

FINANCE

Title	Handbook: Microfinance
Description	The handbook describes all dimensions of microfinance, from its history to operations, advocacies, success stories, and laws and regulations. It also contains a location guide of microfinance-oriented banks and rural cooperative banks with microfinance operations.
Publication Date	August 2005
Frequency	One-time publication
Language	English
Pages	62
Price	P70 or \$10.00 (including handling cost)
Publisher	Bangko Sentral ng Pilipinas (BSP) Corporate Affairs Office Phone : (02) 523.4832 Fax : (02) 523.6210 E-mail : corao@bsp.gov.ph
Available Format	Hard copies

Title	How to Approach Banks: A Guide for Filipino Entrepreneurs
Description	The publication is a practical and user-friendly handbook for MSMEs, particularly on exports and how to deal with banks. It aims to help entrepreneurs in determining the financial requirements of their business and familiarize them on sources of credit and how lending institutions work.
Publication Date	2007
Frequency	One-time publication
Language	English
Pages	135
Price	Not for sale
Publisher	Philippine Exporters Confederation, Inc. (PHILEXPORT) Phone: (02) 833.2531 to 34 / 833.2550 (02) 833.9938 Fax : (02) 831.3707 / 831.0231 E-mail: communications@philexport.ph Website: www.philexport.ph
Available Format	Hard copies

Title	Agricultural Credit Policy Council (ACPC) Publications
Description	<p><u>ACPC Brochure</u> This brochure contains a brief history of the ACPC, its mandates, vision, mission, and list of council membership.</p> <p><u>AMCFP Brochure</u> This is a primer on the Agro-Industry Modernization Credit and Financing Program (AMCFP), the umbrella financing program for agriculture and fisheries. This provides a brief introduction of the AMCFP, basic policy principles, program administration and structure, beneficiaries; eligible projects, fund wholesalers and retailers, and interest rates.</p> <p><u>Agri Finance News</u> This is the official newsletter of the ACPC. It features news reports and feature articles on the latest developments and update on the different programs of council the Agro-Industry Modernization Credit and Financing Program (AMCFP), Innovative Financing Schemes (IFS), and Institutional Capacity Building (ICB).</p> <p><u>ACPC Annual Report</u> This is the yearly report of the ACPC on its accomplishments. It highlights significant accomplishments of the ACPC in three key result areas: Credit Facilitation Services; Extension Support, Education, and Training Services; Institutional Capacity Building; and Policy Research, Planning, Monitoring, and Advocacy Services.</p>
Publication Date	<p>ACPC Brochure – 2007 AMCFP Brochure – 2008 ACPC Annual Report – 2006</p>

Frequency	ACPC & AMCFP Brochures – As need arises Agri Finance News – Quarterly Annual Report - Yearly
Language	English
Pages	ACPC & AMCFP Brochures – 1 Agri Finance News – 12 Annual Report - 31
Price	Not for sale. Limited free copies available upon request with the publisher.
Publisher	Agricultural Credit Policy Council (ACPC) Phone: (632) 636.3391 / (632) 636.3393 (632) 634.3320 / (632) 634.3321 / (632) 634.3326 E-mail: acpcinfo@yahoo.com
Available Format	Hard copies

Title	Bangko Sentral ng Pilipinas (BSP) Primers
Description	<p>The primers and frequently asked questions (FAQs) provide quick and essential information as of March 2008 on the following:</p> <ul style="list-style-type: none"> - Depository Corporations Survey (DCS) - Acquired Assets - Balance of Payments - Banknotes and Coins - Branching Operations - BSP Foreign Exchange Regulations - BSP Rules on Foreign Loans - Core Inflation - Exchange Rate - Expectations Survey: Business and Consumer - Flow of Funds - Inflation Targeting - Interest Rates - Rediscounting/eRediscounting - Exchange Rate Impact: How Much, What We Can Do, and What's Next – March 2008 - Clarifications on Recent Reforms on the Foreign Exchange Regulatory Framework Contained in Circular No. 561 dated 8 March 2007
Pages	3-14
Publisher	<p>Bangko Sentral ng Pilipinas (BSP) Phone: (02) 523.4832 Fax: (02) 523.6210 E-mail : corao@bsp.gov.ph Website : www.bsp.gov.ph</p>
Available Format	<p>Hard copies and soft copies Downloadable at: www.bsp.gov.ph/publications/primers.asp</p>

Title	Pera Mo, Palaguin Mo! 2: Making Your Money Work
Author	Francisco J. Colayco
Description	The book is the local version of Kiyosaki's "Rich Man, Poor Dad" series. It simply explains how we can attain financial independence if we would discipline ourselves in spending our hard earned money. This relates how we look through the future and learn the basic, the "Pinoy" style of saving money. It teaches readers how to handle their personal finance even without any accounting background since the book simplifies financial principles. This second book, in turn, gives them the basics of how to start growing their savings and investments the correct way.
Frequency	One-time publication
Language	English and Tagalog
Price	P395
Publisher	Anvil Publishing Inc. Phone: (02) 637.3621 / 637.5141 Fax: (02) 637.6084 E-mail: anvilpublishing@yahoo.com
Available Format	Trade Paperback Available at National Bookstore and Powerbooks outlets

Title	Pera Palaguin Workbook: Practicing What You Learned!
Author	Francisco J. Colayco and Professor Helen S. Valderrama
Description	<p>This book will help the reader create own financial plan and better manage money by asking the following questions:</p> <ul style="list-style-type: none"> - How can I prepare my Statement of Assets and Liabilities (SAL) and my Personal Income and Expense Statement (PIES)? - How much should I save now so I can retire comfortably in 20 years? - I need to borrow money. How do I know how much interest I am really being asked to pay? - Where can I invest my savings? How much will my money grow to in five years? <p>Through these, a person can learn that a few basic finance principles are all needs to understand for him to make better decisions about his money. This workbook gives easy-to-understand explanations of these principles and allows the person to test his understanding by giving examples and exercises with solutions.</p>
Price	P195
Publisher	Anvil Publishing Inc. Phone: (02) 637.3621 / 637.5141 Fax: (02) 637.6084
Available Format	Trade Paperback Available at National Bookstore and Powerbooks

Title	Making Microfinance Work Managing for improved performance
Authors	Craig Churchill and Cheryl Frankiewicz
Description	<p>This training manual provides a valuable overview of the key management principles necessary to optimize the services of Micro Finance (MFIs) and brings together useful lessons from numerous MFIs worldwide to help managers strengthen the performance of their unit, branch, or institution.</p> <p>Either used alone, or as part of a management training course, this book offers an arsenal of tools and advice. This examines the markets and marketing of MFIs and captures the different ways in which managers can communicate the value of their products and services. It introduces effective methods for enhancing efficiency and productivity, which minimize the tradeoffs MFIs invariably face as they try to provide services over the long term.</p> <p>The topic of managing risks is also covered. This manual offers strategies to prevent risk from occurring and, if it does occur, explains how to rectify the situation. Practical techniques for allocating costs and determining prices are also highlighted, as well as the importance of plans, budgets, and reports.</p>
Publication Date	2006
Pages	416
Price	\$40 / 35 Euros
Publisher	International Labour Office Philippines Phone: (02) 580.9900 Fax: (02) 580.9999 E-mail: manila@ilo.org

Title	Microfinance and Public Policy Outreach, performance, efficiency
Description	<p>The goal of microfinance institutions (MFIs) is to help the poor cope better with risk, take advantage of small income generating opportunities, and empower themselves through organization. To have this impact on an increasing number of people, MFIs need to be financially sound and sustainable. This volume argues that while there may be situations where MFIs can go up-scale and, thus, meet both objectives at the same time, there are other market configurations where it is very difficult or even impossible for an institution to break even, no matter how efficiently it operates. This is particularly the case in rural, remote, and sparsely populated areas.</p> <p>To take account of the variety of market and contextual constraints, this book argues that public policy should be guided by efficiency, being an overarching criterion accommodating different combinations of financial performance and social impact. A valuable contribution to the debate surrounding the performance and sustainability of microfinance, this volume examines the concept of efficiency in financial intermediation, how it is measured, and how public policy can be geared to provide incentives to efficiency gains. The argument is illustrated by an empirical analysis of 45 MFIs from around the world.</p>
Publication Date	2007
Pages	263
Price	US\$90 / 80 Euros
Publisher	International Labour Office Philippines

Title	Delivering Trust and Quality
Description	<p>Isla Lipana & Co., the Philippine member firm of PricewaterhouseCoopers has published this book to commemorate the firm's 83rd anniversary.</p> <p>This book is a compilation of the partners' thought leadership in various subjects relevant to the practice today. The subjects covered are effective governance, tax risk management, financial reporting issues, the audit committee, international financial reporting standards, advisory services as an expanded capability, ethics and volunteerism. The book also contains short companion pieces on values written by the partners.</p>
Publication Date	May 2005
Frequency	One-time publication
Language	English
Pages	144
Price	Not for sale
Publisher	<p>Isla Lipana & Co./ PricewaterhouseCoopers Phone: (02) 845.2728 Fax: (02) 845.2806 Website : www.twc.com/ph</p>
Available Format	<p>Hard copies Available for research at the Isla Lipana & Co. Office</p>

Title	Philippine Corporate Finance
Author/s	Alberto R. Ilano and Roy C. Ybañez
Description	This is available in two volumes. All the chapters on the mathematics of discounting, financial statement analysis, financial forecasting, and the management of working capital have been put together to form Volume 1. Volume 2, on the other hand, has been assembled to include all chapters dealing with long-term financial management, including advanced topics such as foreign exchange risk management and project finance. Both volumes retain the text, cases, and exercises of their respective chapters in the original textbook edition.
Publication Date	1998
Frequency	One-time publication
Language	English
Pages	Varies
Price	Not specified
Publisher	University of the Philippines (UP) UP College of Business Administration
Available Format	Book

Title	Investment Management and the Philippine Stock Market
Author	Alberto R. Ilano, Roberto S. Mariano, and Roy C. Ybañez
Description	<p>This revised edition of the award winning book updates its contents on the important developments in the investment management environment in the Philippines. With the passage of the Securities Regulation Code of 2000, significant changes have occurred in the rules and regulations, which govern capital market participants and transactions in the country. Three chapters of the book, namely, Stock Market Rules and Regulations, Principles of Securities Regulations, and Company Analysis were completely revised.</p> <p>A new chapter on financial reporting issues is in this edition, with recent landmark cases of financial reporting fraud, which highlighted the need for investors and investment analysts to be thorough and discerning readers of financial statements.</p>
Publication Date	2003
Frequency	One-time publication
Language	English
Price	Not specified
Publisher	University of the Philippines (UP) College of Business Administration
Available Format	Book

Title	Finance for Non-Financial Managers and Small Business Owners
Author	Lawrence W. Tuller
Description	<p>Every business person—specially a manager—needs to understand how “the numbers” work for their business and know whether they are adding up the way they should.</p> <p>This invaluable new introduction to key financial concepts will help you understand the basics of finance and how it affects your business.</p> <p>Designed for managers of small to mid-sized companies, this publication includes clear, easy-to-understand explanations of the most important financial principles, with examples of each in action.</p> <p>It also includes quick introductions to the most crucial—and most useful—aspects of finance, such as reading financial statements, forecasting cash flow, and getting financing for your business.</p> <p><i>Finance for Non-Financial Managers</i> makes it possible for you—even if you have no special background or training in finance—to make the most of your financial information.</p>
Language	English
Price	P669
Publisher	Adams Media Corporation
Available Format	Trade Paperback Available at National Bookstores and Powerbooks outlets

Title	Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean
Author	Karen Berman and Joe Knight
Description	The publication presents the essentials of finance, but with an extra dimension. Succinct, easy-to-read chapters teach the fundamentals in a way that everyone can understand and put to work right away. But the authors also take you behind the scenes, to show where the numbers come from. Since nobody can quantify everything, accountants and finance executives always rely on estimates, assumptions, and judgment calls, which can skew the numbers in one direction or another. This book helps you recognize and understand those biases; challenge, or correct them when necessary; and use this information to be a better manager.
Frequency	One-time publication
Language	English
Pages	Not specified
Price	P1,859
Publisher	Harvard (McGraw Hill Book Company)
Available Format	Hardcover Available at National Bookstores and Powebooks outlets

Title	Payback: Reaping the Rewards of Innovation
Author	James P. Andrew and Harold L. Sirkin
Description	<p>One of the constant challenges that companies face today is converting leading-edge intellectual property (IP) into cash. This publication offers a breakthrough framework for profiting from innovation, which promises to become the gold standard for executives, managers, and everyday innovators for the years to come. The smartly designed and thoroughly tested approach demonstrates how to leverage five types of payback--Cash, Knowledge, Brand, Ecosystem, and Culture. The true value in this remarkably smart idea is that it offers a means and mindset to focus in sharply on payback--on doing only those new things that will provide a return on investment.</p> <p>Based on Andrew and Sirkin's work with hundreds of executives and innovators and supported by the research and analysis efforts of a team of Boston Consulting Group (BCG) consultants over a period of several years, the book is intended to be read by anyone who faces the challenge of bringing a new idea, product, service or project to life.</p> <p>Companies that create large paybacks over a long period of time are the ones we admire and emulate. They are the ones that can create opportunities for themselves, their employees, and for shareholders. <i>Payback</i> will help leaders in their efforts to build these companies and reap the many rewards of creating "the new" in a more profitable way.</p>
Frequency	One-time publication

Language	English
Price	P2,155
Available Format	Hardcover Available at National Bookstores and Powebooks outlets

Title

Taxwise or Otherwise

This is a weekly column appearing in on of the Philippine's leading business newspaper, Business World.

The column discusses the latest developments in tax and business law in the country and also dissects current issues affecting the business community, including policy development.

Some Previous Columns:

- The food tax pyramid (18 April 2008)
- Most-Favored Nation clause: Equality provision (04 April 2008)
- Services 'within and without' the economic zone (27 March 2008)
- Tax amnesty: Rewind (13 March 2008)
- Junk EO 671 (06 March 2008)
- Tax amnesty for professionals (11 January 2008)
- Year-starter aide memoire for corporate taxpayers (03 January 2008)
- It's time for foreigners' annual report to immigration (27 December 2007)
- Beware of summary execution (20 December 2007)
- It's tiangge season (13 December 2007)
- Have BIR issuances fully taken effect? (07 December 2007)
- Everyday heroes (30 November 2007)
- Increasing role of security in global trade (22 November 2007)
- Undas from a tax perspective (18 November 2007)
- Quo Vadis; Tax Amnesty? (16 November 2007)

- An epidemic of rising collection fever (18 October 2007)
- Customs Bureau goes peperless (12 October 2007)
- Amendment of SEC reportoria requirement (04 October 2007)
- Regulating lending firms (27 September 2007)
- Tax amnesty for special economic zones (21 September 2007)
- Transfer Pricing: What's up? (14 September 2007)
- BIR has no right to limit use of tax credit certificates (06 September 2007)
- Incentives for aiding persons with disabilities (30 August 2007)
- Mandatory vs directory invoicing requirements for input VAT refund (23 August 2007)
- BIR's Collection Shortfall and its Countermeasures (09 August 2007)
- Customs' Voluntary Disclosure Program (09 August 2007)
- Taking Advantage of Trade Deals (02 August 2007)
- Real Property Not Held For Sale or Lease Subject to VAT? (19 July 2007)
- Economics And Politics Of An Ageing Population (13 July 2007)
- Unpaid Subscription Agreements – Rights and Remedies (05 July 2007)
- The I-Card For Aliens (21 June 2007)
- There Is Always A Choice (21 June 2007)
- Deductible Benevolence? (14 June 2007)
- Tax Amnesty, Anyone? (07 June 2007)
- TPARR FARK: A Post-Customs Audit Approach (31 May 2007)

- Oh, Behave! (24 May 2007)
- VAT On Constructed Capital Assets
(18 May 2007)
- BIR Gone Haywire (10 May 2007)
- The Donation As A Tax Planning Tool
(04 May 2007)
- The Grant of Separation Pay in Corporate
Restructuring (26 April 2007)
- Taxable Benevolence (12 April 2007)
- Taxation Without Representation
(29 March 2007)
- Stock-Based Compensation For
Employees (22 March 2007)
- A Second Look At Documentary Stamp
Tax On Deposit Transactions
(15 March 2007)
- Tax Treaty Relief Ruling: Is It Mandatory?
(09 March 2007)
- Notaries Public (01 March 2007)
- Congress Acts Swiftly On Beleaguered
Investors (23 February 2007)
- Conditions For Income Tax Holiday
Availment (15 February 2007)
- Customs Harmonization Impact
(08 February 2007)
- BIR, Quo Vadis 2007? (01 February 2007)
- Facts on the Cedula (25 January 2007)
- Greener Fuel Gets the Green Light
(19 January 2007)
- Waivers and Prescription
(12 January 2007)

Publisher Isla Lipana & Co. / PricewaterhouseCoopers
 Phone: (02) 845.2728
 Fax: (02) 845.2806

Available Format Hardware & Software
 To access the Taxwise or Otherwise archives,
 please contact Lyn Golez, Tax Services

Title	Understanding Balance Sheets
Author	George T. Friedlob and Franklin J. Jr., Plewa
Description	<p>From cash flow to return on investment (ROI), budgeting to income statements, this essential reference source enables financial managers, MSME owners, entrepreneurs, and self-employed persons to learn the basics of the balance sheet and beyond—quickly, easily, and thoroughly. This resource book clearly spells out just what a balance sheet is, how it works, and how to use it to increase profitability. This addresses every major component of the balance sheet—cash, receivables, inventory, long-lived assets, long-term debts, and more. This also contains essential formulas to guide you through your business finances.</p> <p>This hands-on working reference enables you to understand a company's balance sheet within the context of its annual report. You will also find detailed information on:</p> <ul style="list-style-type: none"> • How the different elements of the balance sheet relate to each other, how they come into being, and how they should be controlled in your business • How accounting data is created, accumulated, and used in the development of financial statements
Publication Date	January 1996
Language	English
Pages	278
Available Format	Book