



Republic of the Philippines  
Region IX  
Province of Zamboanga del Sur  
**MUNICIPALITY OF DUMALINAO**



**OFFICE OF THE SANGGUNIANG BAYAN**

**EXCERPTS FROM THE MINUTES OF THE 36<sup>th</sup> REGULAR SESSION OF THE 12<sup>TH</sup> SANGGUNIANG BAYAN OF DUMALINAO, ZAMBOANGA DEL SUR, HELD AT SB SESSION HALL ON MAY 29, 2023.**

**Present:**

|                                   |                        |
|-----------------------------------|------------------------|
| <b>HON. LORENZO S. ALCANTARA</b>  | - Municipal Vice Mayor |
| <b>HON. RONALDO D. ENCABO</b>     | - SB Member            |
| <b>HON. ARNOLD L. FLORES</b>      | - SB Member            |
| <b>HON. FREDERICK R. BALANDRA</b> | - SB Member            |
| <b>HON. HERMES B. CABALES</b>     | - SB Member            |
| <b>HON. MA. GEMMA C. ALBISO</b>   | - SB Member            |
| <b>HON. RHOLLY A. LABANG</b>      | - SB Member            |
| <b>HON. ROMEO G. LIGAN</b>        | - SB Member            |
| <b>HON. JESSIE NIEL C. PAULO</b>  | - ABC President        |
| <b>HON. JEZIEL R. DAGUPAN</b>     | - SKF President        |
| <b>HON. ROMEO D. PARILA</b>       | - IPMR                 |

**Absent:**

|                               |                             |
|-------------------------------|-----------------------------|
| <b>HON. JELITO R. PEÑONAL</b> | - SB Member – on Sick Leave |
|-------------------------------|-----------------------------|

**RESOLUTION NO. 0198-2023**

**AUTHORIZING THE LOCAL CHIEF EXECUTIVE, HON. JUNAFLO R. S. CERILLES, RMT, MAGD, TO ENTER INTO AND SIGN A MEMORANDUM OF AGREEMENT ON BEHALF OF THE LOCAL GOVERNMENT UNIT OF DUMALINAO WITH TAGUM COOPERATIVE, REPRESENTED BY ITS BRANCH MANAGER, MR. GARRY GIBB G. REGIDOR, MBA, FOR THE GRANT OF LOAN SERVICES - AUTOMATIC PAYROLL DEDUCTION SYSTEM/FACILITY FOR OFFICIALS AND EMPLOYEES IN THE MUNICIPALITY OF DUMALINAO, ZAMBOANGA DEL SUR.**

**WHEREAS,** presented for consideration and appropriate action is the proposed resolution of Hon. Hermes B. Cabaless to authorize the Local Chief Executive to enter into and sign a Memorandum of Agreement on behalf of the LGU-Dumalinao with Tagum Cooperative for the grant of loan services - automatic payroll deduction system/facility for officials and employees thereof;

**WHEREAS,** Section 22 (c) of R.A 7160, otherwise known as the Local Government Code of 1991, provides, that every local government unit, as a corporation, shall, unless otherwise provided in this Code, no contract may be entered into by the local chief executive in behalf of the local government unit without prior authorization by the sanggunian concerned;



**WHEREAS**, the municipal mayor is empowered by the same Code to enter into contracts on behalf of the municipality, based on Section 444 (b) (1) (vi) thereof, which provides that upon authorization by the sangguniang bayan, represent the municipality in all its business transactions and sign on its behalf all bonds, contracts, obligations, and such other documents made pursuant to law or ordinance;

**WHEREAS**, Tagum Cooperative is offering loan services through automatic payroll deduction system or facility for LGU-Dumalinao officials and employees;

**WHEREAS**, in order to realize the same, there is a necessity to grant authority to Local Chief Executive for her to enter into an official acts;

**WHEREAS**, after careful review and exhaustive deliberation, and after finding the same to be proper and order;

**NOW, THEREFORE**, premises above-considered, on motion by **HON. HERMES B. CABALES**, the body resolved, as it hereby resolves to the Local Chief Executive, Hon. Junafior S. Cerilles, RMT, MAGD, to enter into and sign a Memorandum of Agreement on behalf of the Local Government Unit of Dumalinao with Tagum Cooperative, represented by its Branch Manager, Mr. Garry Gibb G. Regidor, MBA, for the grant of loan services - automatic payroll deduction system/facility for officials and employees in the Municipality of Dumalinao, Zamboanga del Sur.

**LET** the copy of this resolution be furnished to concern offices and/or officials for reference, guidance and appropriate action.


**DONE** this 29<sup>TH</sup> day of MAY 2023, at Dumalinao, Zamboanga del Sur.

**I HEREBY CERTIFY** to the correctness of the foregoing resolution.

  
**ATTY. MAYUS RYAN D. ANDO**

SB Secretary

Attested and approved by:

  
**LORENZO S. ALCANTARA**

Vice Mayor - Presiding Officer





# TAGUM COOPERATIVE

"where people invest their trust"



## Your Family's Best Financial Partner

  
 Investments

  
 Protection

  
 Convenient

|         |           |          |          |          |          |          |            |
|---------|-----------|----------|----------|----------|----------|----------|------------|
| 140,000 | 12,146.04 | 6,493.86 | 4,549.96 | 3,581.91 | 3,004.17 | 9,674.00 | 130,326.00 |
| 130,000 | 11,278.46 | 6,030.02 | 4,224.97 | 3,326.06 | 2,789.59 | 8,983.00 | 121,017.00 |
| 120,000 | 10,410.89 | 5,566.17 | 3,899.97 | 3,070.21 | 2,575.00 | 8,292.00 | 111,708.00 |
| 110,000 | 9,543.32  | 5,102.32 | 3,574.97 | 2,814.35 | 2,360.42 | 7,601.00 | 102,399.00 |
| 100,001 | 8,675.83  | 4,638.52 | 3,250.01 | 2,558.53 | 2,145.86 | 6,910.07 | 93,090.50  |
| 90,000  | 7,808.17  | 4,174.63 | 2,924.98 | 2,302.65 |          | 6,219.00 | 83,781.00  |
| 80,000  | 6,940.59  | 3,710.78 | 2,599.98 | 2,046.80 |          | 5,528.00 | 74,472.00  |
| 70,000  | 6,073.02  | 3,246.93 | 2,274.98 |          |          | 4,837.00 | 65,163.00  |
| 60,000  | 5,205.45  | 2,783.08 | 1,949.98 |          |          | 4,146.00 | 55,854.00  |
| 50,000  | 4,337.87  | 2,319.24 | 1,624.99 |          |          | 3,455.00 | 46,545.00  |

in release plus 1 month  
deposit

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| PORTIZATION |          |    | TOTAL DEDUCTIONS | NET PROCEEDS (excluding advances) |
|-------------|----------|----|------------------|-----------------------------------|
| 60          | 72       | 84 |                  |                                   |
| 10,729.18   | 9,362.77 |    | 34,550.00        | 465,450.00                        |
| 10,514.59   | 9,175.51 |    | 33,859.00        | 456,141.00                        |
| 10,300.01   | 8,988.26 |    | 33,168.00        | 446,832.00                        |
| 10,085.43   | 8,801.00 |    | 32,477.00        | 437,523.00                        |
| 9,870.84    | 8,613.75 |    | 31,786.00        | 428,214.00                        |
| 9,656.26    | 8,426.49 |    | 31,095.00        | 418,905.00                        |
| 9,441.68    | 8,239.24 |    | 30,404.00        | 409,596.00                        |
| 9,227.09    | 8,051.98 |    | 29,713.00        | 400,287.00                        |
| 9,012.51    | 7,864.73 |    | 29,022.00        | 390,978.00                        |
| 8,797.93    | 7,677.47 |    | 28,331.00        | 381,669.00                        |
| 8,583.34    | 7,490.21 |    | 27,640.00        | 372,360.00                        |
| 8,368.76    | 7,302.96 |    | 26,949.00        | 363,051.00                        |
| 8,154.17    | 7,115.70 |    | 26,258.00        | 353,742.00                        |
| 7,939.59    | 6,928.45 |    | 25,567.00        | 344,433.00                        |
| 7,725.01    | 6,741.19 |    | 24,876.00        | 335,124.00                        |
| 7,510.42    | 6,553.94 |    | 24,185.00        | 325,815.00                        |
| 7,295.84    | 6,366.68 |    | 23,494.00        | 316,506.00                        |
| 7,081.26    | 6,179.43 |    | 22,803.00        | 307,197.00                        |
| 6,866.67    | 5,992.17 |    | 22,112.00        | 297,888.00                        |
| 6,652.09    | 5,804.92 |    | 21,421.00        | 288,579.00                        |
| 6,437.53    | 5,617.68 |    | 20,730.07        | 279,270.50                        |
| 6,222.92    |          |    | 20,039.00        | 269,961.00                        |
| 6,008.34    |          |    | 19,348.00        | 260,652.00                        |
| 5,793.76    |          |    | 18,657.00        | 251,343.00                        |
| 5,579.17    |          |    | 17,966.00        | 242,034.00                        |
| 5,364.59    |          |    | 17,275.00        | 232,725.00                        |
| 5,150.01    |          |    | 16,584.00        | 223,416.00                        |
| 4,935.42    |          |    | 15,893.00        | 214,107.00                        |
| 4,720.84    |          |    | 15,202.00        | 204,798.00                        |
| 4,506.25    |          |    | 14,511.00        | 195,489.00                        |
| 4,291.67    |          |    | 13,820.00        | 186,180.00                        |
| 4,077.09    |          |    | 13,129.00        | 176,871.00                        |
| 3,862.50    |          |    | 12,438.00        | 167,562.00                        |
| 3,647.92    |          |    | 11,747.00        | 158,253.00                        |
| 3,433.34    |          |    | 11,056.00        | 148,944.00                        |
| 3,218.75    |          |    | 10,365.00        | 139,635.00                        |
| 3,004.17    |          |    | 9,674.00         | 130,326.00                        |
| 2,789.59    |          |    | 8,983.00         | 121,017.00                        |
| 2,575.00    |          |    | 8,292.00         | 111,708.00                        |
| 2,360.42    |          |    | 7,601.00         | 102,399.00                        |
| 2,145.86    |          |    | 6,910.07         | 93,090.50                         |
|             |          |    | 6,219.00         | 83,781.00                         |
|             |          |    | 5,528.00         | 74,472.00                         |
|             |          |    | 4,837.00         | 65,163.00                         |
|             |          |    | 4,146.00         | 55,854.00                         |
|             |          |    | 3,455.00         | 46,545.00                         |

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Loans: Enson / Earl - Globe - 0917-854-7597

**OPERATIVE**

GESL - Local/ National & GOCCs

Memorandum of Agreement (MOA) / Payroll Deduction

12 mos and below - 7.5% per annum

More than 12 mos - 9.0% per annum or 0.75% per month

LPP insurance only 1 year coverage will be deducted upon loan release plus 1 month deposit and remaining term will be amortized thru suretech deposit

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Note:

| Loan Amount | LOAN TERM & MONTHLY AMORTIZATION |           |           |           |           |          |           | TOTAL DEDUCTIONS | NET PROCEED (excluding advances) |
|-------------|----------------------------------|-----------|-----------|-----------|-----------|----------|-----------|------------------|----------------------------------|
|             | 12                               | 24        | 36        | 48        | 60        | 72       | 84        |                  |                                  |
| 500,000     | 43,378.71                        | 23,192.37 | 16,249.87 | 12,792.52 | 10,729.18 | 9,362.77 | 34,550.00 | 465,450.00       |                                  |
| 490,000     | 42,511.13                        | 22,728.52 | 15,924.87 | 12,536.67 | 10,514.59 | 9,175.51 | 33,859.00 | 456,141.00       |                                  |
| 480,000     | 41,643.56                        | 22,264.68 | 15,599.87 | 12,280.82 | 10,300.01 | 8,988.26 | 33,168.00 | 446,832.00       |                                  |
| 470,000     | 40,775.99                        | 21,800.83 | 15,274.87 | 12,024.97 | 10,085.43 | 8,801.00 | 32,477.00 | 437,523.00       |                                  |
| 460,000     | 39,908.41                        | 21,336.98 | 14,949.88 | 11,769.12 | 9,870.84  | 8,613.75 | 31,786.00 | 428,214.00       |                                  |
| 450,000     | 39,040.84                        | 20,873.13 | 14,624.88 | 11,513.27 | 9,656.26  | 8,426.49 | 31,095.00 | 418,905.00       |                                  |
| 440,000     | 38,173.26                        | 20,409.29 | 14,299.88 | 11,257.42 | 9,441.68  | 8,239.24 | 30,404.00 | 409,596.00       |                                  |
| 430,000     | 37,305.69                        | 19,945.44 | 13,974.89 | 11,001.57 | 9,227.09  | 8,051.98 | 29,713.00 | 400,287.00       |                                  |
| 420,000     | 36,438.12                        | 19,481.59 | 13,649.89 | 10,745.72 | 9,012.51  | 7,864.73 | 29,022.00 | 390,978.00       |                                  |
| 410,000     | 35,570.54                        | 19,017.74 | 13,324.89 | 10,489.87 | 8,797.93  | 7,677.47 | 28,331.00 | 381,669.00       |                                  |
| 400,000     | 34,702.97                        | 18,553.90 | 12,999.89 | 10,234.02 | 8,583.34  | 7,490.21 | 27,640.00 | 372,360.00       |                                  |
| 390,000     | 33,835.39                        | 18,090.05 | 12,674.90 | 9,978.17  | 8,368.76  | 7,302.96 | 26,949.00 | 363,051.00       |                                  |
| 380,000     | 32,967.82                        | 17,626.20 | 12,349.90 | 9,722.32  | 8,154.17  | 7,115.70 | 26,258.00 | 353,742.00       |                                  |
| 370,000     | 32,100.24                        | 17,162.35 | 12,024.90 | 9,466.47  | 7,939.59  | 6,928.45 | 25,567.00 | 344,433.00       |                                  |
| 360,000     | 31,232.67                        | 16,698.51 | 11,699.90 | 9,210.62  | 7,725.01  | 6,741.19 | 24,876.00 | 335,124.00       |                                  |
| 350,000     | 30,365.10                        | 16,234.66 | 11,374.91 | 8,954.76  | 7,510.42  | 6,553.94 | 24,185.00 | 325,815.00       |                                  |
| 340,000     | 29,497.52                        | 15,770.81 | 11,049.91 | 8,698.91  | 7,295.84  | 6,366.68 | 23,494.00 | 316,506.00       |                                  |
| 330,000     | 28,629.95                        | 15,306.96 | 10,724.91 | 8,443.06  | 7,081.26  | 6,179.43 | 22,803.00 | 307,197.00       |                                  |
| 320,000     | 27,762.37                        | 14,843.12 | 10,399.91 | 8,187.21  | 6,866.67  | 5,992.17 | 22,112.00 | 297,888.00       |                                  |
| 310,000     | 26,894.80                        | 14,379.27 | 10,074.92 | 7,931.36  | 6,652.09  | 5,804.92 | 21,421.00 | 288,579.00       |                                  |
| 300,000     | 26,027.31                        | 13,915.47 | 9,749.95  | 7,675.54  | 6,437.53  | 5,617.68 | 20,730.07 | 279,270.93       |                                  |
| 290,000     | 25,159.65                        | 13,451.58 | 9,424.92  | 7,419.66  | 6,222.92  |          | 20,039.00 | 269,961.00       |                                  |
| 280,000     | 24,292.08                        | 12,987.73 | 9,099.93  | 7,163.81  | 6,008.34  |          | 19,348.00 | 260,652.00       |                                  |
| 270,000     | 23,424.50                        | 12,523.88 | 8,774.93  | 6,907.96  | 5,793.76  |          | 18,657.00 | 251,343.00       |                                  |
| 260,000     | 22,556.93                        | 12,060.03 | 8,449.93  | 6,652.11  | 5,579.17  |          | 17,966.00 | 242,034.00       |                                  |
| 250,000     | 21,689.35                        | 11,596.19 | 8,124.93  | 6,396.26  | 5,364.59  |          | 17,275.00 | 232,725.00       |                                  |
| 240,000     | 20,821.78                        | 11,132.34 | 7,799.94  | 6,140.41  | 5,150.01  |          | 16,584.00 | 223,416.00       |                                  |
| 230,000     | 19,954.21                        | 10,668.49 | 7,474.94  | 5,884.56  | 4,935.42  |          | 15,893.00 | 214,107.00       |                                  |
| 220,000     | 19,086.63                        | 10,204.64 | 7,149.94  | 5,628.71  | 4,720.84  |          | 15,202.00 | 204,798.00       |                                  |
| 210,000     | 18,219.06                        | 9,740.80  | 6,824.94  | 5,372.86  | 4,506.25  |          | 14,511.00 | 195,489.00       |                                  |
| 200,000     | 17,351.48                        | 9,276.95  | 6,499.95  | 5,117.01  | 4,291.67  |          | 13,820.00 | 186,180.00       |                                  |
| 190,000     | 16,483.91                        | 8,813.10  | 6,174.95  | 4,861.16  | 4,077.09  |          | 13,129.00 | 176,871.00       |                                  |
| 180,000     | 15,616.34                        | 8,349.25  | 5,849.95  | 4,605.31  | 3,862.50  |          | 12,438.00 | 167,562.00       |                                  |
| 170,000     | 14,748.76                        | 7,885.41  | 5,524.95  | 4,349.46  | 3,647.92  |          | 11,747.00 | 158,253.00       |                                  |
| 160,000     | 13,881.19                        | 7,421.56  | 5,199.96  | 4,093.61  | 3,433.34  |          | 11,056.00 | 148,944.00       |                                  |
| 150,000     | 13,013.61                        | 6,957.71  | 4,874.96  | 3,837.76  | 3,218.75  |          | 10,365.00 | 139,635.00       |                                  |
| 140,000     | 12,146.04                        | 6,493.86  | 4,549.96  | 3,581.91  | 3,004.17  |          | 9,674.00  | 130,326.00       |                                  |
| 130,000     | 11,278.46                        | 6,030.02  | 4,224.97  | 3,326.06  | 2,789.59  |          | 8,983.00  | 121,017.00       |                                  |
| 120,000     | 10,410.89                        | 5,566.17  | 3,899.97  | 3,070.21  | 2,575.00  |          | 8,292.00  | 111,708.00       |                                  |
| 110,000     | 9,543.32                         | 5,102.32  | 3,574.97  | 2,814.35  | 2,360.42  |          | 7,601.00  | 102,399.00       |                                  |
| 100,000     | 8,675.83                         | 4,638.52  | 3,250.01  | 2,558.53  | 2,145.86  |          | 6,910.07  | 93,090.93        |                                  |
| 90,000      | 7,808.17                         | 4,174.63  | 2,924.98  | 2,302.65  |           |          | 6,219.00  | 83,781.00        |                                  |
| 80,000      | 6,940.59                         | 3,710.78  | 2,599.98  | 2,046.80  |           |          | 5,528.00  | 74,472.00        |                                  |
| 70,000      | 6,073.02                         | 3,246.93  | 2,274.98  |           |           |          | 4,837.00  | 65,163.00        |                                  |
| 60,000      | 5,205.45                         | 2,783.08  | 1,949.98  |           |           |          | 4,146.00  | 55,854.00        |                                  |
| 50,000      | 4,337.87                         | 2,319.24  | 1,624.99  |           |           |          | 3,455.00  | 46,545.00        |                                  |

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