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**SANGGUNIANG  
BAYAN**



**MONCADA, TARLAC**

**EXCERPT FROM THE MINUTES OF THE 45<sup>th</sup> REGULAR SESSION FOR CY 2024  
OF THE 11<sup>th</sup> SANGGUNIANG BAYAN OF MONCADA, TARLAC HELD ON THE 3<sup>rd</sup>  
DAY OF DECEMBER 2024 AT THE SB SESSION HALL, SB-ABC-SK BUILDING.**

**PRESENT:**

**HON. RAMON BENITO M. AQUINO**

**..VICE MAYOR / PRESIDING OFFICER**

**HON. JANIUS M. YASAY**

**..PRO-TEMPORE / FLOOR LEADER**

**HON. ALBERTO C. MARZAN, JR., MD**

**..MEMBER**

**HON. THELMAFLOR A. ESPEJO**

**..MEMBER**

**HON. CELESTE A. AYSON**

**..MEMBER**

**HON. GEORGE MICHAEL P. AGUILAR**

**..MEMBER**

**HON. CONSTANCE NESTOR A. FAVIS**

**..MEMBER**

**HON. DEAN MICHAEL V. DUQUE**

**..MEMBER**

**HON. BERNADINE C. FERRER**

**..LnB PRESIDENT**

**HON. JAYVEE B. NATIVIDAD**

**..MFSK PRESIDENT**

**ABSENT:**

**NONE**

**MUNICIPAL ORDINANCE NO.  
2024-019**

**AN ORDINANCE PROHIBITING THE PAWNING OF PANTAWID  
PAMILYANG PILIPINO PROGRAM (4Ps) CASH CARDS BY  
BENEFICIARIES IN THE MUNICIPALITY OF MONCADA, TARLAC**

**Sponsored by: Coun. Janius M. Yasay  
Chairperson, Committee on Ordinances**

**WHEREAS**, the Pantawid Pamilyang Pilipino Program (4Ps) is a conditional cash transfer program of the Philippine government under the Department of Social Welfare and Development (DSWD) institutionalized under RA 11310;

**WHEREAS**, the 4Ps is a poverty reduction strategy that provides cash grants to extremely poor households to improve the health, nutrition, and education, particularly of children aged 0-18;

**WHEREAS**, the beneficiary families of the 4Ps are granted cash grant monthly, which they receive through cash cards issued by a government depository bank;

**WHEREAS**, it has been reported that some beneficiaries of the 4Ps are pawning these cash cards using them as collaterals for purposes of procuring high interest-bearing loans from unscrupulous lenders who take undue advantage of them;

**WHEREAS**, this practice is contrary to the spirit and intention of the 4Ps, and defeats its very purpose;

**NOW THEREFORE**, on motion by Coun. Janius M. Yasay, duly seconded;



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**BE IT ENACTED** by the Sangguniang Bayan of Moncada, Tarlac in session assembled, that:

**SECTION 1. SHORT TITLE.** - This Ordinance shall be known as the **"ANTI 4PS CASH CARD PAWNING ORDINANCE."**

**SECTION 2. PURPOSE.** - The Municipal Government of Moncada (LGU MONCADA) believes that the intention and purpose of the program can be achieved if the proceeds thereof will solely be utilized as intended. The LGU Moncada intends to protect the beneficiaries of the 4Ps against exploitative lenders, which can frustrate the success of this program.

**SECTION 3. PROHIBITED ACTS.** The following acts are prohibited under this Ordinance and shall be meted with the corresponding penalties:

a. Pawning the 4Ps cash card by using it as collateral for purposes of procuring loans; and

b. Requiring or accepting 4Ps cash cards as collateral or a condition for giving out loans to the program's beneficiaries.

**SECTION 4. PENAL PROVISION**

a. Any person committing a prohibited act under Section 3(a) of this Ordinance, shall be penalized as follows:

<b>First Offense</b>	Written reprimand and Reorientation of the Offender by the 4Ps Municipal Action Team
<b>Second Offense</b>	Two-month suspension of the privileges under the 4Ps
<b>Third Offense</b>	Deletion from the 4Ps roster of beneficiaries and perpetual disqualification from re-entering the program

b. Any person or entity committing a prohibited act under Section 3(b) of this Ordinance, shall be penalized as follows:

<b>First Offense</b>	Seven (7) days imprisonment or One Thousand Five Hundred Pesos (P 1,500.00) fine, or both, upon the discretion of the Court
<b>Second Offense</b>	Fifteen (15) days imprisonment or Two Thousand Pesos (P 2,000.00) fine, or both upon the discretion of the Court
<b>Third Offense</b>	Thirty (30) days imprisonment or Two Thousand Five Hundred Pesos (P 2,500.00) fine, or both upon the discretion of the Court

c. If the prohibited act is committed by a corporation, partnership, association, or other juridical entities, the penalty provided for in this section shall be imposed upon the directors, officers, employees, or other officials or persons therein responsible for the offense without prejudice to the civil liabilities arising from the criminal offense.





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Offenses committed by corporations or individuals who are engaged in lending business located outside the territorial jurisdiction of Moncada shall be penalized under pertinent existing national laws, rules, and regulations.

**SECTION 5. IMPLEMENTING RULES AND REGULATIONS.** - The Municipal Social Welfare and Development Office, together with the Municipal Action Team on 4Ps program, shall come up with the necessary Implementing Rules and Regulations regarding the implementation of this Ordinance. The same shall be submitted to the Sangguniang Bayan for its approval not later than thirty (30) days from the enactment of this Ordinance.

**SECTION 6. REPEALING CLAUSE.** - All ordinances, resolutions, orders, memoranda and other issuances inconsistent with this ordinance are hereby altered, amended, or repealed accordingly.

**SECTION 7. SEPARABILITY CLAUSE.** - In case any provision of this Ordinance shall be found to be invalid or unconstitutional, all other provisions not affected thereof shall remain in force and effect.

**SECTION 8. EFFECTIVITY CLAUSE.** - This Ordinance shall take effect fifteen (15) days following its posting in at least three (3) conspicuous places in the municipality and/or on social media platforms of the LGU.

X-----X  
**Affirmative Votes:** Yasay, Marzan, T. Espejo, Ayson, Aguilar, Favis, Duque, Ferrer, Natividad

**Negative Votes:** None

**Abstentions:** None

**Presided by:** Aquino

X-----X

**I HEREBY CERTIFY** to the correctness of the foregoing Ordinance which was enacted on Third and Final Reading by the 11<sup>th</sup> Sangguniang Bayan of Moncada during its Regular Session held on the aforementioned date and place.

  
**VICTOR SANDINO S. MOLINA**  
Secretary to the Sanggunian

**ATTESTED AND CERTIFIED  
TO BE DULY ENACTED:**

  
**RAMON BENITO M. AQUINO**  
Vice Mayor & Presiding Officer

**APPROVED BY HER HONOR, THE MAYOR, THIS 17<sup>th</sup> DAY OF DEC., 2024**

  
**ESTELITA M. AQUINO**  
Municipal Mayor

