



A PRACTICAL GUIDE FOR CHAPTER COORDINATORS

July 2023

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Preface

Early in 2023, the Executive Committee (ExCom) of the Association of Former Employees of the Asian Development Bank (AFE–ADB) saw a need to have a manual or guide for coordinators, to provide advice and assistance to current and future coordinators. Subsequently, the ExCom emailed serving and some former coordinators noting we would “like to initiate a committee to discuss and consolidate the [coordinators’] knowledge so far.”

The idea was for all current and some past coordinators to contribute what they could to the effort. The coordinators nominated Günter Hecker (former coordinator of the Europe Chapter) as chair and Gam de Armas (coordinator of the Philippine Chapter) as vice chair of the effort.

They sent a questionnaire to coordinators to start the effort going. After receiving responses, they drafted the guide and sent it for additional input, comments, and review to the other coordinators. The draft sent to the ExCom was the result of their collective work. Valuable contributions came from coordinators with many years of experience on the job as well as from relative “newbies.”

The ExCom then considered the draft and edited it to bring it in line with current ADB style and usage and AFE practices and procedures.

The guide is intended to be a working, living document, to be altered and updated as the needs arise, and we hope that a concerted effort to update it as needed will be made at least every 3 years.

The AFE ExCom thanks Günter Hecker and Gam de Armas and the other contributors for their work and hopes this will prove helpful for current and future coordinators.

The 2023 AFE–ADB Executive Committee

Chairman Stephen Paul Groff

President Jill Gale de Villa

Treasurer Joy Macaisa Viray

Secretary Teresa Samson Montesa

Temporary Member Hans–Juergen Springer

1. Introduction

This document is intended to assist chapter coordinators of the Association of Former Employees of the Asian Development Bank (AFE–ADB) in supporting their chapters. The Constitution of AFE–ADB dated 26 April 1987 provides for chapters and coordinators. This is reflected in the AFE–ADB Bylaws of 28 February 2006 as amended on 24 April 2013, 28 November 2016, and 26 February 2019 (Appendix A) notably in Article II, Sec. 2 (a)–(f) regarding chapters and the terms of reference for coordinators in Article V, Sec.2 (a)–(c). (The Bylaws were reviewed again in 2023 and will likely be updated in 2024.)

Both components—the formalization and organization of the chapters and the election and role of the coordinators—have been formulated in a very liberal and nonrestrictive manner with the intention to allow for the different conditions, cultures, and personalities of their memberships, and to avoid strict rules and regulations that would hamper the intended good spirit of the Association.

The Bylaws allow that any member of any member country may establish a chapter, that chapters could merge if individually too small or if located in the same region, or if a chapter’s population is spread over a large geographical area. Several chapters may also be established in one country. Further, every chapter shall elect or appoint from among its members a coordinator and the process of selecting the coordinator shall be decided by the members of the chapter.

The Bylaws provide that the role of the coordinator is to

- (1) coordinate the activities of the chapter within its own country, area, or region, as the case may be; and
- (2) represent in the AFE–ADB the chapter’s members and may provide views, comments, and advice to the Executive Committee (ExCom) and, in particular, convey their chapters’ views to the ExCom.

At mid-2023, AFE–ADB had 17 chapters, established in different manners and led by coordinators who were appointed or elected; provided varying depths of support to members, depending on issues arising and the coordinator’s understanding of her/his role; and had different tenures.

While the Bylaws provide very few restrictions, there are good practices for the various steps, activities, and issues within a chapter. To find those, a questionnaire was sent to all current coordinators to get elicited feedback on their approaches to particular issues and to get an overview of what was being done in the various chapters.

Based on the feedback on the Questionnaire sent to all members of the Chapter Coordinators Manual Committee, the following conclusions were made.

This document is expected to evolve over time, through reviews by and input from coordinators.

2. Chapter Establishment and Structure

The Bylaws are very flexible as the members in any member country of ADB may establish their own chapter. A chapter may be restructured into two or more chapters, and chapters can form units for better coordination, if so desired by their members. Any of the above is to be coordinated with the ExCom at AFE–ADB headquarters in Manila.

In the past, most chapters were initiated by the chairperson/president/vice president of AFE–ADB, who identified a person willing to start creating the chapter and be the first coordinator. Some chapters were created at the initiative of an individual or a group of members. Over the years some chapters have merged (France, German, Nordic, and UK chapters merged into the Europe Chapter, largely because some incumbent coordinators could not continue and the then prevailing sentiment of a “Europe of togetherness”). Other chapters have structured themselves with subchapters or units/groups and one country has more than one chapter based on their situations— the Philippines Chapter and the has four subgroups to accommodate its many members, Canada has four subgroups as its membership is widely spaced, and New Zealand has a spouses subgroup.

The appropriate size of a chapter will mainly depend on

- (1) the number of members living in the chapter area;
- (2) how many of them would be actively participating in chapter activities;
- (3) the objectives of the chapter, what the members are expecting;
- (4) the composition of the membership (pensioners and/or not, etc.); and
- (5) what the coordinator can realistically deliver.

Table 1: Membership in AFE–ADB Chapters, August 2023

Chapter	Membership
Australia	133
Canada	170
China, P.R.	38
Europe	299
India	115
Indonesia	51
Japan	314
Korea, Rep. of	67
New Zealand	33
Pakistan	35
Philippines	1,066
Singapore	25
Sri Lanka	25
Thailand	36
US–New York/New Jersey	87
US–Southern California	97
US–Washington D.C.	166
Total	2,757

Members belonging to more than one chapter are counted in all chapters to which they belong. D.C. = District of Columbia, P.R. = People's Republic of, Rep. = Republic, US = United States

Table 1 shows the number of members per chapter as of August 2023. Members may belong to more than one chapter. The chapter sizes ranged from 1,066 members to 25, with an average of 162 and a median of 87.

About 376 members were not affiliated with a chapter: 245 (65%) of them in the United States; 24 in Bangladesh; 16 in Nepal; 9 in Taipei, China; 6 in Hong Kong, China; 4 in Viet Nam; 3 each in Cambodia and Myanmar; 1 each in Azerbaijan, Fiji, Kazakhstan, Turkiye, United Kingdom, Vanuatu, and Western Samoa; plus 58 in other countries.

Some countries had sufficient members to form a chapter (e.g., Bangladesh, Nepal, Taipei, China), and consideration could be given to forming a regional chapter (e.g., in the Mekong). Some members do not reside near a specific chapter and a substantial number (58) live outside ADB member countries (as listed when they joined AFE), and could elect to join the chapter of their nationality as listed with AFE. A

large number of members reside in the United States (US) but are not assigned to any of the three US chapters, possibly because they live far from any of the three chapters.

To keep track of their constituencies, each coordinator should receive/request at least annually from The AFE–ADB main office (AFE–HQ) an updated list of their constituent members and those who live within the chapter’s area of responsibility or are nationals of the chapter’s area. Chapter coordinators should also regularly receive a copy of the new members’ application forms and any other changes in the members’ records, such as change of nationality, resignation, their spouses passing away, and spouses becoming AFE–ADB members.

3. Selection/Election of Coordinators

Feedback from the coordinators in 2023 indicated that most first coordinators had been identified by the Executive Committee (ExCom), which requested him/her to establish the chapter. Many coordinators served for quite some time.

For their succession, the incumbent coordinators have usually identified willing and suitable candidates and recommended them to the chapter members for acceptance through a circular or by election at the chapter’s annual reunion. No chapter has required a quorum for such a meeting or election. Achieving a quorum based on all members is unrealistic, as most chapters include a large group of “silent” members. The option of holding an electronic election could be explored.

The many reasons that a coordinator role is attractive and rewarding include the following:

- (1) remaining in touch with a wide community and network of friends and colleagues;
- (2) being current with pension and insurance matters and local pension tax issues;
- (3) keeping up with new developments in ADB’s operational policies and strategies;
- (4) continuing to promote with some formal authority the cause of ADB and development cooperation in general, a cause we worked for a large part of our career;
- (5) satisfying a “feeling of duty” to contribute to society;
- (6) ensuring that annual reunions take place and remain attractive;
- (7) the “good feeling” of being able to help newly retiring colleagues settle and advising surviving spouses in their dealings with ADB on pension and insurance matters and becoming AFE members;
- (8) not “falling into a hole” after retirement and keeping the mind working with a useful activity; and
- (9) much more.

An election committee could be formed to canvas for candidates, and electronic elections could be held—procedures that may be discussed and approved during an chapter’s annual reunion. A new coordinator or the election committee, if one has been set up, shall immediately inform the ExCom of the election result.

The Europe Chapter has recently elected a team of two coordinators.

4. Tenure for a Coordinator

There has been a broad range of tenures, although the survey of coordinators indicated the general view that the appropriate tenure should be 3–5 years.

5. Terms of Reference for a Coordinator

As a minimum terms of reference (TOR), the Bylaws state that coordinators will coordinate the activities of the chapter within its own area; will represent in the AFE–ADB the members in the chapter; and may provide views, comments, and advice to the ExCom and, in particular, convey their chapters' views on issues they are concerned about to the ExCom.

The coordinator is also invited to attend, if possible, the AFE–ADB Annual Coordinators' Meeting and disseminate its proceedings to the members of the chapter. The coordinator also provides *AFE News* write-ups, especially on their chapter reunions, and high-resolution pictures of its activities to stimulate interest within the chapter and to allow the other chapters and members of AFE–ADB to know what is happening in the chapter.

Coordinators have been involved in various chapter activities. Several chapters have formal annual reunions with a business meeting where pertinent concerns are discussed, combined with sightseeing programs to make the travel to the reunion worthwhile and enjoyable, especially in geographically large chapters. Smaller chapters hold at least a yearly lunch, cocktails, or dinner. The large Philippines Chapter has created four subgroups of members living in adjacent municipalities/communities that independently meet and undertake projects to keep in close touch, and the groups get together for the annual chapter reunion. Canada has four subgroups that are very far apart geographically and meet independently, and since COVID Canada has been holding a yearly online meeting.

Chapters normally welcome members of other chapters to their reunions. Guests who are not AFE members (defined for the purpose of this manual as persons other than spouses/partners) may be allowed in limited numbers but should not benefit from the ADB subsidy (see Section 8). Canada, for example, collects from nonmembers (other than spouses/partners) the full cost of the event, while collecting the subsidized cost from members.

Coordinators help to keep members informed about new regulations and rules from ADB and pertaining to the health insurance, and keep a database of members with support from and in coordination with the ExCom.

Coordinators may also engage in

- (1) taking proactive measures to attract prospective retirees to join AFE by reaching out in chapter social media groups;
- (2) advising the membership of new relevant rules that may impact them (e.g., COVID protocols, senior citizen discounts, and rules related to retirement authorities, and immigration rules at airports);
- (3) liaising with resident missions/regional offices in the chapter's geographic area);
- (4) providing informal help on pension tax issues, which is a frequent problem for new pensioners;

- (5) assisting pensioners in matters of ADB health insurance;
- (6) helping surviving spouses with ADB formalities for pension and health insurance membership (that could also be done by a spouse-led spouse support group) and advising them on continuing their AFE–ADB membership;
- (7) assisting the creation of thematic chapter subgroups if there is interest; and
- (8) organizing reunions.

The coordinator keeps updated with new pension and health insurance rules and may be conversant with local pension related tax laws. This is done mainly by collecting the experiences of fellow members with such issues and sharing them as guidance and not as an official tax advisor.

Some chapters also fund-raise for worthy causes or calamity effects within their areas, and members have assisted the calamity-prone Philippines.

6. Establishing Subcoordinators, Committees, and Specialists in a Chapter

Depending on the objectives and regular activities of a chapter, it could create committees and appoint point persons to share the workload, such as in:

- (1) organizing an annual reunion (selecting a venue, preparing a program and transport, handling financial aspects and submission for the ADB subsidy, etc.);
- (2) having a tax and/or ADB health insurance specialist;
- (3) having a specialist to advise/assist surviving spouses in securing pension payment and continuing health insurance membership;
- (4) in a multi-country chapter, having a knowledgeable member adviser for each country regarding local tax treatment of ADB pension;
- (5) in a country with many members in dispersed locations, setting up groups covering specific geographical areas, with subcoordinators to liaise closely with the chapter coordinator; and
- (6) organizing relief activities in calamities.

The India Chapter has set up an Executive Committee drawn from different parts of India. Members advise the coordinator when requested on running of the chapter. Indonesia and New Zealand chapters elect a secretary and a treasurer.

7. Funds Raised for Activities and Administration

Chapters must not require members to pay fees additional to the joining fees for AFE–ADB as a whole. Chapters may, however, accept voluntary donations, as long as they cannot be seen as an impediment to membership.

Most reunion/annual meeting costs are collected in advance and incidental costs are usually shouldered in advance by the coordinator and reimbursed through the ADB subsidy provided. Each chapter is assigned a subsidy amount, so it is advisable for the coordinator to discuss with the ExCom the appropriate subsidy amount each year. Year-round administration costs such as stationary and “keep-the computer-running” expenses have generally been shouldered by the

coordinator, while funding for higher-cost incidentals such as funeral wreaths are usually solicited from willing members.

8. Setting up a Chapter Account

Organizing a reunion or annual meeting and a sightseeing program often requires reservation fees for hotels, restaurants, and buses. Chapters with such programs normally estimate the overall cost of the program and request prepayment from the registered participants into an account created or advised by the coordinator.

The funds flow for this can be substantial (\$20,000 or even more). A coordinator needs to be aware of any tax implications of such funds going into the coordinator's account. It is therefore advisable to set up an AFE reunion account under the coordinator's name if allowed in the country. Because reunions are not held for profit, income and expenditure balance each other out in general. However, setting up a separate tax-free account may be procedurally cumbersome or not allowed in some countries.

For example, the coordinator of the Europe Chapter has set up an AFE account under his name and his tax advisor informed him that, as long as this can be proven to be a "non-profit flow-through" account (not a legal term), this might be accepted in the unlikely case of a personal audit by the local tax authority. The Philippines coordinator has created an account in his name (as only corporations or individuals can open bank accounts) solely for use by the chapter for prepayments from members and official disbursements with no tax liability.

9. Guiding Principles on the Use of the Subsidy and Claiming

In recognition of the important role played by AFE–ADB in fostering ADB's development mission and in order to help the Association defray its administrative costs in conducting the programmed activities, ADB, through BPMsD, provides AFE–ADB a subsidy to supplement the membership dues. Appendix B is the circular on the use of the subsidy issued by the AFE–ADB ExCom on 5 December 2019.

The main basic rules on the use of the annual subsidy provided to chapters are as follows:

- (1) The funds provided to chapters from the subsidy must be used exclusively for costs attributable to the participation of AFE–ADB members and their spouses or partners in official chapter activities.
- (2) The number of guests at a chapter reunion who are not AFE–ADB members or their spouses/partners should be kept to a bare minimum. Guests may include current ADB staff members, speakers, facilitators, etc. But if numerous other guests are invited, they must pay the unsubsidized cost of their attendance.
- (3) There should, as much as possible, be a reasonable representation of both former professional staff and former local staff.

- (4) The reunions should be of a reasonable size, not just a small group of AFE members, as is practicable depending on chapter membership, dispersal, and other conditions specific to the chapter.

The subsidy for the reunion is disbursed after official receipts have been submitted to ADB via AFE–HQ. The reimbursement process is routed through the Treasurer of AFE–ADB. Usually, the coordinator has to advance the funds if the contributions from the members attending the reunion are not enough to cover the costs, as the cost planning will seldom be exact. So, only after receiving the subsidy is the coordinator reimbursed. In some cases, coordinators may collect more than the outlay amount and reimburse the extra.

A request for reimbursement must include

- (1) a list of the participants, identifying the members and the guests;
- (2) a statement of collection and expenses; and
- (3) official receipts of all expenses (cost of cocktails, dinners, holding the business meeting, room rent, microphones, snacks, etc.).

It is best to liaise with the AFE–ADB Treasurer before submission.

10. Paying Membership Dues

Members will often ask coordinators how best to pay their member dues. For pensioners, the best way is to provide AFE–ADB an authorization to deduct the annual association fee from the pension due on 1 October each year.

For nonpensioners, there are several possibilities:

- (1) Send a US dollar check or bank draft payable to AFE–ADB, Asian Developments Bank, G980, 6 ADB Avenue, Mandaluyong City 1550, Metro Manila, Philippines, with transfer fees charged to the remitting bank.
- (2) Pay by telegraphic transfer, adding the MetroBank fee (\$5 in 2023).
- (3) Pay via PayPal, adding PayPal fees (see Appendix C).
- (4) Some coordinators (e.g., Canada) agree to collect annual dues from several members and remit them together to either in cash when visiting Manila or through other means, and then AFE e-mails the receipt directly to the member.

The AFE bank details are as follows:

Account Name:	AFE-ADB
Account Number:	159-2-159-02090-2 (dollar)
	159-7-15900071-7 (peso)
Bank:	Metropolitan Bank & Trust Company
Address:	ADB Extension Office, 6 ADB Avenue
	Mandaluyong City 1550, Metro Manila, Philippines
SWIFT Code:	MBTCPHMM

For nonpensioners, it may be convenient to pay the annual fee for a number of years to save bank and other charges.

11. Liabilities of a Coordinator

The question has been raised whether a coordinator could be made liable for giving the wrong advice on pension, health, or tax matters. Such a case has not happened and will most likely not happen, but it is recommended to remind the person to whom advice is given that it is given based on best knowledge, and without any liability for any consequences of following the advice.

APPENDIX A: AFE–ADB BYLAWS ARTICLES II AND V

ARTICLE II: OFFICES AND CHAPTERS

Section 1. Principal Office. The principal office of the Association shall be located within the premises of ADB in Manila, Philippines, with support provided by ADB. The Association may have such other offices, whether within or outside the Philippines, as the Association's activities may require from time to time.

Section 2. Chapters. (a) The Members in any member country of ADB may establish their own Chapter of the Association for the purposes of coordination with the Association and to provide a forum for the Members to discuss policy and other issues relevant to the chapter and to AFE–ADB as a whole.]

(b) Where an ADB member country is relatively large and/or has numerous Members, and the Members in such a member country prefer to be divided into units for the purpose of coordination with the Association, they may establish 2 or more Chapters in a manner convenient to them.

(c) Where it is more convenient to group 2 or more ADB member countries in the same region (such as Europe) for the purpose of coordination with the Association, the Members in such a region may establish 1 Chapter in a manner convenient to them.

(d) All Chapters shall function within their respective geographical areas for purposes consistent with those of the Association.

(e) Each Chapter shall elect or appoint from among its Members a Coordinator to coordinate the activities of the Association within its own country, area, or region, as the case may be, and to represent in the Association the Members in the Chapter, all pursuant to the relevant provisions of these Bylaws. The procedure for election or appointment of any such Coordinator shall be decided by the Members of the relevant Chapter.

(f) The term "Chapter" is used herein to refer to any Chapter of the Association provided for in the foregoing provisions of this Article II, and the term "Coordinator" is used herein to refer to a Coordinator of any Chapter provided for in paragraph (e) of this Section 2.

ARTICLE V: OFFICERS AND COUNTRY COORDINATORS

Section 2. Coordinators. (a) To the extent possible, a Coordinator should possess the same eligibility criteria as an Officer. A Coordinator shall serve for such term as is decided by the relevant Chapter. Upon being elected or appointed, the Coordinator shall promptly notify her/his election or appointment to the President.

(b) Coordinators may provide views, comments, and advice to the Executive Committee and, in particular, convey their Chapters' views to the Executive Committee. Coordinators shall also convey to any Officer the views or comments that their Chapter members may have on the activities of the Association. Any such views or comments shall be taken into account by the Officers in the conduct of the activities of the Association.

(c) A meeting of Coordinators shall normally be held in conjunction with an annual meeting of the Association under the chairmanship of the President. Section 3 and Section 4 of Article IV concerning meetings of the Association shall apply mutatis mutandis to meetings of Coordinators; in this connection, the word "Chairperson" in Section 4 of Article IV shall be deemed as referring to the President in the case of a meeting of Coordinators.

Section 3. Remuneration. Officers and Coordinators are not entitled to receive any remuneration for their service for the Association except that Officers may receive reimbursement for expenses incurred by them in the conduct of the activities of the Association where the expenses incurred are considered necessary and reasonable. The expenses reimbursed under this provision shall be presented to the next meeting of Coordinators for purposes of review and discussion.

Section 4. Personal Liability. No Officer nor any Coordinator shall be personally liable to the Association or the Members for damages for breach of any duty owed to the Association or the Members except where such breach of duty is due to her/his willful misconduct or gross negligence

APPENDIX B: ADB SUBSIDY—GUIDING PRINCIPLES ON THE USE OF ALLOCATIONS TO CHAPTERS

1. In view of the experience in recent years regarding chapters' claims on the ADB subsidy to AFE in respect of expenses for reunions of their chapter members, it has become necessary to restate the objective of the subsidy allocation for chapter development and to set forth some guiding principles and requirements relating to the submission and handling of such claims.

Background

2. The purpose of the subsidy AFE receives from ADB is set out in Section 1.1 of the Guidelines on Use of the Subsidy to AFE (the guidelines), as follows:
 “In recognition of the important role played by AFE in fostering the Bank's development mission and in order to help the association defray its administrative costs in carrying out the programmed activities, it has been decided to provide AFE–ADB a Bank subsidy to supplement its membership contributions in undertaking its activities.”

3. As specified in Section 1.2 of the guidelines, “The AFE–ADB President will be directly responsible for the administration of the Bank's subsidy in consultation with BPMSD.”

4. Section 4.C of the guidelines provides that
 “Eligible local expenses incurred in member countries for chapter development will be covered on a reimbursement basis. The relevant country coordinator shall forward a request for reimbursement directly to the President who will evaluate and approve the claim and subsequently forward the request to the Director, BPRS for endorsement. BPRS will then forward the claim to CTAC-AP for further processing and payment.”

5. In a clarification of the term “eligible local expenses”, BPMSD indicated in a note dated 17 July 2008 “It is a common practice for AFE–ADB chapters to use the allocation for food and relevant expenses for their get-together.” Such get-togethers, or reunions of chapter members, are very important, as they provide chapters with an effective means of encouraging and maintaining members' interest in AFE and ADB.

6. Chapter reunions are particularly valuable when social activities, which are usually the main attraction, are combined with a formal meeting where various AFE- and ADB-related issues of interest can be discussed. Such reunions are not without cost, especially if held in a suitable hotel or resort where catering costs can be high. The subsidy for chapters' eligible local expenses, however, reduces the cost to be met by chapter members, making the reunions more attractive for them to attend.

Claims on Subsidy

7. The following are some guiding principles and requirements to be observed in connection with chapters' claims for reimbursement of expenses for their chapter reunions. First, when submitting a claim for reimbursement, the chapter coordinator will send scanned copies of the invoices, receipts, etc., to the AFE Manila headquarter office. AFE will pass check the same to ascertain if they will be acceptable to ADB, and then sent the copies on to ADB for processing and approval of the claim.

8. Second, together with the claim, the chapter coordinator will also provide a list of the participants at the reunion, including members, spouses, and any guests who attended. Receipt of the list of participants is particularly important, as AFE at headquarters must observe certain principles when seeking reimbursements on behalf of AFE chapters or subchapters:

- (a) The funds provided to chapters from the subsidy must be used exclusively for costs attributable to the participation of AFE members and their spouses or partners, and surviving spouses of deceased members. That 38% of the ADB subsidy to AFE for 2011 has been allocated to chapters for their reunions indicates the importance with which ADB regards AFE members' role in fostering ADB's development mission.
- (b) The number of guests (other than spouses/partners) at a chapter reunion should be kept to a bare minimum. If a large number of guests are invited, the costs attributable to their participation will not be eligible for subsidization, i.e., such guests must pay their full share of the costs.
- (c) There should, as much as possible, be a reasonable representation of both former professional [international] staff and former local staff [national officers and administrative staff].
- (d) The reunions should be of a reasonable size, not just a small group of AFE members.

9. Third, the subsidy will finance only that part of the reunion's cost that is not covered by members' contributions for the reunion. It is therefore advisable to (a) determine, or at least carefully estimate, the total cost of the reunion up front, (b) deduct the expected subsidy from the total cost, and (c) apportion the remaining cost to the account of the participating members. In cases where such procedure cannot be followed exactly, the chapter coordinator will provide an explanation, which should be satisfactory in the opinion of the President, of how the subsidy was used.

10. Fourth, if a member other than the chapter coordinator has organized the reunion and incurred expenses, it is the responsibility of the chapter coordinator to verify the claim. Similarly, where there are different area groupings within a chapter, it is the chapter coordinator who will verify and submit the claim to the President.

APPENDIX C: PAYING AFE–ADB DUES THROUGH PAYPAL

You may now remit your dues and other payments through PayPal. Kindly add \$6 per transaction for PayPal's fee and inform us that you have done so by e-mailing afe-adb@adb.org and mpasicolan.contractor@adb.org. You may remit in US dollars or Philippine pesos. The following information

1. Sending Money through Your PayPal Account

You can make a payment to AFE easily using PayPal if you have received a money request or invoice from us. Or you can set up the payment yourself to AFE's email address (afe-adb@adb.org).

Here is how:

Step 1: Start the payment. If you've been **emailed an invoice or money request (you may ask us to send you an invoice)**, click on the "Pay now" button to get started. Depending on the device you are using, you might then be asked to log into your PayPal account before progressing.

If you need to start the payment yourself, you will need to log into your PayPal account and then click the "Send and request" button.

Step 2: Select whether you are making a personal or business payment. If you're structuring the payment yourself, PayPal will ask you to confirm if you're paying for goods and services or making a payment to a friend or family member. Remember, the fees and charges could be different for each service, so make sure you pick the right one for your needs.

Step 3: Enter the details for the recipient: afe-adb@adb.org.

Step 4: Confirm the amount and currency. For AFE, the currency must be USD or PHP. This is done using the drop-down boxes—just click on either of the two currencies.

Step 5: Hit, confirm, and choose a funding source. Confirm that the payment has been entered correctly and choose how you wish to pay. You can usually choose between a few different funding sources at this stage—using PayPal balance, a linked bank account, or a credit or debit card.

Step 6: Review the payment and you're done. Once you have added your funding source, you're more or less done. Click the button to confirm the payment, and you will receive an emailed receipt showing the payment has been processed.

2. Send Money through PayPal without an Account

To make a payment through PayPal without opening an account yourself, you'll have to ask AFE to send you **an invoice or request**. You will then receive an email with a "Pay now" button embedded in it. This is all you need to make the payment without opening a PayPal account yourself.

Step 1: Click on "Pay now" in the email you have received. If you cannot find the e-mail, check your spam folder.

Step 2: Enter your credit or debit card details. You will be given the option to open a PayPal account yourself and pay that way. If you do not want to do that, you just select the credit or debit card option and enter the details for the card you wish to use. Note that payments through PayPal using a credit or debit card are much more expensive than payments made using a PayPal account with balance or a linked bank account.

Step 3: Confirm the payment. Review the payment and make sure everything is in order. If it is, then click confirm and the payment will be processed. You will receive an emailed receipt of your payment for your records.

For additional information see

<https://www.paypal.com/hk/smarthelp/article/how-do-i-send-a-payment-through-paypal-faq1684>.