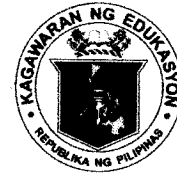




Republic of the Philippines  
Department of Education  
Region X  
**CAGAYAN DE ORO CITY DIVISION**  
Fr. William F. Masterson, S.J. Avenue,  
Brgy. Upper Balulang, Cagayan de Oro City, 9000 Philippines



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**DIVISION ADVISORY**  
August 1, 2019

DEP ED-DIVISION OF CAGAYAN DE ORO  
CAGAYAN DE ORO CITY  
**RELEASED**  
DATE: AUG 01 2019  
BY: \_\_\_\_\_

**BPI MANNY AND ME PROJECT**

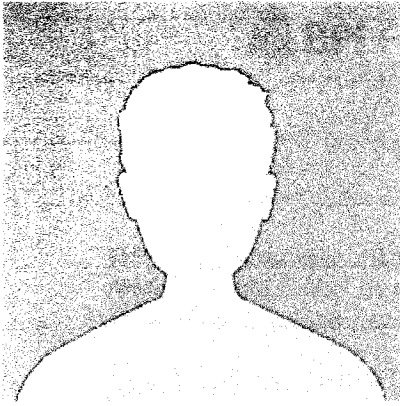
In reference to the attached letter request of Ygoal Admin dated June 25, 2019 all DepEd Personnel are hereby informed of the schedule of TRAINING SEMINAR which shall be facilitated by the aforesaid office.

  
**JONATHAN S. DELA PEÑA, CESO V**  
Schools Division Superintendent



# BPI Manny & Me

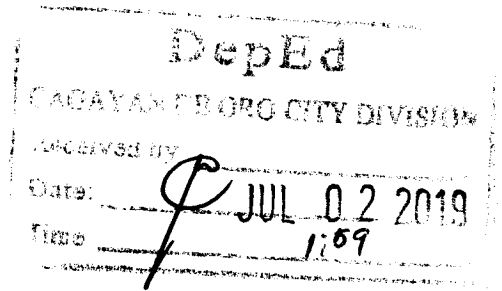
Inbox



**Ygoal Admin**

[ygoal.admin@ygoal.org](mailto:ygoal.admin@ygoal.org)

to Jimbo, me, Ireneo, Argie



Jun 25, 2019, 12:34 PM  
(7 days ago)

Dear SDS Dela Pena,

Good day!

In 2018, we partnered with **five (5) DepEd Divisions** to implement the BPI Manny and Me project. This partnership resulted to a total of **92 schools** who are using the modules in their Teaching-Learning process. Teachers also received a total of **7 CPD units** for attending the training. As a culmination, the project was able to give award to **15 students** who have exemplified their learning.

For this year (2019), we are targeting to partner with 10 DepEd Divisions nationwide.

The primary goal of this project which includes manual and a capacity building for teacher is to teach children about money, saving, and entrepreneurship. It enhances the DepEd K-12 curriculum with progressive, age appropriate, and experiential Math activities that focus on saving and entrepreneurship while connecting these to core Social Studies topics.

The topics provided are in line with the flow of the K-12 Curriculum and are aligned with the learning competencies. Lesson plans are timed with the usual 50-minute daily period for Math. It is advised to be used at least once a week or when discussing the topic provided by DepEd. Some lessons are also in line with topics in Araling Panlipunan and Edukasyon sa Pagpapakatao.

Attached are the briefer of the said project and draft of the MOA for BPI Manny & Me for your review. Should you have more questions or concerns please call or email us back.

Maraming Salamat!

--  
**Elma Bustamante** || Admin Officer || YGOAL Inc.

Unit 207 Robelle Hotel, JP Rizal St. Makati City, 1210 Philippines

Inquiries: Telephone: [+632 7443898](tel:+6327443898) Mobile: [+63 9272173951](tel:+639272173951) / [+63 9955113496](tel:+639955113496)

**PROGRAM DEVELOPMENT || TRAINING & DEVELOPMENT || IMPACT ASSESSMENT**

[www.facebook.com/ygoal](http://www.facebook.com/ygoal)

[www.twitter.com/YGOALinc](http://www.twitter.com/YGOALinc)

YGOAL is a consultancy service provider specializing on program development, training and development and impact assessment.

## **BRIEFER MANNY AND ME**

**BPI Foundation Inc. (BPIFI) and YGOAL Inc.**, have initiated programs that are aligned with the goals **Republic Act 10533 (K to 12)** known as the enhanced basic education curriculum and **Republic Act 10922** known as the Economic and Financial Literacy Week.

**BPI Foundation** works towards improving the social and economic well-being of the Filipino people through Education, Entrepreneurship and Environment Sustainability. Established in 1978 as the Bank of the Philippine Island's (BPI) social development arm, it builds robust public-private partnerships in implementing its various programs.

**YGOAL Inc** is a social enterprise providing consultancy service in the areas of program development, training and development and impact assessment. BPIFI and YGOAL Inc partner to bring various interventions to solve financial literacy, enterprise development and private sector engagement in elementary and senior high schools in the Philippines.

In 2018, we partnered with **five (5) DepEd Divisions** to implement the BPI Manny and Me project. This partnership resulted to a total of **92 schools** who are using the modules in their Teaching-Learning process. Teachers also received a total of **7 CPD units** for attending the training. As a culmination, the project was able to give award to **15 students** who have exemplified their learning.

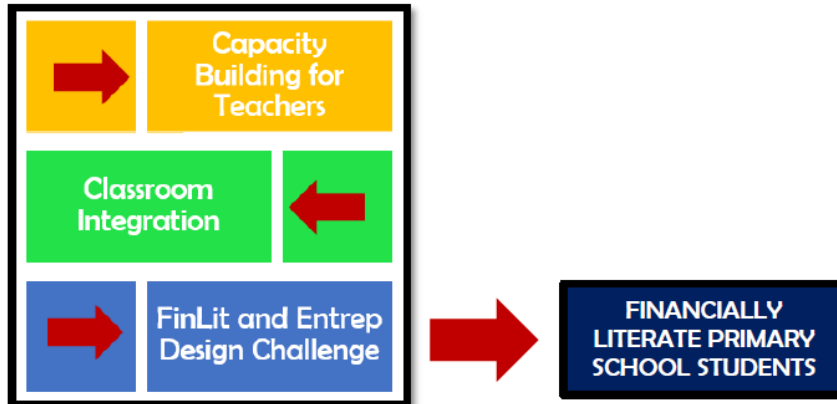
For this year (2019), we are targeting to partner with 10 DepEd Divisions nationwide.

### **BPI MANNY AND ME**

*“Experts believe that children should start learning about money as soon as they're old enough to understand the concept that money gets us what we need and want.”*

The primary goal of this project which includes manual and a capacity building for teacher is to teach children about money, saving, and entrepreneurship. It enhances the DepEd K-12 curriculum with progressive, age appropriate, and experiential Math activities that focus on saving and entrepreneurship while connecting these to core Social Studies topics.

The topics provided are in line with the flow of the K-12 Curriculum and are aligned with the learning competencies. Lesson plans are timed with the usual 50-minute daily period for Math. It is advised to be used at least once a week or when discussing the topic provided by DepEd. Some lessons are also in line with topics in Araling Panlipunan and Edukasyon sa Pagpapakatao.



In the framework it is explained that the project's

outcome is to develop financially literate Grades 3 and 4 students. The outcome will be achieved through the implementation of the following interventions:

1. Capacity Building for Teachers – a training that will help teachers understand the rationale of the project. The training will present how the module is integrated in the various subjects of Grades 3 and 4 students.
2. Classroom Integration – is the usage of the module in actual classroom learning conducted by the teachers trained.
3. FinLit and Entrep Design Challenge – as a culminating activity, each batch of teacher trained will decide on a school activity to be implemented in their schools. The purpose of the challenge is to engage their Grades 3 and 4 students in implementing the activity as a gesture of sharing what they learned from the program. The school activity will be attended by Grades 1 and 2 pupils of their respective schools.

#### 2018 AREAS FOR BPI MANNY AND ME

- Taguig City Division
- Laguna Province Division
- Dasmariñas City Division
- Roxas City Division
- Cebu City Division

For inquiries, you may contact

**JR Demecais**  
President, YGOAL Inc  
**Mobile: 09954487661**  
**Email: jr.demecais@ygoal.org**

**Anika Dauden**  
Program Director, BPI Foundation  
**Mobile: 09175291993**  
**Email: pavdauden@bpi.com.ph**

## MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (the "MOU") is entered into by and between:

**BPI FOUNDATION INC.**, a non-stock, non-profit organization duly organized and existing under and by virtue of the laws of the Philippines, with office address at 16/F BPI Main Bldg., 6768 Ayala Avenue, Makati City, Philippines, represented herein by its Executive Director, **Ma. Cristina L. San Diego**, duly authorized for the purpose (hereinafter referred to as "**BPIFI**");

and

**YGOAL Inc.**, a profit organization duly organized and existing under and by virtue of the laws of the Philippines, with office address at Unit 207 Robelle Hotel 877 JP Rizal St., Brgy. Poblacion Makati City, 1210 Philippines, represented herein by its President and CEO, **Ireneo Demecais, Jr.**, (hereinafter referred to as "**YGOAL**");

and

**DEPARTMENT OF EDUCATION – SCHOOLS DIVISION OF CAGAYAN DE ORO CITY**, a government agency under the Department of Education, with principal address at the Department of Education-Division of Cagayan De Oro City 19 Masterson Ave., Cagayan De Oro City represented herein by its Schools Division Superintendent, **Dr. Jonathan Dela Pena**, duly authorized for the purpose, (hereinafter referred to as the "**DepEd-Division of DepEd-Division of Cagayan De oro City**")

### WITNESSETH THAT:

**WHEREAS**, the goal of the enhanced K to 12 Basic Education Program is to create a functional basic education system that will produce productive and responsible citizens equipped with the essential competencies and skills both for life-long learning and employment;

**WHEREAS**, the experts believe that children should start learning about financial management concept at an early stage preferably in primary education<sup>1</sup>;

**WHEREAS**, **BPIFI**, is the social development arm of the Bank of the Philippine Islands ("BPI"), which actively pursues relevant programs and meaningful partnerships in education, livelihood, and basic social services;

**WHEREAS**, one of the three main thrusts of **BPIFI** is Education through financial literacy sessions which it seeks to be one of government's key partners in making Filipino children and youth financially literate and entrepreneurial;

**WHEREAS**, **YGOAL** is a social enterprise composed of young professionals that aims to provide its stakeholders, organizations, and clients with relevant capacity building interventions in the areas of training and development, knowledge management, and monitoring and evaluation;

**WHEREAS**, **BPIFI** seeks to engage the services and technical expertise of **YGOAL** in program enhancement, implementation and monitoring and evaluation of the "*Manny and Me Project*"<sup>2</sup>;

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<sup>1</sup> APEC Guidebook on Financial and Economic Literacy in Basic Education, APEC Project: HRD 06 2012A Copyright 2014

<sup>2</sup> "*Manny and Me Project*" is a capacity building program on financial education for Grades 3 and 4 teachers.

**NOW, THEREFORE**, for and in consideration of the above premises, **BPI Foundation, YGOAL, Inc.**, and **DepEd-Division of DepEd-Division of Cagayan De oro City**, agree to the following terms and conditions:

## **I. DURATION AND SCOPE OF MOU**

This MOU shall cover the implementation of the BPI SHAPE in 11 elementary under the DepEd-Division of Cagayan De Oro City for the period of January 2019 – March 2020

## **II. ROLES AND RESPONSIBILITIES OF THE PARTIES**

### **A.) BPIFI shall:**

1. Provide leadership for administrative and logistical support in the implementation of the program;
2. Evaluate and identify program-related expenses it shall fund and determine the amount thereof found to be, from time to time, acceptable and reasonable;
3. Create a sustainable program partnership mechanism which include but not limited to the execution of Memorandum of Agreements/Understanding that will ensure continuous engagement of program partners;
4. Assign a person from the Project Management Office (PMO) to work closely with DepEd in the implementation of the program activities to ensure the hand-holding process; and
5. Provide the validated module before the implementation of the program.

### **B.) YGOAL shall:**

1. Lead the overall program implementation and ensure the execution of the following activities:
  - Project Launch
  - Teacher's Training
  - Financial Literacy (FinLit) and Entrepreneurship (Entrep) Design Challenge
  - Monitoring and Evaluation (M&E)
2. Work closely with DepEd Program Supervisor to come up with a resource mobilization plan for the second year of the program; and
3. Complete the project documentation of the activities conducted and report generation to be submitted to BPI Foundation and DepEd at the conclusion of the program implementation.

### **C.) DepEd-Division of Cagayan De Oro shall:**

1. Ensure implementation of the BPI Manny and Me project in the recipient schools as provided in this MOU through the issuance of an appropriate division memorandum pertaining to the partnership;
2. Assign Education Program Supervisor for Social Mobilization or equivalent personnel to work closely with YGOAL and BPIFI on the following:
  - a. Identification of the teachers that will attend the BPI Manny and Me Teacher
  - b. Oversight of the schools on the implementation of the program
  - c. Facilitate partnership with other stakeholders as needed
3. Work with YGOAL and BPIFI in lobbying with the local government unit (LGU) for counterpart funding in the succeeding project phase; and

4. Support all activities of BPIFI which will ensure the success of BPI Manny and Me program.

### III. STANDARD CLAUSES

1. While carrying out the obligations under this MOU, parties shall act at all times in a manner mutually befitting its relationship and shall not engage in any activity incompatible therewith.
2. Parties shall be excused from performance and shall not be in default in respect of any obligation hereunder to the extent that the failure to perform such obligation is due to a *force majeure*. For the purpose of this MOU, an "Event of Force Majeure" means any circumstance not within the reasonable control of the Party affected, but only if and to the extent that (i) such circumstance, despite the exercise of reasonable diligence cannot be, or be caused to be, prevented, avoided or removed by such Party, and (ii) such circumstance materially and adversely affects the ability of the Party to perform its obligations under this MOU, and such Party has taken all reasonable precautions, due care and reasonable alternative measures in order to avoid the effect of such event on the Party's ability to perform its obligations under this MOU and to mitigate the consequences thereof.

### IV. GOVERNING LAW

This MOU and the rights and obligations of the parties hereunder shall be construed in accordance with, and be governed by the laws of the Republic of the Philippines.

### V. OTHER PROVISIONS

#### ***Effectivity And Termination***

This MOU shall take effect starting January 2019 and shall end on March 2020 (the "Term"), unless sooner terminated by any of the party, by giving the other party thirty (30) days prior written notice).

#### ***Warranties And Representation***

1. The parties herein represent that they have the required authorities from their respective approving bodies to enter into this MOU and make the same a binding and valid agreement, enforceable in accordance with the terms thereof.
2. The parties warrant that entering into this MOU will not be in violation of any law, contract or obligation of either party.
3. The parties warrant that they shall abide by their commitments herein in all good faith.

#### ***Waiver***

Failure by any Party at any time to enforce any obligation by any Party or to claim a breach of any term of this MOU or to exercise any power agreed to hereunder will not be construed as a waiver of any right, power or obligation under this MOU and will not affect any subsequent breach and will not prejudice either Party as regards any subsequent action.

#### ***Severability***

If any term or provision of this MOU should be declared invalid by a court of competent jurisdiction, the remaining terms and provisions of this MOU shall remain unimpaired and in full force and effect.

#### ***Assignment***

Either party shall not assign or transfer any of its rights and/or obligations under this MOU or any part thereof without the prior written consent and approval of the other.

**Amendment**

No modification, waiver or amendment of any term or conditions of this MOU shall be effective unless and until it shall be reduced to writing and signed by both parties hereto or their legal representatives

**Venue**

The Parties shall endeavor to resolve any dispute amicably. However, in the event of any legal suit to be pursued by either party, the parties agree to submit themselves to the exclusive jurisdiction of the proper court in Makati City.

**IN WITNESS WHEREOF**, the parties have hereunto affixed their signatures this \_\_\_\_ of \_\_\_\_\_ 2019 at Cagayan De Oro City, Philippines.

**DEPED- DIVISION OF  
CAGAYAN DE ORO CITY**

**BPI FOUNDATION INC.**

**YGOAL INC**

**DR. JONATHAN DELA PENA**  
*Schools Division Superintendent*

**MA. CRISTINA SAN DIEGO**  
*Executive Director*

**IRENEO DEMECAIS JR.**  
*President*

Signed in the presence of:

**DEPED- DIVISION OF ILOCOS  
NORTE**

**BPI FOUNDATION INC.**

**YGOAL INC**

**[NAME OF REPRESENTATIVE]**  
*Designation*

**LADY JANELLE  
MONSANTO**  
*Program Manager*

**MILDRED OPLE**  
*Corporate Secretary*



ACKNOWLEDGMENT

Republic of the Philippines }  
  } S.S.

**BEFORE ME**, a Notary Public in and for said place on this \_\_\_\_\_day of \_\_\_\_\_2019, personally appeared the following, who were identified by me through competent evidence of identity, to wit:

<b>Name</b>	<b>Competent Evidence of Identity</b>
1. Maricris San Diego	Passport No. EC 6771212 Manila, February 19, 2016
2. Dr. Jonathan Dela Pena	Passport No  Place and Date issued
3. Ireneo Demecais Jr.	Passport No. P4665461A Manila, October 09, 2017

known to me to be the same persons who executed the foregoing Memorandum of Understanding and acknowledged to me that the same is their own free and voluntary act and deed as well as the free and voluntary act and deed of the corporations/local governments which they represent.

**WITNESS MY HAND AND SEAL** on the date and place above indicated.

Notary Public

Doc. No. \_\_\_\_\_;  
Page No. \_\_\_\_\_;  
Book No. \_\_\_\_\_;  
Series of 2019.

**BPI SHAPE**

**ANNEX A**

The eight (11) recipient schools in the DepEd-Division of Cagayan De Oro:

1.

2.