

## CHAPTER 6

### 6. Resource Management

#### 6.1 Provision of Resources

PhilEXIM determines and provides the resources needed:

- a. to implement and maintain the quality management system and continually improve its effectiveness, and
- b. to enhance customer satisfaction by meeting requirements.

The planning of resources is related to Section 5.4.2 of this Quality Manual.

#### 6.2 Human resources

##### 6.2.1 General

Personnel performing work affecting conformity to product requirements are competent on the basis of appropriate education, government eligibility, training, skill, relevant work experience and accomplishment, which have bearing on the position.



NOTE: Conformity to product requirement can be affected directly or indirectly by personnel performing any task within the quality management system.

##### 6.2.2 Competence, training and awareness

The Human Resource Unit of the Human Resource & Administration Department (HRAD) is in-charge of

- a. determining the necessary competence for personnel performing work affecting conformity to product requirements,
- b. where applicable, providing training or taking other action to achieve the necessary competence,
- c. evaluating the effectiveness of the actions taken,
- d. ensuring that its personnel are aware of the relevant and importance of their activities and how they contribute to the achievement of the quality objectives, and
- e. maintaining appropriate records of education, training, skill and experience (see 4.2.4)

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### Related Procedures:

Recruitment and Selection	MOP-L2-HRD-01
Training Procedure	MOP-L2-HRD-02
Training and Development In-House Training	MOP-L2-HRD-03
Training and Development External Training	MOP-L2-HRD-04
Performance Evaluation	MOP-L2-HRD-05

### 6.3 Infrastructure

The Administration unit of the HRAD and Technology and Systems Department (TSD) are responsible for determining, providing and maintaining the infrastructure needed to achieve conformity to product requirements. Infrastructure includes



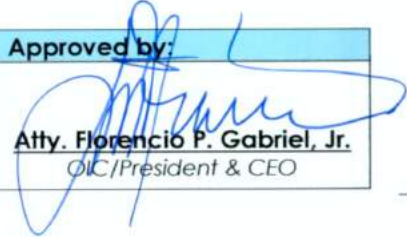
- workspace and associated utilities,
- process equipment (hardware and software), and
- supporting services (such as transport, communication or information systems).

### 6.4 Work environment

The HRAD is responsible in determining and managing the work environment needed to achieve conformity to product requirements.

### Related Procedures:

Office Maintenance	MOP-L2-AD-01
Dispatch of Company Vehicles	MOP-L2-AD-02
Access Privileges Management	MOP-L2-TSD-01
Software and Hardware Maintenance and Administration	MOP-L2-TSD-02
Back up and Disaster Recovery Management	MOP-L2-TSD-03

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## CHAPTER 7

### 7. Product/Service Realization

#### 7.1 Planning of product/service realization

PhilEXIM plans and develops the processes needed for product realization. Planning of product realization is consistent with the requirement of the other processes of the quality management system [see 4.1].

In planning product realization, PhilEXIM determined the following, as appropriate:

- a. the quality objectives and requirements for the product;
- b. the processes, documents and resources specific to the product;
- c. the required verification, validation, monitoring, measurement and inspection activities specific to the product;
- d. the records needed to provide evidence that the realization processes and resulting products meet the specified requirements [see 4.2.4].

The output of this planning is in a form suitable for PhilEXIM's method of operations.

#### 7.2 Customer-related processes

PhilEXIM ensures that: (i) all accounts originated and marketed fall within its legal mandate prior to the conduct of client evaluation, (ii) accounts are evaluated to determine the viability of the project in terms of financial soundness and economic benefits adhering to internal credit policies and best industry practices, (iii) inherent risks are properly determined, assessed and mitigated prior to recommendation for approval, (iv) all terms and conditions of implemented accounts are duly complied with, and (v) accounts for discharge are appropriately facilitated.

##### 7.2.1 Determination of requirements related to the product/service

PhilEXIM through its Business Revenue Group (BRG) determines:

- a. the terms and conditions mutually agreed by the client and PhilEXIM, including the provision of guarantees or credit facilities,
- b. the requirements not stated by the client, but necessary for specified use, where known,
- c. the statutory and regulatory requirements applicable to guarantee or credit facilities, and
- d. any additional requirements considered necessary by BRG

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**7.2.2 Review of Requirements Related to the Product/Service**

BRG reviews the requirements related to the product. The review is conducted prior to PhilEXIM's commitment to grant guarantee or credit facilities to ensure that:

- a. terms and conditions are defined,
- b. contract or other requirements differing from those previously expressed, if any are resolved, and
- c. PhilEXIM has the ability to meet the required product/service.

Records of the results of the review and actions arising from the review are maintained [see 4.2.4].

Where terms and conditions of the contract are changed, PhilEXIM through BRG ensures that relevant documents are amended and accordingly approved by the approving authorities, and that relevant personnel are made aware of the changed requirements.

**Related Procedures:**

**Business Revenue Group**

Departmental Planning Process	MOP-L2-BRG-01
Target Marketing Process	MOP-L2-BRG-02
Credit Initiation Process	MOP-L2-BRG-03
Credit Approval Process	MOP-L2-BRG-04

**Risk Management Department**

Formulation of Policy Memorandum	MOP-L2-RMO-06
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**Legal and Assets Department**




Legal Services:	
Legal Opinion and Contract Drafting & Review (Legal Opinion)	MOP-L2-LAD-01

**Treasury Operations Department**

Issuance of Statement of Account	MOP-L2-TOD-01
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**Credit and Monitoring Department**

Financial Spreadsheet/ERR/BRR/IBR Preparation	MOP-L2-CMD-01
Credit Investigation Minimum Part A - Negative Checking/ CIBI Bank Checking	MOP-L2-CMD-02
Credit Investigation Minimum Part A - In-house Bank Checking	MOP-L2-CMD-03
Credit Investigation Minimum Part B - Business Verification	MOP-L2-CMD-04
Credit Investigation Minimum Part B - Neighborhood Checking	MOP-L2-CMD-05



  
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Credit Investigation (Trade Checking-Buyers/Suppliers Checking)	MOP-L2-CMD-06
Credit Investigation (Others-LBP/Loandex)	MOP-L2-CMD-07
Credit Investigation (Others-CIBI Full Business Report)	MOP-L2-CMD-08
<b>Office of the Corporate Secretary</b> Board Activity & Conduct of Proceedings	MOP-L2-OCS-01

### 7.2.3 Customer communication

BRG and Corporate Planning and Communications Department (CPCD) are responsible for determining and implementing effective arrangements for communicating with clients in relation to:

- product information,
- inquiry, contract or product handling, including amendment, and
- client/customer feedback, including client/customer complaints.

#### Related Procedures:

Product & Service Information Dissemination	MOP-L2-CPCD-02
Feedback/Complaint Handling Process	MOP-L2-CPCD-03

### 7.3 Design and development

#### 7.3.1 Design and development planning

The CPCD plans and controls the design and development of program for PhilEXIM product.

During the design and development planning, CPCD is required to determine

- the program design and development stages,
- the review, verification and validation that are appropriate to each program design and development stage, and
- the responsibilities and authorities for program design and development.

The CPCD manages the interface between different groups involved in the program design and development to ensure effective communication and clear assignment of responsibility.

Planning output is updated, as appropriate, as the program design and development progresses.

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NOTE: Program design and development review, verification and validation have distinct purposes. They can be conducted and recorded separately or in any combination, as suitable for guarantee, credit facilities, and Philexim.

### 7.3.2 Design and development inputs

Inputs relating to product requirements are determined and records maintained [see 4.2.4]. These inputs includes

- a. functional and performance requirements,
- b. applicable statutory and regulatory requirements,
- c. where applicable, information derived from previous similar program designs, and
- d. other requirements essential for program design and development.

For adequacy, inputs are reviewed. Requirements are complete, unambiguous and not in conflict with each other.

### 7.3.3 Design and development of outputs

The outputs of program design and development shall be in a form suitable for verification against the program design and development input and shall be approved prior to release.

Program design and development outputs

- a. meets the input requirements for program design and development,
- b. provides the appropriate information for purchasing, production and service provision,
- c. contains or references product acceptance criteria, and
- d. specifies the characteristics of the product that are essential for its safe and proper use.

NOTE: Information for production and service provision can include details for the preparation of product/service.

### 7.3.4 Design and development review

At suitable stages, systematic reviews of program design and development shall be performed in accordance with planned arrangement [see 7.3.1]

- a. to evaluate the ability of the results of program design and development to meet requirements, and
- b. to identify any problems and propose necessary actions.

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Participants in such reviews shall include representatives of functions concerned with the program design and development outputs which should have met the program design and development input requirements. Records of the results of the verification and any necessary actions shall be maintained [see 4.2.4].

### 7.3.5 Design and development verification

Verification shall be performed in accordance with planned arrangements [see 7.3.1] to ensure that the program design and development outputs have met the program design and development input requirements. Records of the result of the verification and any necessary action shall be maintained [see 4.2.4].

### 7.3.6 Design and development validation

Design and development validation shall be performed in accordance with planned arrangements (see 7.3.1) to ensure that the design and development outputs have met the design and development input requirements. Records of the result of the verification and any necessary action shall be maintained (see 4.2.4).

### 7.3.7 Control of design and development changes

Program design and development of changes shall be identified and records maintained. The changes shall be reviewed, verified and validated, as appropriate, and approved before implementation. The review of program design and development changes shall include evaluation of the effect of the changes on constituent parts and product already delivered. Record of the results of the review of changes and any necessary actions shall be maintained [see 4.2.4].

#### Related Procedure:

Product Design and Development

MOP-L2-CPCD-04

## 7.4 Purchasing

### 7.4.1 Purchasing process

In compliance with the government procurement law, PhilEXIM through the Bids and Awards Committee (BAC), its duly constituted Technical Working Group (TWG) and Administration unit (by way of delegated authority), and end-user or proponent ensures that purchased product or service conform to specified purchase requirements. The type and extent of control applied to the supplier and the purchased product or service shall be dependent upon the effect of the purchased product or service on subsequent product realization of the final product.

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PhilEXIM through the BAC, its duly constituted TWG and Administration unit (by way of delegated authority), and end-user or proponent, as the case maybe, evaluates and selects suppliers based on their ability to supply product or service in accordance with the organization's requirements. Criteria for selection, evaluation and re-evaluation shall be established. Records of the result of evaluation and any necessary action arising from the evaluation shall be maintained [see 4.2.4].

#### **7.4.2 Purchasing information**

Purchasing information shall describe the product to be purchased, including, where applicable,

- a. requirements for approval of product, procedure, process and equipment,
- b. requirements for qualification of personnel, and
- c. quality management system requirements.

PhilEXIM ensures the adequacy of specified purchase requirements prior to their communication to the supplier.

#### **7.4.3 Verification of purchased product**

PhilEXIM establishes and implements the inspection or other activities necessary for ensuring that purchased product or service meets specified purchase requirements.

Where PhilEXIM or its customer intends to perform verification at the supplier's premises, PhilEXIM is responsible to state the intended verification arrangements and method of product release in the purchasing information.

#### **Related Procedure:**

Small Value and Shopping Procurement

MOP-L2-AD-03

#### **Reference:**

Philippine Government Procurement Law and its Implementing Rules and Regulations (RA 9184)

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### 7.5 Production and service provision

#### 7.5.1 Control of production/service provision

PhilEXIM plans and carries out product provision under controlled conditions. Guarantee and credit related controlled conditions include, as applicable,

- a. the availability of information that described the characteristics of the product,
- b. the availability of work instructions, as necessary,
- c. the use of suitable equipment,
- d. the availability and use of monitoring and measuring equipment,
- e. the implementation of monitoring and measurement, and
- f. the implementation of product release, delivery and post-delivery activities.

The products of PhilEXIM are the following:

- a. Guarantee Program for Large Account
- b. Guarantee for SMEs
- c. Portfolio Guarantee Program
- d. Access of Small Enterprises to Sound Lending Opportunities (ASENSO)
- e. Short-Term Direct Lending for SMEs
- f. Medium to Long Term Direct Lending for SMEs
- g. Wholesale Direct Lending Program for SMEs

#### Related Procedures:

##### Business Revenue Group

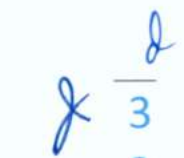

Documentation Process	MOP-L2-BRG-05
Credit Administration Process	MOP-L2-BRG-06
Discharge Process	MOP-L2-BRG-07

##### Credit & Monitoring Department

Credit Investigation (Others-Registration of Mortgage)	MOP-L2-CMD-09
Credit Investigation (Purchase Order Verification)	MOP-L2-CMD-10
Credit Investigation (Asset Hunt)	MOP-L2-CMD-11
Credit Appraisal of Real Estate (RE)	MOP-L2-CMD-12
Appraisal of Chattel (Machinery & Equipment)	MOP-L2-CMD-13
Project Cost Validation (Without Site Inspection)	MOP-L2-CMD-14
Project Cost validation (With Site Inspection)	MOP-L2-CMD-15
Progress Report	MOP-L2-CMD-16
Title Verification Report	MOP-L2-CMD-17
Monitoring of Accounts and Preparation of Reports	MOP-L2-CMD-18
Checking of Security Envelope	MOP-L2-CMD-19

##### Treasury Operations Department

Issuance of Statement of Account	MOP-L2-TOD-01
Loan Documentation	MOP-L2-TOD-02
Guarantee Issuance, Reduction, Termination/Cancellation	MOP-L2-TOD-03

  
  
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Disbursement	MOP-L2-TOD-04
Collection	MOP-L2-TOD-05
<b>Finance Services Department</b>	
Accounting of Guarantee Issuance, Reduction, Termination/Cancellation	MOP-L2-FSBD-02
Pre-Audit of Disbursement	MOP-L2-FSBD-04
Preparation of Financial Reports Collection Process - Collection of Loans Receivables	MOP-L2-FSBD-05
Preparation of Financial Reports Collection Process - Recovery from Default Accounts	MOP-L2-FSBD-06
<b>Legal and Assets Department</b>	
Legal Services: Legal Opinion and Contract Drafting & Review	MOP-L2-LAD-01
Remedial	MOP-L2-LAD-02
Prosecution/Defense of Cases	MOP-L2-LAD-03
Legal Services: Monitoring of Cases	MOP-L2-LAD-04
<b>Corporate Planning and Communications Department</b>	
Department-level Performance Monitoring	MOP-L2-CPCD-06
<b>Human Resource and Administration Department (Administrative Unit)</b>	
Records Management	MOP-L2-AD-04

**7.5.2 Validation of processes for production and service provision**

This clause is excluded from the QMS of PhilEXIM because the resulting outputs of each process can be verified by subsequent monitoring and measurement.




**7.5.3 Identification and traceability**

PhilEXIM identifies the product/service by suitable means throughout product realization. The BRG enrolls the applicant to the Loan Management System for the issuance of identification number and transaction number.

Identification number refers to the client company/organization. Transaction number pertains to the product or program availed by the client company/organization.

Once presented to the Credit Committee or the Board, the Office of the Corporate Secretary assigns a controlling number to each client's transaction media and maintains records [sec. 4.2.4].

PhilEXIM identifies the product/service status with respect to monitoring and measurement requirement throughout product realization using the: (i) identification number and transaction number prior presentation to the Credit Committee or the Board; or (ii) controlling number assigned after presentation to the Credit Committee or the Board.

  
  
  
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### Related Procedures:

Credit Initiation Process  
Board Activity and Conduct of Proceedings

MOP-L2-BRG-03  
MOP-L2-OCS-01

### 7.5.4 Customer property

PhilEXIM ensures that it exercises care with client property while it is under PhilEXIM's control or being used by PhilEXIM. PhilEXIM shall identify, verify, protect and safeguard customer property provided for use or incorporation into the product. If any customer property is lost, damaged, or otherwise found to be unsuitable for use, PhilEXIM shall report this to the customer and maintain record [see 4.2.4].

### 7.5.5 Preservation of product

PhilEXIM ensures that it preserves the product during internal processing and delivery to the intended destination in order to maintain conformity to requirements. As applicable, preservation shall include identification, handling, packaging, storage and protection. Preservation shall also apply to the constituent parts of a product.




### Related Procedures:

Checking of Security Envelope  
Records Management

MOP-L2-CMD-19  
MOP-L2-AD-04

### 7.6 Control of monitoring and measuring equipment

This clause is excluded from the QMS of PhilEXIM because its processes does not require of any precise measurement to fulfill its commitments. The absence of clause 7.6 does not affect the quality of PhilEXIM's product.

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