

## Cash Transfer Program

LANDBANK remained in the forefront to support the various social protection programs of the National Government. It worked hand in hand with the Department of Social Welfare and Development (DSWD), Department of Agriculture (DA), and the Department of Transportation (DOTr) to assist in the implementation of the Conditional Cash Transfer, Unconditional Cash Transfer, Pantawid Pasada and the Rice Farmer Financial Assistance which are targeted to benefit the marginalized sectors of the country, particularly poor households, jeepney operators and small rice farmers.

### I. Conditional Cash Transfer Program

LANDBANK has made it easier and convenient for the 4Ps beneficiaries to access their benefits. Since 2008, LANDBANK, in partnership with DSWD, has distributed the cash grants for the 4Ps beneficiaries via different modes of payment: (a) LANDBANK Cash Cards, (b) FCB PITAKArds, and (c) Conduits such as Rural Banks and Cooperatives).

On April 17, 2019, Republic Act (RA) No. 11310, otherwise known as Pantawid Pamilyang Pilipino Program (4Ps) Act, was signed into law by President Rodrigo Roa Duterte, making 4Ps the national poverty reduction strategy of the government. The Implementing Rules and Regulations (IRR) of RA 11310 was approved and signed in December 2019. LANDBANK is an authorized government depository bank which provides beneficiaries with direct and secured access to cash grants.

For 2019, the total cash grants disbursed amounted to P73.94 Billion, benefiting over 4.36 Million 4Ps active households. The disbursements cover 6 payrolls (P5 2018 up to P4 2019). This brings the total amount of cash grants distributed since 2008 to P447.45 Billion.

The breakdown of cash grants distributed per month per family is as follows:

Item No.	Grant	Amount
1	Health and Nutrition	P 500.00
2	Education (Elementary)*	300.00
	Education (High School)*	500.00
3	Rice Subsidy	600.00

*\*Maximum of three (3) children per Household*

### Total Number of Beneficiaries and Cash Grants Disbursed from 2008-2019

Year	No. of Beneficiaries (in Millions)	Amount (in Billions)
2008-2009	0.624	P 4.228
2010	1.025	7.100
2011	2.346	13.093
2012	3.122	26.928

2013	3.935	41.712
2014	4.455	36.648
2015	4.378	45.326
2016	4.388	47.112
2017	4.395	75.473
2018	4.226	75.884
<b>2019</b>	<b>4.363</b>	<b>73.944</b>

### Distribution of Cash Grants per Mode of Payment

(P5 2018 to P4 2019)

Mode of Payment	Amount (in Billions)	Percentage
LANDBANK Cash Card	P 62.725	84.83%
FCB PITAKard	0.860	1.16%
CCT Conduits	10.359	14.01%
<b>Total</b>	<b>P 73.944</b>	<b>100.00%</b>

## II. UNCONDITIONAL CASH TRANSFER PROGRAM

The Unconditional Cash Transfer (UCT) Program seeks to provide assistance to households and individuals who will not directly benefit from the lowering of personal income tax but will be affected by the moderate but temporary increase in prices due to the higher oil excise, introduction of the sugar-sweetened beverage tax and the expansion of the value-added tax (VAT) base under the Tax Reform for Acceleration and Inclusion (TRAIN) Law.

In 2019, a total of P17.3 Billion was distributed to 4.8 Million covered beneficiaries which include 4Ps and Listahanan.

### Cash Grants Distributed per year

Item No.	Effectivity Period	Cash Grants
		(given in one tranche) Per Month
1	FY 2018	P 200.00
2	FY 2019	300.00
3	FY 2020	300.00

### Program Subsidy

Particulars	FY 2018	FY 2019 **
-------------	---------	------------

Particulars	FY 2018	FY 2019 **
Details of UCT Program Funds:		
• Cash Grants	P 24,000,000,000.00	P 36,000,000,000.00
• Bank Service Fees and Management Costs	487,867,000.00	488,000,000.00
<b>Total</b>	<b>P24,487,867,000.00</b>	<b>P36,488,000,000.00</b>

\*\* The P6B subsidy has not yet been transferred by DBM and BTr to LANDBANK as of 31 December 2019

### Beneficiaries Covered

Type of Beneficiary	Number of Beneficiaries (in millions)			Percentage (Target vs. Paid)
	Target	Paid		FY 2018
		FY 2018	FY 2019	
4Ps beneficiaries	4.4	4.2	3.8	95.45%
Social Pension beneficiaries	3.0	2.8	-	93.33%
Listahanan beneficiaries	2.6	2.1	1.0	80.77%
<b>Total</b>	<b>10.0</b>	<b>9.2</b>	<b>4.8</b>	<b>92.00%</b>

### Cash Grants Disbursed

Type of Beneficiary	FY 2018		FY 2019
	Amount Paid (in Billions)	Percentage	Amount Paid (in Billions)
4Ps beneficiaries via Cash Cards	P 5.058	22.74%	P 13.713
4Ps beneficiaries via OTC Conduits	5.090	22.89%	0.158
<b>Sub-total</b>	<b>P 10.148</b>	<b>45.63%</b>	<b>P 13.871</b>
Social Pension beneficiaries <b>4/</b>	P 6.882	30.95%	P -
Listahanan beneficiaries <b>5/</b>	5.208	23.42%	3.429
<b>Total</b>	<b>P 22.238</b>	<b>100.00%</b>	<b>P 17.300</b>

4/ Ongoing payouts of MASS-SPECC in BARMM

5/ Ongoing sending of payroll files by DSWD and validation of UCT beneficiaries; and extended payouts until March 31, 2020 for FY 2018 and June 30, 2020 for FY 2019

**CCT CONDUITS FOR CY 2019**

**A. Regional Coverage – A (Very Difficult, Difficult and Easy Areas)**

**Service Providers – Regional Coverage A**

Item No.	Service Providers	Payroll Period
1	Barbaza MPC	P5 2018
2	Camalig Bank	P5 – P6 2018 and P1 – P2 2019
3	First Community Cooperative (FICCO)	P5 2018
4	MASS-SPECC	P5 – P6 2018 and P1 – P2 2019
5	NATCCO	P5 – P6 2018 and P1 – P2 2019
6	Rural Bank of Rizal	P5 – P6 2018 and P1 – P2 2019

**B. For Regional Coverage – B**

**Service Providers – Regional Coverage B**

Item No.	Service Providers	Payroll Period
1	ARDCIBANK	P5 – P6 2018 and P1 – P2 2019
2	Banco Alabang	P5 2018
3	Banco San Vicente	P5 – P6 2018 and P1 – P2 2019
4	Banco Santiago De Libon	P5 – P6 2018 and P1 – P2 2019
5	Bangko Rural ng Magarao	P5 2018
6	Barbaza MPC	P5 2018
7	Camalig Bank	P5 – P6 2018 and P1 – P2 2019
8	Community Rural Bank of Catmon	P5 2018
9	First Community Cooperative (FICCO)	P5 2018
10	First Consolidated Bank (FCB)	P5 – P6 2018 and P1 – P4 2019
11	Janiuay Rural Bank	P5 2018

Item No.	Service Providers	Payroll Period
12	MASS-SPECC	P5 – P6 2018 and P1 – P2 2019
13	NATCCO	P5 – P6 2018 and P1 – P2 2019
14	Rural Bank of Bansud	P5 2018
15	Rural Bank of Bugasong	P5 2018
16	Rural Bank of Capalonga	P5 2018
17	Rural Bank of Donsol	P5 – P6 2018 and P1 – P2 2019
18	Rural Bank of Guinobatan	P5 – P6 2018 and P1 – P2 2019
19	Rural Bank of Jose Panganiban	P5 – P6 2018 and P1 – P2 2019
20	Rural Bank of Mambusao	P5 2018
21	Rural Bank of Paracale	P5 – P6 2018 and P1 – P2 2019
22	Rural Bank of Pilar	P5 – P6 2018 and P1 – P2 2019
23	Rural Bank of Rizal	P5 – P6 2018 and P1 – P2 2019
24	Rural Bank of Sipocot	P5 – P6 2018 and P1 – P2 2019
25	Rural Bank of Socorro	P5 2018
26	Rural Bank of Sta. Catalina	P5 2018

Total Number of Service Providers for Regional Coverage A and B = 26

### Service Fee of CCT Conduits

Payroll Type	Mode	Low	High
<b>Regular CCT</b>	Offsite	P 11.28	P42.00
	Onsite	11.28	24.00
<b>Modified CCT Indigenous People</b>	Offsite	18.00	50.00
<b>Modified CCT Non-Indigenous People</b>	Offsite	27.00	41.00
	Onsite	15.00	24.00

### III. PANTAWID PASADA PROGRAM

Under the Pantawid Pasada Program (PPP), fuel subsidy is provided to legitimate Public Utility Jeepney (PUJ) Franchise Holders with LTFRB. Eligible beneficiaries receive the subsidy through the PPP Card issued by LANDBANK. The PPP Card is intended to be used solely for fuel purchases in participating petroleum retail outlets or gas stations.

As of December 31, 2019, a total of P2.27 Billion in fuel subsidy was disbursed to 110,434 PUJ franchise holders.

#### **Number of Cards Distributed and Fuel Subsidy Disbursed**

No. of Cards Funded	Grants per Card	Amount Loaded (In Billions)
110,434	P20,514.76	P2.266

#### **IV. RICE FARMER FINANCIAL ASSISTANCE PROGRAM**

The Program provides assistance to small rice farmers to compensate for the projected temporary reduction or loss of farm income arising from the liberalization of rice importation. Beneficiaries cover rice farmers tilling farms ranging from 0.5 to 2.0 hectares.

On December 16, 2019, LANDBANK entered into a Tripartite Memorandum of Agreement with the DA and Development Bank of the Philippines in servicing the distribution of cash grants to rice-farmer beneficiaries of the RFFA Program. LANDBANK issued Cash Cards to the identified beneficiaries.

Pilot distribution of cash grants through the LANDBANK Cash Card was conducted on December 23, 2019 in the provinces of Nueva Ecija and Pangasinan. A total of 977 rice farmers received their cards loaded with P5,000.00.

#### **Number of Cards Distributed and Grants Disbursed**

LANDBANK Branch	Area	No. of Cash Cards for Distribution	Amount of Grants Loaded per Card (In Thousands)	Total Grants Loaded in Cards (In Millions)	No. of Cards Claimed
Guimba	Nueva Ecija	500	P5.000	P 2.500	478
Lingayen	Pangasinan	500	P5.000	P 2.500	499
<b>Total</b>		<b>1,000</b>		<b>P5.000</b>	<b>977</b>