

*Natasha*  
POLICIES

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## **GUIDELINES FOR NATASHA MEMBERS**

**S** inusubukan po nating ilagay sa kasulatan ang lahat ng guidelines natin. Ganoon pa man kailangan po natin tandaan na laging mayroong mga sitwasyon na hindi malinaw na nakasulat ang dapat o hindi dapat gawin ng isang Member. Lagi lang po nating isa puso ang core values natin. Ang core values ang lagi nating gabay para maging maayos ang business natin.

- **Customer Service**
- **Discipline**
- **Constant Improvement**
- **Respect for each other**
- **Honesty**

## **I. NETWORKING RULES**

### **A. REGISTRATION**

- Natasha is open to all people from age 16 to 65 years old. Membership fee is P250.00. Kasama na po dito ang saleskit na naglalaman ng catalogue, marketing plan and other flyers about the company.
- Registration forms should be completely filled out including the required signatures. Registration forms with erasures will not be accepted.
- “Cut-outs” and scanned pictures are not allowed. Two (2) latest 1” x 1” ID pictures are required upon registration.
- Double registration is not allowed. Kung tayo po ay nagparegister uli, magiging void po ang 2<sup>nd</sup> registration natin at ipapasok sa 1<sup>st</sup> registration natin.
- A married couple is considered one person, so only one of them can register. If both husband and wife will register, it will be treated as a double registration. Magiging immediately void po ang latest registration.
- In case ikasal ang 2 members. Kailangan silang pumili kung alin ang matitirang membership. One of the 2 membership will be cancelled.
- Members can choose only one permanent recruiter. Pag-isipan po nating mabuti kung sino talaga ang recruiter natin dahil hindi po puwedeng palitan.
- In case of death of a Member, the membership can be transferred to the heir.

### **B. CANCELLATION OF MEMBERSHIP**

Natasha offers lifetime membership to all its Members provided they comply with the guidelines and policies of the company. The following can cause cancellation of membership:

- *The Member was below 16 years old over 65 years old upon registration.*
- *Forgery*
- *Harassment*

- *False Personal information was given on the registration forms.*
- *Member is a dummy. Gumagamit lang ng ibang member ang kaniyang pangalan.*
- *Theft*
- *Non-payment of debts to Natasha*
- *Misrepresentation of the Natasha marketing plan*
- *Fighting in the branch*
- *Recruitment inside branch premises*
- *Using the Natasha name in fraudulent or illegal acts*
- *Disregard of housekeeping rules like vandalism etc.*

### **C. RECRUITMENT OF MEMBERS**

- *Ano po ba ang quality recruiter sa Natasha?* A recruiter should explain well to his recruits the marketing plan of Natasha. Dapat tinutulungan niya ang recruits niya kapag may problema at binibigyan niya ng motivation at recognition ang kanyang recruits.
- *Recruitment is not allowed within Natasha branch premises.* Ito po ay para maiwasan ang agawan at sulutan ng recruits at upang mapanatili ang respeto sa bawat isa.

### **D. THE NATASHA IDENTIFICATION CARD**

- *Natasha IDs are non-transferable.*
- *Lost IDs can be replaced only when a duly notarized affidavit of loss is presented. Fee of P50.00*
- *The husband or wife can request for an extension ID provided a marriage contract is submitted.*

### **E. LIQUIDATION OF SALES**

Liquidation of sales is the transferring of sales from a Fashion Pro to Member downlines. Guidelines are as follows:

- **Members with credit rating C are not allowed to liquidate sales.**
- **Liquidation of sales from a Fashion Pro to another Fashion Pro is not allowed.**
- **Deadline for the submission of liquidation forms is every 3<sup>rd</sup> of the month.**
- **Liquidation of sales is only allowed to bonafide Members, not to “dummies”**

- Authorization letter and ID is required when submitting liquidation forms through an authorized person.
- Liquidation of sales through telephone and fax are not allowed.

## **F. CLAIMING OF REBATES CHECKS**

Releasing of rebates in most branches is scheduled every 10<sup>th</sup> and 11<sup>th</sup> of the month. In provincial branches, releasing of rebates is every 11<sup>th</sup> and 13<sup>th</sup> of the month. The rules for claiming of rebates are as follows:

- *Natasha ID is required.*
- *Authorization letter and Natasha ID are required when claiming rebates through another person.*
- *Rebates check with proper endorsement can be used as payment. However, it should personally be endorsed by the owner of the check, otherwise an authorization letter and identification cards of owner of the check as well as the person authorized are required.*

## **G. SERVICE CENTER GUIDELINES**

### **1. Benefits**

- 1 pc. 6ft. x 2-1/2 ft. single faced or 6 ft x 2 ft double-faced panaflex sign with light.
- Php6,000 renovation allowance.
- Php30,000 interest free loan ay para sa initial investment, payable in 10 months.
- Ang renovation at free loan ay matatanggap natin in one week after approval date ng service center.
- Hatid service center po para sa ating mga service centers.
- Free one tarpaulin banner of products
- Natasha Service Center program installer with training from the branch.

### **2. Qualification**

- Php900,000 in three (3) consecutive calendar months. Kung maabot natin ang sales quota in less than 3 months qualified agad tayo.
- Credit rating A dapat tayo.
- Upon qualification, dapat mayroon tayong uninterrupted Php400,000 on time credit payments, (no hold, no bounced checks)

### **3. Space Requirements**

- The service center must be at least 10sq.m. in area.
- The service center must be in a commercial area na maraming dumadaan na tao. Hindi po sa bahay natin.
- Dapat nasa pangalan ng oplan service center qualifer ang lease of contract.
- Kailangan po ma-approve ng Natasha representative ang service center location.

### **4. Distance of Service Centers**

- Dapat more than 1 km ang distance sa susunod na active service center. (1km. rule)
- Maaari po ma-waive ang 1 km. rule kung nagtitinda at may display po tayong non-natasha products at services. Only the selling of cell cards and internet cards, payphone and photocopy services are allowed.

### **5. Opening Date**

- Kailangan pong magbukas ang service center natin within one month after the approval date.

### **6. Closure of Service Center**

- Kailangan pong i-notify ang branch kung isasara po natin ang ating service center.
- Mayroon po tayong isang buwan na palugit para mabuksan po ulit ang ating service center. Otherwise, magiging open po ulit ang location para po doon sa iba nating qualified Members na gustong magbukas sa nasabing location.
- Kailangan active po ang ating service center, para po maging active dapat may Php 100,000 average gross group sales per month in a year po tayó.

### **7. Signage**

- Kailangan pong 7:00 p.m. to 10:00 p.m o hangga't may tao po sa center natin, lighted po ang signage natin sa ating mga service centers.
- In case of closure ibabalik po natin ang ating service center signage sa branch. Hindi po natin puwedeng i-install sa ibang lugar na walang approval ng branch.

### **8. Transfer of Location**

- Kailangan pong i-notify natin kung nais po nating i-transfer ang ating

service centers sa ibang location. Maaari lang po tayong magbukas after approval of the branch.

#### **9. Store Maintenance**

- Kailangan po natin ipaayos o ipalinis ang signage every year. Ang service center owner po ang magpapa-ayos at magpapalinis ng signage.
- Kailangan pong laging malinis at maayos ang loob at labas ng ating service center.

#### **10. Maaari po bang ibigay ang service center sa downline natin?**

- Kung ibibigay po natin ang service center sa downline natin, kailangan ipaalam natin ito sa branch at kailangan pong mag-execute ng waiver.
- Kailangan din po at least Fashion Pro 2 with a credit line of Php 100,000 ang pagbibigyan natin.

## **II. CREDIT AND COLLECTION RULES**

### **A. PAANO MAG-APPLY PARA SA CREDIT LINE?**

#### **1. Requirements**

- A.) At least P4,000 in net paid individual sales. Hindi po kasama ang liquidated sales.
- B.) Proof of a checking account (not later than 30 days) with the following:
  - 1. Check with your name
  - 2. Validated deposited check
  - 3. Receipt of checks issued by the bank
- C.) Proof of billing address (not later than 30 days). One of the following:
  - 1. PLDT bill
  - 2. Meralco bill
  - 3. Postmarked envelope of a letter that you received
- D.) ID Picture and at least 2 valid ID'S.
- E.) Kailangan pong mag-apply in person
- F.) Kailangan pong 21 to 55 years old tayo.

### **B. CREDIT RATING**

- 1. **A** - Never late or almost late in payments (Not more than 5% of credit payment in the last six months late)

- G. HOLD NG CHECK
2. **B** - Sometimes late in payments (More than 5% of credit payments in the six months late)
  3. **C** - Has overdue accounts
  4. **D** - Account turned over to Natasha Lawyer

Lahat po ng Members ay nag-uumpisa sa credit rating A. Puwede pong magpa-upgrade ng credit rating kung maganda ang payment performance natin. In case na may tumalbog na check, mag-kakaroon lang po tayo ng credit rating A ulit kapag mayroon na tayong P100,000 na on time credit payments after the bouncing checks were settled and not more than 5% of credit payments in the last six months ang late (kung tayo'y nagpahold lang.)

### C. GAANO KALAKI ANG MAKUKUHANG CREDIT LINE?

#### 1) MEMBERS (Credit Rating A)

##### A.) Credit Line Based on Sales Only

Puwede po tayong magkaroon ng P1,000 na credit line for every P4,000 na net paid individual sales.

Halimbawa: P3,000 ang puwede nating maging credit line kapag may total na net paid individual sales na tayong P12,000.

##### B.) Additional Credit Line through Cash Bond

Puwede po tayong mag cash bond hanggang sa  $\frac{1}{2}$  ng total net paid individual sales natin. Ang magiging additional credit line ay cash bond x 3

Halimbawa: P3,000 ang puwede nating maging credit line kapag may total net paid individual sales tayong P12,000. Kung may cash bond tayo na P2,000 (puwede dahil mas maliit sa  $\frac{1}{2}$  x P12,000), magkakaroon po tayo ng additional credit line na P6,000. Bale po P9,000 (P3,000 + P6,000) ang magiging credit line natin.

#### 2.) MEMBERS (Credit Rating B)

Credit line based on sales only:  $\frac{1}{2}$  ng sa Members with Credit Rating A.  
Additional credit line through cash bond: cash bond x 2

#### 3) FASHION PROS (Credit Rating A)

##### A.) Credit Line Based on Sales Only

Net Paid Individual Sales	Increase of Credit Line
P 0 – P50,000 x 1	(Net Paid Individual Sales equal to Credit Line)
P51,000 – P100,000 / 2	(Net Paid Individual Sales divided by 2)
P101,000 and up / 4	(Net Paid Individual Sales divided by 4)

Halimbawa:

Net Paid Individual Sales: P200,000

Computation of Credit Line:

First P50,000	-	P 50,000
P 51,000 - P100,000	-	P 25,000
P101,000 - P200,000	-	P 25,000
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Total Credit Line		P100,000

#### B.) Additional Credit Line through Cash Bond

Puwede po tayong magbigay ng cash bond hanggang sa  $\frac{1}{2}$  ng total net paid individual sales natin.

Additional credit line through cash bond: Cash bond x 3

Halimbawa: Kung P30,000 ang net paid individual sales natin at nag-cash bond po tayo ng P10,000 (puwede dahil hindi sobra sa  $\frac{1}{2}$  ng P30,000) puwede po tayong magkaroon ng credit line na P60,000 [P30,000 + (P10,000 x 3)]

#### 4) FASHION PROS (Credit Rating B)

Credit Line based on Sales only:  $\frac{1}{2}$  x ng sa Fashion Pros with credit Rating A.

Additional credit line through cash bond: Cash bond x 2

#### 5) Maximum Credit Line P3M

### D. CREDIT LINE INCREASE

Kailangan po nating mag fill-out ng "Credit Line Increase" form. Within 1 day po ang processing time.

### E. CREDIT RATING UPGRADE (From B to A)

Kailangan po nating mag fill-out ng "Credit Rating Upgrade" form. 7 days po ang processing time.

### F. NO RECYCLING OF CHECKS

Hindi na po puwedeng gamitin ulit ang mga check.

## **G. HOLD NG CHECK**

- 1.) Kailangan po nating mag fill-out ng “Hold Check Form”
- 2.) Ibabawas po sa credit line ang amount ng check na pinahold natin.
- 3.) Hanggang one week lang po ang paghold ng check. Kung hindi po settled ang check pagkatapos ng isang linggo, idedeposit na po automatically ang check. Wala na pong exceptions.
- 4.) Kung magpa-partial payment po tayo, kailangan po nating palitan ang check ng bago na pareho ang due date.
- 5.) Hanggang 7:00 PM lang po ng due date puwedeng magpahold.
- 6.) Magiging credit rating C po tayo at hindi puwedeng mag purchase on credit hanggang hindi nase-settle ang hold.

## **H. PARTIAL PAYMENT OF OVERDUE ACCOUNTS**

Kailangan po ma-settle sa loob ng isang linggo ang total amount ng nakahold na check. Kahit nagpartial payment tayo, idedeposit pa rin ang check kung hindi fully paid ang overdue balance.

## **I. BOUNCING CHECKS**

Kapag tumalbog po ang check, mayroon po tayong tatlong (3) pagkakataon para ma-settle ang overdue balance.

- 1.) Warning letter from Natasha branch after one week na nagbounced ang check
- 2.) Demand letter by Natasha lawyer on the 3<sup>rd</sup> month
- 3.) Cancellation letter on the 6<sup>th</sup> month

## **J. 50% RULE**

Kahit na mayroon tayong overdue balance (Credit Rating C), puwede pa rin tayong kumuha on credit. Ang halaga ng puwede nating kunin ay hindi dapat lumampas ng 50% ng binayaran ng overdue balances sa kukunin na stocks.

## **K. PULL-OUT OF CHECKS DUE DATE**

Hanggang 7:00 PM lang po puwedeng magpull-out ng checks na due for the day. After 7:00 PM ay kailangan na ninyong ideposit sa bangko ang payments.

## **L. CASH BOND REFUND**

Refundable po ang cash bond dahil pera po ang ibinayad ninyo sa cash bond pera din po namin itong ire-refund at ibabawas sa credit limit ang equivalent amount ng i-rerefund na cash bond based sa credit rating.

Other Guidelines for Credit and Collection are as follows:

- **Denied credit line application.** Ang Natasha po ay may karapatang i-deny ang isang credit line application, kung ang nag-aapply po ng credit line ay dummy ng ibang Member. Ide-deny din po ang credit line application kung considered hindi credit worthy ang Member.
- **Members with credit rating C are not allowed to use credit line of any Member even with the latter's approval.** Ipinagbabawal po ang ganitong pangyayari, para maiwasan po natin ang problema na maidudulot sa may-ari ng credit line.
- **Renewal of proof of billing address and checking account.** Every six months (January and June) po tayo dapat magparenuew upang mai-update po ang inyong credit files.
- **Collection Policy.** Wala pong karapatan ang Natasha na maningil sa mga Members na di nakautang mismo sa Natasha. Unfortunately, hindi po tayo makakapagbigay ng legal assistance sa collection.
- **Checking account with “NOW Account” is not allowed.** Hindi po kami tumatanggap ng ganitong klaseng account. Lahat po ng checking account sa lahat ng bangko ay maaari maliban lang po sa “NOW”.
- **Check warehousing.** Easy and worry-free! Hindi na po kailangan pumunta sa branch para mag issue ng tseke, mag iwan lang po tayo ng pre-signed checks, at kami na po ang bahala sa purchases nyo. Para po talaga ito sa mga Members natin sa malalayong lugar. Para naman po sa pag-account nyo ng inyong mga records bibigyan lang po namin kayo ng inyong credit line verification. Kailangan lang po tayo mag-sign ng check warehousing agreement kung saan magbibigay tayo ng confirmation na legally responsible pa rin tayo sa bouncing checks na galing sa check warehousing.
- **Closed Check.** Para naman po sa mga nag-purchase mismo sa branch kailangan nyo pong sulatan ng total amount ang mga ini-issue nyong tseke.

### III. ORDER PROCESSING RULES

#### A. Door to Door Services

1. Pagbabasehan lang po natin kung magiging free of charge ang door to

door delivery ay ang purchase natin net of returns. Ibig sabihin po nito ay ang amount na binabayaran natin with cash or check at hindi natin ginagamitan ng return form.

For example:

- \* Ang halaga po ng ipapadala natin ay Php 60,000.
- \* Gumamit po tayo ng return forms na nagkakahalagang Php 40,000.
- \* Hindi po free of charge and delivery dahil Php 20,000 lang po ang binayaran natin with cash or check.

2. Kung umabot ng Php 30,000 ang binayaran natin with cash or check, free of charge ang freight para sa amount na binayaran natin with cash or check. Para sa amount na ginamitan natin ng return form, kailangan po natin magbayad ng 3% of value.

For example:

- \* Ang halaga po ng ipapadala natin ay Php 75,000.
- \* Gumamit po tayo ng return form na nagkakahalagang Php 20,000.
- \* Ang binayaran po natin ng cash or check ay nagkakahalagang Php 55,000.
- \* Free of charge po ang delivery para sa halagang Php 55,000.
- \* Magbabayad po tayo ng freight charge na  $\text{Php } 20,000 \times 3\% = \text{Php } 600$ .

3. Kung ang halaga ng returns natin ay hanggang 15% lang ng total value ng pinadala natin at umabot ng Php 30,000 ang binayaran natin ng cash or check, free of charge na po ang total delivery.

For example:

- \* Ang halaga po ng ipapadala natin ay Php 50,000.
- \* Gumamit po tayo ng return form na nagkakahalagang Php 5,000.
- \* Php 5,000 po ay 10% lang ng Php 50,000 mas mababa po sa 15%.
- \* Free of charge po ang delivery ng buong order.

4. Para sa minimum amount para sa delivery, ipapadala din po ang order natin kapag umabot ng Php 5,000 ang binayaran natin with cash or check.

5. Ang babayaran po natin na freight charge sa mga orders na hindi umabot ng 30,000 at binayaran natin with cash or check ay 5% of total value of order.

For example:

- \* Ang halaga ng ipapadala natin ay Php 12,000.
- \* Gumamit po tayo ng return form na Php 4,000.
- \* Ipapadala po ang order dahil umaabot ng Php 5,000 ang binayaran natin with cash or check.
- \* Ang babayaran po natin na freight charges:  
Php 12,000 x 5% = Php 240.

#### B. Return of Items

Pwede po tayong magpalit ng items. Bibigyan po tayo ng return form kung saan nakasulat ang mga binalik natin. Kapag magbabayad tayo, isama natin ang return form para mabawas ang halaga ng returns natin.

Kailangan lang pong magpakita tayo ng Purchase Order Forms ng mga ibinabalik natin.

60 Days	30 Days	Non-Returnable
Apparel	Bra	Cap
Bag	Rubber Shoes	Cosmetics
Belt		Handkerchiefs
Shoes		Brief / Panties
Pillow		Personal Care Products
Wallet		Shades
		Socks

#### C. 15% Price

Kailangan po hindi lalampas ng 15% ng purchases natin ang returns.

#### D. Stocks with Damage and/or For Repair

Stocks with factory defect. Papalitan po natin ang anumang stocks na mapatunayang may factory defect. Ang atin pong quality control team ang in-charge dito, kinakailangan lang po nila ang purchase order. Kailangan din po hindi pa masyadong gamit ang products.