

**OFFICIAL DEVELOPMENT ASSISTANCE
TERMS AND CONDITIONS OF LOANS/GRANTS BY FUNDING SOURCE
(as of 29 September 2004)**

FOR INQUIRIES, PLEASE CALL THE NEDA PUBLIC INVESTMENT STAFF AT 631-2192 OR 631-3759 OR AT TELEFAX 631-3748

FUNDING SOURCE	FORMS OF ASSISTANCE	DONOR THRUSTS/AREAS OF ASSISTANCE	INTEREST RATE (%)	TERMS OF ASSISTANCE (yrs.)		
				MATURITY PERIOD	GRACE PERIOD	OTHER CHARGES
I. LOANS						
A. MULTILATERAL						
1 World Bank (WB)						
International Bank for Reconstruction and Development (IBRD) -Specific Investment Loans -Sector Investment and Maintenance Loan -Adaptable Program Loans -Learning Innovation Loans -Technical Assistance Loan	Project and Program Loans	The Bank Group's objective for the next three years (FY 2003 - 2005) will be to assist the Philippine government for more rapid growth and to empower the poor to participate more fully in development. Specific themes would include support to: (i) sustainable poverty-reducing growth; (ii) environmentally-sustainable rural development with social equity; (iii) comprehensive human development through access to basic social services; and, (iv) good and effective governance.	WB currently offers two loan products for new loan commitments, namely, (1) fixed spread loans (FSLs); and, (2) variable spread loans (VSLs). Both have a variable interest rate with six-month LIBOR (in each loan currency) as their base rate. <u>for FSLs</u> : 2.51625% (US\$ currency) 2.71825% (Euro Currency) 0.47388% (Yen currency) The interest spread over LIBOR is fixed for the life of the loan. It consists of the IBRD's projected funding cost margin relative to USD LIBOR, a risk premium, a basis swap adjustment (for non USD loans) and IBRD's standard lending spread. <u>for VSL</u> : 2.38625% (US \$ currency) The interest spread over LIBOR is reset every semester. The rates is a direct pass-through to borrowers of the Bank's weighted average cost margin relative to six-month LIBOR for funding allocated to these loans.	Flexible (usually up to 20 years) *VSL repayment terms are governed by standard country terms *FSL repayment fixed at loan signing	VSL: 5 years FSL: 8 years	commitment fee on undisbursed balance: for FSLs: 0.85% in the first 4 yrs. 0.75% thereafter for other loans: 0.75% 1% front-end fee (.5% net of waiver)
2 Asian Development Bank (ADB)						
	Project Loans	a) Infrastructure development (rural and urban infrastructure: water supply housing, power and rural electrification; rural roads and railways restructuring with the aim to promote private sector participation b) Agriculture and rural development (irrigation, improvement of livelihood in the rural forest areas, agrarian reform, fisheries and microfinance) c) Basic social services (health, education and social welfare) d) Environmental management (solid waste management and air quality) e) Good governance (judicial reforms, financial sector reforms, none-bank sector strengthening, auditing and accounting reforms and institutional capability building) f) Regional development (initiatives for Mindanao and BIMP-EAGA)	For loans starting July 1, 2001, ADB offers its public and private sector borrowers LIBOR-based loan (LBL) carrying a floating lending rate that consists of a six-month LIBOR and a spread fixed over the life of the loan LBL consists of a cost base rate which is LIBOR and a spread fixed over the life of the loan. LBL consists of a cost base rate which is LIBOR, and a fixed spread, which is ADB's basic lending spread prevailing at the time of loan signing (or 60 basis points). Example: 2.2% (LIBOR) + 0.6% (spread) = 2.8% (interest rate charged) The 0.6% spread could be waived or reduced depending on GOP-ADB negotiations. Special features: * choice of currency (US dollars, Euro and Japanese yen) and interest rate basis * options to link repayment schedules to actual disbursements for financial intermediary borrowers * change the original loan terms anytime during the life of the loan * option to cap or collar the floating lending rate at anytime during the life of the loan	Flexible (usually up to 20 years) * repayment fixed at loan signing * repayment linked to actual disbursements (option for financial intermediaries only, i.e. GFIs)	Flexible (4-5 years grace period depending on length of implementation)	0.75% annual commitment fee charged on progressive amounts of undisbursed loan balances (15% of total undisbursed amount for 1st year, 45% for 2nd year, 85% for 3rd year) 1.0% (of the loan amount) front end fee, as applicable
	Program loans or policy-based loans	policy and institutional reforms, budgetary and BOP support (i.e., capital market sector), sector loans (forestry, livestock, environment, communal irrigation, food crops, agrarian reform)				0.75% annual commitment fee charged on the total undisbursed portion of the loan
3 International Fund for Agricultural Development (IFAD)						
	Project Loans a. highly concessional loans b. intermediate loans c. ordinary loans	IFAD's thrust is enshrined in its objective to "enable the rural poor to overcome their poverty." Assistance to the Philippines has been primarily in the following spheres: a. agricultural development b. rural development c. rural credit and financial services d. irrigation	a. 0% (for highly concessional loans) b. per annum variable reference interest rate equivalent to 50% of that charged on WB (loans for intermediate loans) c. per annum variable reference interest rate equivalent to 100% that charged on WB loans (for ordinary loans)	a. 40 b. 20 c. 15-18	a. 10 b. 5 c. 3	a. 0.75% service charge per annum
4 OPEC Fund for International Development (OFID)						
	Project Loans Program Loans BOP Support Loans	agriculture and agro-industry, energy, transportation, education	1-2.75% per annum (per 15th Lending Program for 2002-2004)	20	5	1% on amounts withdrawn and outstanding

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5 European Investment Bank	Project Loans (usually finances lower than 50% of the total project cost)	public and private sector projects in infrastructure, industry, agro-industry, mining and services and improvement and protection of the environment, transportation, telecommunications, energy production, urban development (e.g. social housing and development of swamp and urban regeneration), tourism, health (e.g. private clinic/health centers)	usually gives fixed rates but also has formulae for variable or revisable convertible rates	12-15 years	1/4 or 1/3 of loan life	appraisal fees charged against the borrower (Euro 40,000), requires security
B. BILATERAL						
1 Denmark Danida Mixed Credit Facility	Project loans 65% export credit 35% grant	water supply and treatment, health and hospital upgrading, waste water treatment and renewable energy, agri-industry	0%	8-15	6 mos. after commissioning	0.375% management fee .25% commitment fee p.a. on undisbursed loan amount
2 Japan Japan Bank for International Cooperation (JBIC) -Yen Loan Package	Project Loans	(i) strengthening of the economic structure for sustainable growth; (ii) mitigation of disparities (poverty alleviation and mitigation of regional disparities) (iii) environmental conservation and disaster management; and (iv) human resource development and institution building	0.5% - 1.5%	15-40	5 to 10	none
-Special Term for Economic Partnership (STEP)	Project loans	Limited to projects promoting development of: (i) bridges and tunnels; (ii) airports; (iii) oil/gas transmission and storage facilities; (iv) public info system/broadcasting/communications; (v) power stations/transmission and distribution lines; (vi) trunk roads,dams;(vii) environmental projects; (viii) ports; (ix) urban mass transit system; (x) urban flood control projects; and at the same time, for which Japanese technologies and equipment are substantially utilized	0.40%	40	12	none
3 Belgium Belgian Supersubsidy Facility	Project loans	rural development through agrarian reform	interest rate dependent on the negotiations between the Belgian supplier with Belgian banks	13	24 mos. after takeover	Insurance premium Commitment fee Front-end fee
4 Federal Republic of Germany a) Kreditanstalt fur Wiederaufbau (KfW)	a) Pure Soft Loan b) Mixed Credit Facility -50% soft loan -50% commercial loan	health and family planning, economic reform and development of market system (i.e. SME promotion, financial system, vocational training, urban environment), environment, water supply and sanitation / waste management	0.75% (soft loan) about 6%-7% for HERMES covered market funds	40	10	0.25% commitment fee
5 Italy	Project soft loan	agriculture, education, energy, environment, health and infrastructure development, and telecommunications	1.00%	17	5	none
6 France	Mixed credit composed of: a) soft loan - 60% b) commercial loan - 40%	health, social security, environment, public and urban city administration, power, telecoms, land and water transport, hospital upgrading and energy (for both types of loan)	Mixed credit carries interest rate of: a) 1.5% for soft loan component b) for commercial loan component, interest based on the Commercial Interest Reference Rate (CIRR) for the French Franc prevailing during signing of contract	25 10	6 0	none

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7 Spain	Mixed credit: 60% loan 40% grant	water and soil waste mgmt, renewable energy, mass transport, air and maritime safety, airport and seaport maintenance & improvement, irrigation, education	1% - 2.5% (soft loan under FAD scheme)	30	10	none
			6% - 8% (comm'l. credit under the prevailing OECD consensus rate)	10	0	none
8 Sweden <i>Swedish International Development Cooperation Agency</i>	Soft Loan	Infrastructure projects in energy, telecommunications and transport sectors; projects on health and medical care, as well as basic socio-economic infrastructure in rural low-income areas; technical assistance	0	10-15 depending on the estimated economic life of the investment being financed	9	Management and Agency Fees
	Concessionary Credit (at 35% grant element)	Priority has been given to infrastructure projects in sectors such as energy, transportation and telecommunications, environmental protection and energy conservation	0	10 or 12.5	2 or 0	Insurance premium for the official guarantee
9 Switzerland	Mixed credit composed of: a) soft loan - 50% b) commercial loan - 60%	energy (power and electrification), transport and water supply (However, the Philippines is not among the priority countries identified to receive Swiss ODA on a regular basis.)	Swiss Export Base Rate of 3.75% and a 1.375% spread	10	2.5	none
9 Korea <i>Economic Development Cooperation Fund (EDCF)</i>	Project Loans	irrigation, agricultural development, water supply & sewerage, power, SME development, communication, infrastructure, transportation, education, health, environment	2-2.5%	30 yrs.	5	.1% service charge on total disbursement
10 Canada	Project Loan - Export Credit (Parallel Line of Credit)	telecommunications, infrastructure, transportation	OECD consensus rate	10	3	one-time administration fee of 0.75% of full loan amount; commitment fee of .375% p.a.
11 United Kingdom	Mixed credit 65% export credits Export Credit Guarantee Department (ECGD) 35% grant United Kingdom Aid and Trade Provision (ATP) facility	transportation (construction of bridges), water supply, maritime, others based on bilateral consultations. grant normally covers-up to 35% of the value of the UK goods and services procured for the project	OECD consensus rate	12.5 years	2.5 years	none
12 Kuwait <i>Fund for Arab Economic Development</i>	mixed credit grants and loans	technical assistance, industry, power, transport and storage agriculture and irrigation	Depending on the economic conditions of the recipient country and the specific circumstances of each operation			1/2 of 1 % service fee on the outstanding balance of the amounts disbursed under the loans <i>Other Information:</i> No commitment fee is charged on the Fund Loan
13 Saudi Arabia <i>Saudi Fund for Development (SFD)</i>	Project Loans	health, education, transportation and rural development sectors	3-5%	20 years	5 years	none
14 Finland	Concessional loan	social, environment, and health sector projects (e.g. water and sewage disposal and management, water supply management, upgrading of hospitals, and	0% or clearly below market rates	10 years	2.5 years	Guarantee 6% one time added to the loan; arrangement fee .5% one time added to the loan; & commitment

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15 <i>Austria</i>	Soft Loan	forestation projects) health, infrastructure, transportation and water supply; energy (hydropower plant, solar infra)	OECD	20.5 yrs. Including grace period	8.5	fee 0.5% p.a. on undrawn amount to be added to the loan commitment fee of .125% p.a. management fee of .25% flat p.a.
16 <i>Norway</i>	Mixed credit	support to petroleum exploration, maritime sector and airport shipping projects	Based on Commercial Interest Reference Rate, interest during draw down will be capitalized since the grant component will be used to subsidize the 30% of the interest due on the facility.	10 years	6 months from end of disbursement period	forex cover and other DBP loan charges.
17 <i>China</i>	Mixed Credit - China National Construction and Agricultural Machinery Import and Export Corp. (CAMC) Export-Import Bank of China Preferential Buyer's Credit	agriculture transportation (rail sector)	3% per annum 3% per annum	10 years 20 years	2 years 5 years	10% of contract price serves as down payment commitment fee of 0.3% p.a. of loan amount undisbursed; management fee of 0.3% upfront
II. GRANTS						
A. MULTILATERAL						
1 <i>Asian Development Bank (ADB)</i>	Project Preparatory Technical Assistance (PPTA) - (if PPTA leads to a capital investment, the amount in excess of US\$250,000 will eventually be charged against the loan) Advisory Technical Assistance (ADTA) Regional Technical Assistance (RETA)	project preparation for subsequent investment financing institutional building, policy/sector studies, national development plan formulation (purely grant) finance studies, training courses, seminars and workshops relevant to the development of the ASPAC region				

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	Japan Fund for Poverty Reduction (JFPR)	support innovative poverty reduction and related social development activities that can add substantive value to ADB-financed projects (program, sector & project loans)				
2 <i>European Community (EC)</i>	Grants for capital and projects	poverty alleviation, rural development, health, governance, trade and investment				
3 <i>United Nations System</i>	Grants for technical assistance					
<i>International Fund for Agricultural Development (IFAD)</i>	Japan Special Fund (JSF) Full grant for technical assistance	project preparation, institutional development and training, agricultural research				
<i>United Nations Development Programme (UNDP)</i>	Grant for technical assistance	The 2nd CCF (2002-2004) focuses on poverty alleviation through the portfolio approach wherein the four programme portfolios (thematic areas) are: - enabling environment: poverty reduction through good governance - empowerment of the poor - ensuring environmental sustainability; and - establishing the foundations for peace and development				
<i>UN Children's Fund (UNICEF)</i>		social services (children)				
<i>Food & Agriculture Organization (FAO) Technical Cooperation Programme</i>	Grants	a. increase production in food and agriculture, fisheries and forestry b. raise the income and nutritional standards of small-scale producers and workers c. urgent needs for technical and emergency assistance d. capacity-building				
<i>UN Industrial Development Organizations (UNIDO)</i>		strengthening of industrial capacities and formation of cleaner and sustainable industrial development through the provision of surveys, training, expert services				
<i>UN Population Fund (UNFPA)</i>	Technical Assistance	maternal & child health & family planning; information, communication & education; data collection & analysis; population policy formulation; population dynamics; women, population and development.				
<i>International Atomic Energy Agency (IAEA)</i>	Technical assistance that provide advisors equipment and training	Promotion and transfer of knowledge/skills to mobilize peaceful applications of nuclear science and technology for critical needs of developing countries				
<i>International Labor Organization (ILO)</i>		employment/labor, skills development, social security and other sectoral activities (e.g., cooperative development)				

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Perez Guerrero Trust Fund for Economic and Technical Cooperation among Developing Countries	Objective is to provide seed money for 1) financing pre-investment; feasibility studies reports prepared by professional consultancy organizations in developing countries; and 2) facilitating the implementation of projects within the framework of the Caracas Programme of Action on ECDC.	Project proposals submitted for funding from PGTF should address the sectoral priorities contained in the Caracas Programme of Action, that is Trade, Technology, Food and Agriculture, Energy and Raw Materials, Finance, Industrialization and Technical Cooperation among Developing Countries, as well as in the Havana Programme of Action in the areas of South-South Cooperation Any project, in order to be considered for PGTF assistance must necessarily have an ECDC or TCDC component (i.e. any activity which involves deliberate and voluntary sharing, pooling or exchange of economic or technical resources, knowledge, experience, skills and capabilities between three or more developing countries for their individual or mutual development. See http://tcdc.undp.org/coopsouth/1995_Oct/seed.asp for more info on the trustfund.				
4 Global Environment Facility (GEF)	Technical Assistance	biological diversity, climate change, international waters, ozone depletion, land degradation, persistent organic pollutants				
5 The World Bank (WB)						
Institutional Development Fund (IDF)	technical assistance for institutional development made available to low- and middle-income IBRD/IDA borrowing countries	In view of the changing mission and development paradigm of the Bank and as a result of the recent evaluation of IDF in FY 2000 and 2001, it is proposed that the IDF be reoriented to focus on financial accountability, public oversight, and legal/judicial reform.				
Policy and Human Resources Development Fund (PHRD Fund)	technical assistance to support preparation or implementation of Bank-financed projects or programs	PHRD fund is a pool of grant resources from various member countries. It finances consultancy services and training required in project preparation. This grant fund excludes equipment and operating costs requirements in project preparation.				
6 OPEC Fund for International Development (OFID)	Grants; technical assistance to Food aid; humanitarian and emergency operations	agriculture and agro-industry, energy, transportation, education				
B. BILATERAL						
1 United States	Grants: technical assistance projects	SO2: An Investment Climate Less Constrained by Corruption and Poor Governance, which aims at a more stable and competitive economy leading to the following results: (i) financial institutions stabilized and deepened; (ii) trade and investment made more competitive and dynamic, and (iii) economic governance improved. SO3: Desired Family Planning and Health Sustainably Achieved - reduced fertility and improved maternal and child health leading to the following results; (i) increased public sector provision of sustainable family planning/maternal				

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2 Japan Japan International Cooperation Agency (JICA)	US PL 480 Title II (commodity assistance Act of 1949)	<p>child health services targeted at the poor, (ii) increased private sector provision of contraceptives and FP/MCH services, (iii) threat of HIV/AIDS and other selected infectious diseases reduced.</p> <p>SO4: The Protection of Productive and Life-Sustaining Natural Resources - supports the protection of productive and life-sustaining natural resources through improved environmental management and enforcement with the following results: (I) legal and administrative policy framework for environmental protection improved; (ii) local government, judicial, and other stakeholders capacity for environmental management and enforcement improved; (iii) public and private sector support for environmental protection increased and harnessed</p> <p>Special Objective 3:Prospects for Sustainable Peace in Mindanao Strengthened - aims to improve the well-being of former combatants and their communities.</p> <p>SO 11: Increased Access to Quality Education and Livelihood Skills in Selected Areas-targeted education program in the country, specially for ARMM, with selected policy reform components at the national and regional levels. Key results include the following: (1) local-level learning opportunities increased and/or improved in school-less communities and selected other disadvantaged communities, particularly conflict-affected areas (CAAs): (ii) programs and facilities for reintegrating out-of-school youths in the CAAs of Minanao are established and operating; (iii) strengthened capacity for teaching Math, Science, and English; and (iv) improved education sector policies and strengthened capacity for implementing.</p> <p>Support to AFMA related activities</p>				
	<p>Grants</p> <p>- capital assistance projects provision of equipment and materials necessary for the construction of hospitals, schools, water supply and other major equipment (e.g. medical)</p> <p>- commodity assistance provision of fertilizers, pesticides/insecticides, agricultural machinery</p> <p>-technical assistance conduct of FS/MP, provision of training, dispatch of experts and limited provision of equipment</p>	<p>(I) strengthening of the economic structure for sustainable growth; (ii) mitigation of disparities (poverty alleviation and mitigation of regional disparities) (iii) environmental conservation and disaster management; and (iv) human resource development and institution building</p>				

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3 <i>Federal Republic of Germany (GTZ)</i>	Grants for technical assistance	expert assignments, limited technical equipment, training, scholarships, pre-investment studies. promotion of small and medium-scale industries, vocational/technical training, health/family planning, environmental and resource protection				
4 <i>Czech Republic</i>	grants	environment (water/waste treatment facilities); agriculture (grains terminal); health (hospital buildings, supply of sophisticated equipment) industry (canning plant, ports construction, support to SME's transportation (light rail vehicles) ; and power sector (diesel generators for small power plants, power generation / transmission / distribution, rural electrification)				
5 <i>Canada Canada International Development Agency</i>	Grants for technical assistance	governance and private sector development and social development priorities in the areas of basic education, health and nutrition, child protection and / or HIV / AIDS				
6 <i>France (French Private Sector Study Fund)</i>	Grants for feasibility studies and detailed designs for projects in priority areas in priority areas	transport, water and environment, energy, the financial sector and agri-business.				
7 <i>Korea</i>	1. Project Aid 2. Development Study 3. Dispatch of Experts 4. Invitation of Trainees 5. Dispatch of Korean Volunteers	infrastructure support in the areas of transportation irrigation, water resources and telecommunications, pre-investment studies in the areas of public working irrigation, agricultural development, water supply and sewerage.				
8 <i>United Kingdom</i>	Technical assistance	sector on renewable natural resources (e.g., environment, agriculture, forestry and fisheries), English language teaching, aviation security, disaster management, security/police training, gender and development. support to capability building programs for LGUs, Social Reform Agenda and Agrarian Reform Communities.				
9 <i>Spain</i>	Technical assistance	rural livelihood, cultural activities, research, welfare, equipment aid, lecture on Spanish language, scholarships, health, empowerment eco-tourism, and water supply				
10 <i>Netherlands (sector basis)</i>	Technical assistance	environment (marine and biodiversity), education/scholarships				
11 <i>Norway</i>	Technical assistance	maritime development, petroleum exploration, shipping				
12 <i>Australia Australian Agency for International Development (AusAID)</i>	Grants 1. Project type 2. Facility type	- governance and policy reform - sustainable rural development - conflict prevention and peace building				
13 <i>New Zealand</i>	Grants	-governance				

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14 <i>Singapore (SAS)</i>	1.Project-type 2.Scholarship and training 3.Direct Support to Non-Government Organizations scholarship and training	-resource amangement -indigenous peoples development activities industrial park development, investment promotion, port infrastructure and management, franchising, tourism, productivity and skills training, corporate & financial management				
15 <i>Israel (SAS)</i>	Technical assistance training (short-term courses)	agriculture, cooperation and labor studies, community development, rural development, medicine and public health, management, science and technology and education				
16 <i>Sweden</i> Contract- Financed Technical Cooperation	grant (usually excludes equipment & operation costs)	human rights & democracy, governance, environmental protection				
NON-TRADITIONAL DONORS 1 <i>Dubai Islamic Bank (DIB)</i>	- grants loans only to qualified applicants, adhering Islamic banking concept - no interest charges but DIB shares in the profits or losses of the projects that it financed 2-3.7% per annum with maturity period of 17 years with 5 year grace period	privately owned, and operates like a private bank - principal objective: to make profits for its shareholders - governed by UAE Central Bank rules and regulations like other financial institutions in the UAE - operates under the Islamic Economic System of banking wherein no interests are paid on the deposits or loans - total assets: US\$ 1.7 billion (31 Dec. 1995)				