

Department of Transportation and Communications  
**PUNONGHIMPILAN TANOD BAYBAYIN NG PILIPINAS**  
(Headquarters Philippine Coast Guard)  
139 25th Street, Port Area  
Manila

HPCG

08 January 2002

**STANDING OPERATING PROCEDURE)**

NUMBER. . . . . 01)

**PCG MUTUAL ASSISTANCE SYSTEM (MAS)**

**1. GENERAL**

The PCG Mutual Assistance System (MAS) is a system that intends to support members in their financial needs. The support being given is outside the regular benefits being enjoyed by PCG personnel.

**2. PURPOSE**

This publication prescribes the policies and procedures in the management of the PCG Mutual Assistance System.

**3. OBJECTIVE**

- a. To provide immediate financial assistance in case of death of any of its members or their direct dependents in order to assist in alleviating the financial burden of the survivors.
- b. To provide financial support to members through low-interest loans.

**4. MEMBERSHIP**

- a. All officers, enlisted personnel, and civilian employees in the roster of the PCG as of 31 December 1996 are considered lifetime members of the system.
- b. All other Coast Guard uniformed and civilian personnel who will be assigned/employed with the PCG after 31 December 1996, who have contributed FIVE HUNDRED PESOS (Php 500.00) are entitled to the benefits of the MAS.

- c. All those who will pay after 31 December 2001 are regular members, whose membership to the MAS will be effective up to their retirement only.

## **5. BENEFITS**

- a. The MAS shall be a death benefit in the amount of TWENTY THOUSAND PESOS (Php 20,000.00) to the beneficiary of the deceased member and the amount of FIVE THOUSAND PESOS (Php 5,000.00) in case of death of any direct dependent of a member effective upon the approval of this SOP. Direct dependent for this purpose shall include the legal spouse and children eighteen (18) years of age and below of married members and the parents of unmarried members. Provided however that the Commandant, PCG, upon the recommendation of the Board of Directors may increase or decrease said amount based on the financial stability of the MAS.
- b. All members in the active service may apply for a multi-purpose loan with the maximum amount of TWENTY THOUSAND PESOS (Php 20,000.00) payable within TEN (10) months with a built-in interest of 10%.
- c. For this purpose, fifty percent (50%) of the MAS fund shall be allotted for loans.
- d. Newly commissioned, enlisted, or hired personnel who die prior to payment of membership fee shall not be entitled to any benefit of the MAS. However, those who have paid an initial installment of the membership fee are entitled to the benefits of the MAS.

## **6. PROCEDURE**

- a. The surviving beneficiary is the person entitled to receive the benefits in case of death of a member. For the purpose of this SOP, the beneficiary of a married member shall be his/her surviving spouse. In the absence of a surviving spouse or parents as the case may be, the beneficiary shall be the next of kin or relative as provided in the order of succession in the new Civil Code.
- b. In case of death of a direct dependent, the beneficiary is the member.
- c. Claims for benefits shall be filed to the Office of the Command Master Chief Petty Officer in coordination with the MAS Fund custodian for processing/verification of the legality of the claim.
- d. A disbursement voucher shall be prepared and signed by the Command Master Chief Petty Officer.

- e. Supporting documents:
  - 1. Certified true copy of the Death Certificate from the Local Civil Registrar.
  - 2. Marriage contract in case of death of a member and a Birth certificate in case of death of dependents, or both as deemed necessary.
  - 3. Certificate of Affinity to rightful claimants that are related to the member.
- f. The Board will prepare a monthly report for the appreciation of the Commandant and the Deputy Commandant.
- g. The Loan Manager shall set-up the implementing guidelines for the processing of loans subject to the Board's approval.

## **7. MANAGEMENT**

- a. The Board of Directors, composed of at least eight (8) members, shall exercise the corporate power of the MAS. The Chief of Staff, PCG shall be the Chairman of the Board, and the other members are: AC of S for Personnel, CG-1, AC of S for Comptrollership, CG-6, Coast Guard Judge Advocate, Deputy Commander of the Coast Guard Finance Center, Command Master Chief Petty Officer, Head of the Civilian Affairs Branch and the Coast Guard Adjutant. Provided that the Commandant, PCG may appoint additional members as deemed necessary.
- b. The Chairman shall preside over all meetings of the Board to ensure that its proceedings are made in the prescribed manner and that all Board decisions are made in consonance with this SOP. In the absence of the Chairman, CG-1 will preside.
- c. The Treasurer who shall be the principal custodian of funds will have the following duties:
  - 1. Responsible for the safekeeping and accounting of the MAS funds.
  - 2. Make the withdrawal of benefits of all authorized disbursements including approved loan amounts to the loan manager.
  - 3. Publish a quarterly report of the financial status of the MAS.
- d. The Chairman of the Board shall appoint the Loan Manager who shall receive, process and recommend the approval of loan applications. The Loan Manager will likewise maintain a record

of all loan applications and the payments made by the applicants through the Coast Guard Finance Center.

- e. The Command Master Chief Petty Officer, PCG will be the Remittance Officer who shall be responsible for the remittance of benefits to members and maintain a cashbook for the disbursements.
- f. The funds of the MAS may be deposited at the PNSLAI, AFPSLAI and PCGSLAI. The Chairman, Treasurer and Command Master Chief Petty Officer, PCG shall be the signatories for checks and withdrawals from the bank accounts of the MAS.

**8. OPERATING EXPENSES**

The Board is authorized a monthly expenditure in the amount of ONE THOUSAND PESOS (Php 1,000.00) to defray operating expenses.

**9. RESPONSIBILITIES:**

- a. The Chairman of the Board of Directors shall be responsible for the effective supervision of the operation of the MAS pursuant to this SOP.
- b. The AC of S for Personnel, CG-1 shall be the Officer of Primary Responsibility (OPR) for the overall management of the MAS.

**10. RESCISSION**

All other publications in conflict with this SOP are hereby rescinded.

**11. EFFECTIVITY**

This SOP shall take effect upon publication.

**BY COMMAND OF VICE ADMIRAL LISTA:**

**OFFICIAL:**

**DANILO A. ABINOJA  
COMMO PCG  
Chief of Staff, PCG**

  
**NEIL J PALAPAR  
LT PCG  
Coast Guard Adjutant**  
