inspected, the cost estimates and other plans were laid out.

The team is hoping that within the 2nd quarter of 2011 the completion of the proposed livelihood center shall be accomplished. And hopefully all parties especially the community will be benefitted of the center as future venue of many capacity buildings, meetings and other activities.

III. RELEVANT CHANGES, CONSTRAINTS AND RECOMMENDATION

Relevant Changes

- Hiring of the new project coordinator. To oversee and to journey with the project and ensure that coordination of the many efforts in the housing project are properly monitor for the attainment of better transformation in the community.
- The assigned regent-Community Development Worker (CDW) in the area has ended its term last April 16, 2011.

Constraints

- The lack of income of the residents is one of the difficulties in the housing project. They already have multiple financial obligations (housing payments, paint loan, micro loan, motorboat, electricity loan) which are burden for the family to handle. The relationship and behaviour of some community members are also quite challenging to address.

Recommendation (Consideration for Implementation)

- In order for the partner-families to be able to gradually pay their accountabilities;
 1. A livelihood initiative tailor fit on the capacity & capability of selected partner-family should be supported.
 2. Financial support to individual should be discouraged. However, it is more favourable if the limited financial support be channelled to a group enterprise or communal income generating activities in order to increase their mutual respect and trust to each other.
 3. BEC life should play a vital role of enhancing the self-respect of the partner-families and improve the relationship among neighbours.
 4. CDW replacement of the area is needed (temporary or whatever) to really give focus on one concern at a time.
- Formulate and consolidate the development framework in the community based on the ongoing project to avoid sporadic implementation of plans.

******FISOC-MSMPC-** It uses the name Cooperative although not yet registered by the Cooperative Development Authority (CDA). However most of their practices are based on the cooperative principle. Their Capital Build Up (CBU) until now is insufficient or didn't pass the requirement of the CDA which is a minimum of P15, 000.00 that would warrant there registration. To increase the CBU of the FISOC-MSMPC is one of the targets of Cordova Team to improve.

**2nd Quarter Implementation Plan
(April-June 2011)**

Months	Activities
APRIL	Regular monthly meetings of cooperative officers (FISOC-MSMPC)
	Regular monthly BEC Meetings
	Weekly BEC Bible & Faith Sharing
	Regular monitoring of the consumer store
	Regular monitoring & strengthening of cooperative practices
	Regular collection of housing amortization & follow-up delinquents.
	Cooperative special meeting to 47 members (ownership meeting)
	Community Meeting/Consultation for the Labor Counterpart of the Livelihood Center Construction
	Canvass & purchase materials for the construction of the Livelihood Center
May	Regular monthly meetings of FISOC-MSMPC officers
	Regular BEC Meetings
	Weekly BEC Bible & Faith Sharing
	Regular monitoring of the consumer store
	<i>Cooperative members refresher on Cooperative Education Seminar***</i>
	<i>Cooperative strategic planning & visioning process***</i>
	Cordova Project logical framework development
	Regular monitoring & strengthening of cooperative practices
	Regular collection of housing amortization, follow-up delinquents
	Construction of the Livelihood Center
June	Regular monthly meetings of FISOC-MSMPC officers
	Regular BEC Meetings
	Weekly BEC Bible & Faith Sharing
	Regular monitoring of the consumer store
	Regular monitoring & strengthening of cooperative practices
	Regular collection of housing amortization, follow-up delinquents
	Construction of the Livelihood Center
	Cordova Project logical framework development
	Revive the Dried Danggit Enterprise

Yellow : Done

**** : Requires budgetary consideration*