

MSME Financing Directory

As of August 7, 2020

(Please note that this list was created according to currently available information and is subject to change by the concerned financing institutions/entities)

COMMERCIAL BANK LOANS

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
BDO	Term Loan	<p>A one-time fund release which helps business finance long-term investments:</p> <ul style="list-style-type: none"> • Purchase new equipment to address production increase • Acquire or construct new warehouse or office space <p><u>Key Features:</u></p> <ul style="list-style-type: none"> • Borrow lump sum and spread out monthly payments to make the monthly amortization more manageable • Maximizing the value of collateral up to 70% • Pay equal monthly amortization for a fixed loan term <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> • Minimum: P 1M • Maximum: P 20M <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> • Minimum: 1 year • Maximum: 10 years 				
	SME Ready Check	<p>A revolving credit line which gives access to funds whenever the business needs it.</p> <ul style="list-style-type: none"> • Purchase additional inventory or supplies to meet seasonal orders • Immediately address working capital <p><u>Key Features:</u></p> <ul style="list-style-type: none"> • Simply access funds by issuing checks • With several payment options to help to manage cash flow 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for													
				Micro	Small	Medium											
		<ul style="list-style-type: none">Loan status trackability through an electronic statement of account <p><u>Loan Amount:</u></p> <ul style="list-style-type: none">Minimum: P 3MMaximum: P 20M <p><u>Loan Term:</u></p> <ul style="list-style-type: none">Minimum: 1 year validity with option to renewMaximum: 10 years <p><u>Collateral:</u> BDO SME Loan is secured by real estate properties, either residential and/or commercial:</p> <ul style="list-style-type: none">House and LotTownhouseCondominiumVacant LotCommercial PropertyIndustrial PropertyMixed-used property (residential and commercial) <p><u>Interest Rates:</u></p> <table><tr><th>Fixing Period</th><th>Interest Rate</th></tr><tr><td>1 year</td><td>6.50%</td></tr><tr><td>2 years</td><td>7.25%</td></tr><tr><td>3 years</td><td>7.50%</td></tr><tr><td>4 years</td><td>8.00%</td></tr><tr><td>5 years</td><td>8.00%</td></tr></table> <p><u>Application Requirements:</u></p>	Fixing Period	Interest Rate	1 year	6.50%	2 years	7.25%	3 years	7.50%	4 years	8.00%	5 years	8.00%			
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		<div>1) Eligibility criteria<ul style="list-style-type: none">Must be at least 21 years old but not exceeding 70 years old at the end of the loan term.Business must be:<ul style="list-style-type: none">Sole Proprietorship, Partnership, or CorporationIn profitable operation for at least 2 consecutive yearsMinimum annual gross sales of P1 MillionWithin a BDO serviceable area</div> <div>2) Documentary requirements (Other documents may be required upon evaluation)<ul style="list-style-type: none">Basic Documents</div> <table><thead><tr><th></th><th>for Sole Prop.</th><th>for Partnership</th><th>for Corporation</th></tr></thead><tbody><tr><td>Accomplished and signed Application Form</td><td>x</td><td>x</td><td>x</td></tr><tr><td>Copy of 1 valid ID</td><td>x</td><td>x</td><td>x</td></tr><tr><td>Marriage contract (if applicable)</td><td>x</td><td></td><td></td></tr><tr><td>Photocopy of audited FS for the last 2 years with latest ITR</td><td>x</td><td>x</td><td>x</td></tr><tr><td>Bank Statement or photocopy of Passbook for the last 6 mos.</td><td>x</td><td>x</td><td>x</td></tr><tr><td>Certificate of Business Registration with DTI</td><td>x</td><td></td><td></td></tr><tr><td>Business background or company profile</td><td>x</td><td></td><td></td></tr><tr><td>Articles of Partnership</td><td></td><td>x</td><td></td></tr></tbody></table>		for Sole Prop.	for Partnership	for Corporation	Accomplished and signed Application Form	x	x	x	Copy of 1 valid ID	x	x	x	Marriage contract (if applicable)	x			Photocopy of audited FS for the last 2 years with latest ITR	x	x	x	Bank Statement or photocopy of Passbook for the last 6 mos.	x	x	x	Certificate of Business Registration with DTI	x			Business background or company profile	x			Articles of Partnership		x				
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Service Provider	Program	Definition/Mechanics				Possible Partners	Available for		
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		and Certificate of Registration issued by SEC							
		Any of the ff:							
		<ul style="list-style-type: none"> ○ Certificate of Registration issued by SEC ○ Latest amended Articles of Incorporation & By-Laws ○ List of elected officials ○ General Info Sheet ○ Board Resolution/ Secretary's Certificate 		x	x				
		<ul style="list-style-type: none"> • Collateral and Support Documents <ul style="list-style-type: none"> ○ Photocopy of Title ○ Lot Plan with Vicinity Map ○ Tax declaration ○ Special Power of Attorney (SPA), if possible ○ For Construction Loan: <ul style="list-style-type: none"> - Building/Floor Plan of proposed improvement - Bill of Materials - Specifications of proposed finishes ○ For Refinancing/Loan Takeout: <ul style="list-style-type: none"> - Statement of Account from current bank - Official receipts for the last 3 months 							

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		3) Modes of submission <ul style="list-style-type: none"> Submit the application form and other requirements through any of the following channels: <ul style="list-style-type: none"> Apply online (www.clq.bdo.com.ph/en/web/clq/small-business-loan-online-application-form) BDO SME Loan Provincial Business Centers (www.bdo.com.ph/sites/default/files/pdf/SME-Loan-PBC-Directory.pdf) More than 1,000 BDO Branches Nationwide (www.bdo.com.ph/branches-atms-locator) 				
	“Kabuhayan” Loan	A loan program designed for MSMEs. Loans can amount from P30,000 to P500,000, depending on borrowers’ capacity to pay. The program’s installment scheme can likewise stretch up to 36 months.	Osmanthus Investment Holdings Pte, Ltd.			
BDO Network Bank	BDO DepEd Salary Loan	<p>BDO Network Bank’s campaign to drive inclusive economic growth likewise covers providing salary loans to public school teachers and government employees who are situated in less urbanized areas where they are unserved or underserved due to lack of or scarceness of banks.</p> <p>Teachers’ borrowings are mainly used to provide for the education of their kids and siblings; medical coverage of their family members; and, home improvement. But one area is slowly joining the ranks and that is funding supplemental livelihood to augment household income.</p> <p>The BDO DepEd Salary Loan is not only open for teachers. The non-teaching personnel of the schools under the Department of Education may also apply for it.</p> <p>According to the rural bank of BDO, with regards to the payment for the loan, it can be done through the Automatic Payroll Deduction System (APDS) of the Regional Offices. It can also be made through Payroll Deduction System of independent or</p>				

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		empowered schools. For more information, please visit the website of the BDO Network Bank (www.onenetworkbank.com.ph)				
Bank of the Philippine Islands (BPI)	BPI Family Ka-Negosyo Loan	<p>The BPI Family Ka-Negosyo Loan offers flexible payment terms that is customized to fit the current profit flow of MSMEs.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none"> Offers the following loan facilities: <ul style="list-style-type: none"> Term Loan Credit Line Franchising Loan <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> For Term Loan: <ul style="list-style-type: none"> Minimum of P 500,000.00 Maximum of 70% of appraised value of house and lot and maximum of 60% of appraised value of vacant lot or residential condominium For Credit Line: <ul style="list-style-type: none"> Subject to credit evaluation For Franchising Loan: <ul style="list-style-type: none"> For Best List Brand partners – minimum of P 100,000.00 (depending on franchise packages available) and 60% of Total Franchise Investment For non-Best List Brand partners – minimum of P 500,000.00 and 60% of Total Franchise Investment <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> For Term Loan: <ul style="list-style-type: none"> Minimum – 1 year Maximum – 2 years 				

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		<ul style="list-style-type: none"> For Credit Line: <ul style="list-style-type: none"> 1 year Franchising Loan: <ul style="list-style-type: none"> Minimum – 1 year Maximum – 2 years <p><u>Collateral:</u></p> <ul style="list-style-type: none"> Residential and commercial real estate Bank deposits No collateral option is only available for Best List Brands partners availing Franchise Loans <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none"> For Term Loan: <ul style="list-style-type: none"> Filipino citizen Of legal age but not more than 65 years old upon maturity of the loan Entrepreneur with at least 3 years of profitable business operation or for individual, with at least 3 years of stable income (e.g. professionals, OFWs, employees) For Credit Line: <ul style="list-style-type: none"> Filipino citizen Of legal age but not more than 65 years old upon maturity of the loan Entrepreneur with at least 3 years of profitable business operation For Franchising Loan: <ul style="list-style-type: none"> Filipino citizen Of legal age but not more than 65 years old upon maturity of the loan 				

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		<ul style="list-style-type: none">○ Entrepreneur with at least 3 years of profitable business operation or for individual, with at least 3 years of stable income (e.g. professionals, OFWs, employees)○ Parents may co-borrow together with children who are of legal age <p>2) Documentary requirements</p> <ul style="list-style-type: none">• For all borrowers:<ul style="list-style-type: none">○ Duly accomplished application form○ Photocopy of ITR for the last 3 years○ Bank Statements for the past 6 months○ Copy of Marriage Contract, if applicable• For existing entrepreneurs:<ul style="list-style-type: none">○ Company profile○ Photocopy of BIR-stamped Financial Statements for the last 3 years○ Photocopy of Business Registration Certificate or Permit○ Latest General Information Sheet○ If corporation, photocopy of SEC-validated Articles of Incorporation and By-Laws○ If corporation, resumé of major stockholders• For employed or first-time entrepreneurs:<ul style="list-style-type: none">○ Updated Certificate of Employment indicating salary, position, and tenure○ Resumé of the loan applicant○ If OFW, Certificate of Employment authenticated by the Philippine Embassy• For the collateral real estate property:<ul style="list-style-type: none">○ 2 photocopies of TCT or CCT-owner's duplicate copy○ Photocopy of Tax Declaration (land and				

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		<ul style="list-style-type: none"> building, if applicable) <ul style="list-style-type: none"> Payment of Appraisal Fee For Franchising Loan: <ul style="list-style-type: none"> Franchise endorsement or contract with the franchise owner For Construction or Developmental Loan <ul style="list-style-type: none"> Building Plan Building specifications Bill of Materials Development permit Subdivision Plan Feasibility Study (for developmental loan only) <p>3) Mode of submission</p> <ul style="list-style-type: none"> Apply through the BPI Family Ka-Negosyo Loan application page (https://cal.kanegosyo.com/lav3/loan/step_1) <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> For more details, please visit the BPI Family Ka-Negosyo Loan website (www.bpiexpressonline.com/p/0/40/ka-negosyo-loan) or contact any of the following: <ul style="list-style-type: none"> Tel. Nos.: 54-NEGO(6346) or 0917-8KANEGO or 0922-869NEGO E-mail: kanegosyo@bpi.com.ph 				
United Coco Planters Bank (UCPB)	BizEasy Small Business Loan	<p><u>Key Features:</u></p> <ul style="list-style-type: none"> Offers the following loan facilities: <ul style="list-style-type: none"> Promissory Note Line Term Loan Franchising Loan <p><u>Loan Amount:</u></p>				

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		<ul style="list-style-type: none">Minimum – P 500,000.00Maximum – P 15,000,000.00Final loan amount will be subject to evaluation <p><u>Loan Purpose and Term:</u></p> <table><tr><th>Type of Facility</th><th>Purpose</th><th>Term</th><th>Payment</th></tr><tr><td>Promissory Note Line</td><td>Inventory build-up Working capital</td><td>1 year Revolving Line</td><td>Equal monthly amortization of principal and interest or Monthly interest payment, principal at maturity</td></tr><tr><td>Term Loan</td><td>Construction of warehouse Office expansion</td><td>Minimum – 1 year Maximum – 10 years</td><td>Equal monthly amortization of principal and interest</td></tr><tr><td>Franchising Loan</td><td>Finance the franchising requirements of the borrower</td><td>Maximum – 5 years</td><td>6 months grace period on principal amortization</td></tr></table> <p><u>Collateral:</u></p> <ul style="list-style-type: none">Residential, commercial, and industrial properties	Type of Facility	Purpose	Term	Payment	Promissory Note Line	Inventory build-up Working capital	1 year Revolving Line	Equal monthly amortization of principal and interest or Monthly interest payment, principal at maturity	Term Loan	Construction of warehouse Office expansion	Minimum – 1 year Maximum – 10 years	Equal monthly amortization of principal and interest	Franchising Loan	Finance the franchising requirements of the borrower	Maximum – 5 years	6 months grace period on principal amortization			
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		<ul style="list-style-type: none">Loan valuation is in accordance with existing guidelines <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">Business is registered with DTI or SEC and has been profitable for the last 3 years <p>2) Documentary requirements</p> <ul style="list-style-type: none">Duly filled-up application formList of customers and suppliersPhotocopy of 1 valid ID with 3 specimen signatures affixedPhotocopy of residence certificateCertificate of Business Registration (DTI or SEC. If with SEC, include Articles of Incorporation and By-Laws)ITR for the last 3 yearsBank Statements or Passbooks for the last 6 monthsFor the collateral real estate property:<ul style="list-style-type: none">2 photocopies of TCT or CCT2 photocopies of Tax DeclarationLot Plan and Vicinity Map <p>3) Mode of submission</p> <ul style="list-style-type: none">Fill out the loan application form (www.ucpb.com/wp-content/uploads/2019/06/UCPB_Small_Business_Loan_Application_Form.pdf) and submit the requirements to any UCPB branch (www.ucpb.com/branches) <p><u>Contact Information:</u></p> <ul style="list-style-type: none">For more details, please visit the UCPB website (www.ucpb.com/sbloan) or contact any of the following:				

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		<ul style="list-style-type: none"> ○ Tel. Nos.: (02) 8811-9100 – UCPB Consumer Loans Hotline or (02) 8811-9111 – UCPB Customer Relations Center or (02) 8811-9104 – fax no. ○ E-mail: loans@ucpb.com 				
Philippine Bank of Communications (PBCOM)	Working Capital Loan	<p><u>Key Features:</u></p> <ul style="list-style-type: none"> • Terms last for one year or less depending on the business' cash cycle • Funds for additional raw materials and product stock • Offers flexible loan terms and interest rates <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none"> • SMEs and large corporations • Business has been profitable for the last 2 consecutive years <p>2) Documentary requirements</p> <ul style="list-style-type: none"> • Business Registration documents (if sole proprietorship, DTI Certificate; if corporation or partnership, SEC Registration and Articles of Incorporation/Partnerships and By-Laws) • Company profile • General Information Sheet • ITR/FS for the past 3 years • List of major customers and suppliers (with contact details) <p>3) Mode of submission</p> <ul style="list-style-type: none"> • Apply with any PBCOM branch (www.pbcom.com.ph/basic-page/find-branch-or-atm) <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> • For more details, please visit the PBCOM website 				

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		www.pbcom.com.ph) or contact any of the following: <ul style="list-style-type: none"> Tel. Nos.: (02) 8777-2266 – PBCOM Customer Care or 1-800-10-777-2266 (Domestic Toll-Free Hotline) 				
China Bank Savings (CBS)	Small Biz Loans	<p>The Small Biz Loans of CBS offers financial support to SMEs that are into business expansion.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none"> Offers the following loan facilities: <ul style="list-style-type: none"> Small Biz Term Loan Small Biz Revolving Promissory Note Line Small Biz Revolving Credit Line (check-driven) <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> Up to P 10M <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> 1 – 5 years <p><u>Collateral:</u></p> <ul style="list-style-type: none"> Real Estate Mortgage (REM) Deposit assignment <p><u>Application Requirements:</u></p> <ol style="list-style-type: none"> Eligibility criteria <ul style="list-style-type: none"> Filipino citizen Of legal age but not more than 65 years old upon maturity of the loan At least 3 years of profitable business operations For individuals, 3 years in professional practice Documentary requirements <ul style="list-style-type: none"> Duly filled-out pre-screening form signed by the originating AO/BM Duly filled-out application form signed by the 				

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		<p>borrower/s</p> <ul style="list-style-type: none"> • Copy of the Official Receipt of Appraisal Fee • Copy of valid ID (with photo & signature) of the borrower/s, major shareholders and authorized signatories, if applicable • Latest ITR • Pay slips for the last 2 months • Certificate of Employment with compensation <ul style="list-style-type: none"> • For the collateral real estate property: <ul style="list-style-type: none"> ○ Copy of OCT or TCT or CCT ○ Updated Tax Declaration ○ Vicinity Map or Location Plan or Lot Plan ○ For condo units, Master Deed of Restriction (for condo units) ○ For building construction, Building Plans ○ For building construction, Costing of Materials <p>3) Mode of submission</p> <ul style="list-style-type: none"> • Apply with any PBS branch (www.cbs.com.ph/branches) <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> • For more information, please visit the CBS website (www.cbs.com.ph) or contact any of the following: <ul style="list-style-type: none"> ○ Tel. Nos.: (02) 8988-9555 from Monday to Friday, 8:30 AM – 5:30 PM 				
Security Bank	SME Business Express Loans (BEL)	<p>The BEL program is a non-collateralized loan perfect for business looking to finance short-term needs such as equipment, office spaces, or cash for day-to-day operations.</p> <p>It is a term-loan facility with term options of 12, 18, 24 and 36 months. Its interest rates range from 1.4% to 1.95% monthly add-on, which translate to annual effective rate of 30% to 40%.</p>				

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		<p><u>Key Features:</u></p> <ul style="list-style-type: none">• No collateral required for loans up to P5,000,000.00• Minimal application requirements• No application fee required• Seamless processing and approval in as fast as 5 days• Loan proceeds are auto-credited upon disbursement of funds <p><u>Interest Rates:</u></p> <table><thead><tr><th>Term</th><th>Interest Rate</th></tr></thead><tbody><tr><td>12 months</td><td>1.50%</td></tr><tr><td>18 months</td><td>1.60%</td></tr><tr><td>24 months</td><td>1.90%</td></tr><tr><td>36 months</td><td>1.95%</td></tr></tbody></table> <p><u>Fees and Charges:</u></p> <table><thead><tr><th>Fees</th><th>Amount</th></tr></thead><tbody><tr><td>Processing fee</td><td>P 3,000.00</td></tr><tr><td>Notarial fee for Sole Proprietorship</td><td>P 400.00</td></tr><tr><td>Notarial fee for Partnership and Corporation</td><td>P 800.00</td></tr></tbody></table>	Term	Interest Rate	12 months	1.50%	18 months	1.60%	24 months	1.90%	36 months	1.95%	Fees	Amount	Processing fee	P 3,000.00	Notarial fee for Sole Proprietorship	P 400.00	Notarial fee for Partnership and Corporation	P 800.00			
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		<table><tr><td>DST</td><td>$\frac{\textit{Approved loan amount}}{200} \times 150$</td></tr><tr><td>Penalty fee</td><td>3% of past due amount for the month</td></tr></table> <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">• The business must be:<ul style="list-style-type: none">○ Duly registered to operate as a business in the Philippines○ Must have been operating for at least 3 years, and profitable for the latest 1 year○ Must have no outstanding debt that exceeds 40% the company's monthly income• Each SME loan must be tied to the business' primary owner. For partnerships/corporations, this means:<ul style="list-style-type: none">○ Owner with simple majority (individual with the single largest stake in the company) must provide details and sign off on the loan application form, and ultimately be the signatory in the surety agreement prior to loan booking○ If simple majority is shared across multiple owners, only (1) of them is required to sign off on the loan• Identified business owners will then be required to have:<ul style="list-style-type: none">○ An existing account with Security Bank (at least 6 months old with PHP 50K ADB) or An existing credit card with any bank (credit card number/s must be provided in the	DST	$\frac{\textit{Approved loan amount}}{200} \times 150$	Penalty fee	3% of past due amount for the month			
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		<p>application)</p> <ul style="list-style-type: none"> ○ Permanent residency in the Philippines ○ At least 21 years of age at the time of application and not more than 65 years of age upon maturity of the loan <p>2) Documentary requirements</p> <ul style="list-style-type: none"> • For sole proprietorship: <ul style="list-style-type: none"> ○ Signed and completed application form ○ Copy of 2 valid IDs with photo from primary applicant/owner/authorized signatory ○ Latest ITR with BIR stamp ○ Latest 1 year Audited Financial Statement ○ Valid DTI registration documents ○ Bank Statements for the last 3 months ○ List of customers/suppliers and details about their dealings ○ Valid Business or Mayor's Permit • For partnership/corporation: <ul style="list-style-type: none"> ○ Signed and completed application form ○ Copy of 2 valid IDs with photo from primary applicant/owner/authorized signatory ○ Latest ITR with BIR stamp ○ Latest 1 year Audited Financial Statement ○ Valid DTI/SEC registration documents and GIS ○ Bank Statements for the last 3 months ○ List of customers/suppliers and details about their dealings ○ Valid Business or Mayor's Permit <p>The following documents will be required by the bank prior to loan booking:</p> <ul style="list-style-type: none"> ○ Partnership/Board Resolution (authorizing signatory for accounts and loan credit 				

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		<p>investigation on both the business and owners)</p> <ul style="list-style-type: none">Continuing Suretyship Agreement (for corporations) <p>Client will be given templates at the point of application to prepare for the loan decision.</p>												
	Business Mortgage Loan (BML)	<p>The BML program is perfect for larger SMEs who are looking to make big purchases or investments to scale up their business. It is also a term loan, but with longer term options from five years (for permanent working capital requirement) to 10 years (for capital or asset acquisition). Interest rates range from 8% to 8.5% for one-year price fixing to 9.25% for 10-year price fixing.</p> <p>This secured loan can go up to P 20M for 10 years loan term as long as supported by collateral.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none">Higher loan amount compared to other business loansLoan interest rate and offer tailored to client's needsApproval in 15-20 working daysStart-up businesses (operating less than 3 years) are acceptable on a case-to-case basis <p><u>Interest Rates:</u></p> <table><thead><tr><th>Fixing Period</th><th>Interest Rate per annum (for loan amount below P 5M)</th><th>Interest Rate per annum (for loan amount above P 5M)</th></tr></thead><tbody><tr><td>1 year</td><td>8.50%</td><td>8.00%</td></tr><tr><td>2 years</td><td>8.75%</td><td>8.25%</td></tr></tbody></table>	Fixing Period	Interest Rate per annum (for loan amount below P 5M)	Interest Rate per annum (for loan amount above P 5M)	1 year	8.50%	8.00%	2 years	8.75%	8.25%			
Fixing Period	Interest Rate per annum (for loan amount below P 5M)	Interest Rate per annum (for loan amount above P 5M)												
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Service Provider	Program	Definition/Mechanics	Possible Partners	Available for									
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Hold-out deposit	100% of Peso deposit account maintained with SBC												

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none">○ Clear copy of 1 valid ID (photo-bearing government issued) of borrower/spouse/co-borrower/signatories of the loan○ Latest ITR and Comparative Audited Financial Statements (with Notes to AFS) or 2 years Audited Financial Statements if latest is not comparative○ If operating for 1 year or less: Financial Projections and Prospects○ Certificate of Business Name Registration with DTI (for sole proprietorship) or Articles of Partnership (for partnership)○ Authorization letter (for bank, business, and trade checkings)○ Valid Business or Mayor’s Permit○ If start-up business: Financial Projections and Prospects (if applying as a start-up or if business has been in operation for less than 3 years) <ul style="list-style-type: none">• For partnership/corporation:<ul style="list-style-type: none">○ Completely filled out and signed loan application form○ Company profile: background, owners, and key officers○ Clear copy of 1 valid ID (photo-bearing government issued) of borrower/spouse/co-borrower/signatories of the loan○ SEC documents, as follows:<ul style="list-style-type: none">- For Corporation: Certificate of Incorporation, Articles of Incorporation, By-Laws, and General Information Sheet- For Partnership: SEC Certificate, Articles of Partnership, and Partnership Resolution○ Latest Bank Statements for the last 6 months (with debits and credits)				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none">○ Latest ITR and Comparative Audited Financial Statements (with Notes to AFS) or 2 years Audited Financial Statements if latest is not comparative○ Authorization letter (for bank, business, and trade checkings)○ Suretyship of majority owner/s○ Valid Business or Mayor's Permit○ If start-up business: Financial Projections and Prospects (if applying as a start-up or if business has been in operation for less than 3 years)● For employed:<ul style="list-style-type: none">○ Completely filled out and signed loan application form○ Clear copy of marriage contract (if married)○ Clear copy of 1 valid ID (photo-bearing government issued) of borrower/spouse/co-borrower/signatories of the loan○ Certificate of Employment and Compensation (COEC) / Employment Contract or latest 3 months payslips or latest ITR (BIR Form 2316)○ Certificate of Business Name Registration with DTI (for sole proprietorship) or Articles of Partnership (for partnership business)○ Authorization letter (for bank, business, and trade checkings)○ Employment Verification (EV) by SBC CI Unit○ If OFW: with Special Power of Attorney (SPA)● Collateral documents for real estate:<ul style="list-style-type: none">○ Copy of collateral title (TCT/CTC)○ Lot Plan and Vicinity or Location Map				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none"> ○ Tax declaration on land and/or improvement ○ Appraisal fee ○ OR Number <ul style="list-style-type: none"> • Additional documents for specific loan purpose – for Loan Takeout: <ul style="list-style-type: none"> ○ Proof of amortization payments for the last 3 months ○ Statement of account from bank • Additional documents for specific loan purpose – for Construction or Renovation: <ul style="list-style-type: none"> ○ Bill of materials ○ Estimates of construction and labor cost ○ Floor and Building Plan with specifications <p><u>Contact Information:</u> For more details, please call Security Bank's Customer Service hotline at (+632) 8887-9188 or 1-800-1-888-1250 (Toll-free for PLDT landline) or send an e-mail at mailto:customercare@securitybank.com.ph.</p>				

GOVERNMENT FINANCING INSTITUTIONS

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
Small Business Corporation (S.B. Corp.)	Retail Lending Program	<p><u>Key Features:</u></p> <ul style="list-style-type: none"> • Maximum turn-around time: 22 working days • Schedule of availability of service: Monday-Friday, 8:00 am 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>to 6:00 pm</p> <ul style="list-style-type: none"> Fees: Commitment Fee of P 4,000.00 <p><u>Collateral:</u></p> <ul style="list-style-type: none"> No REM or CHM shall be required PDCs (or substitute financial technology mechanism as may be defined by S.B. Corp.) <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> Based on repayment capacity Minimum – P 200,000.00 Maximum – 40% of latest validated annual sales or P1M for old borrowers and P 500,000.00 for first time borrowers, whichever is lower <p><u>Loan Equity Ratio:</u></p> <ul style="list-style-type: none"> Up to 80% <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> Up to 3 years Repaid monthly <p><u>Loan Pricing Structure:</u></p> <ul style="list-style-type: none"> Shall start at 24% per annum, for gradual reduction over time for good borrowers The SSS contribution requirement must at least be complied with. The full-time worker being referred to here excludes the spouse of the registered owner <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none"> MSEs that have survived the enterprise gestation stage (time difference between investment and earning profit) Business must be at least 60% Filipino-owned Business asset size should not exceed P 10M 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>(medium enterprises are excluded)</p> <ul style="list-style-type: none"> • Business track record: <ul style="list-style-type: none"> ○ At least 3 years in operation; ○ No negative credit track record; ○ With at least 2 full time workers with statutory benefits; ○ Existing loans outside of S.B. Corp. should not exceed 1 transaction; and ○ With BIR accreditation and ability to issue official receipt. <p>2) Documentary requirements</p> <ul style="list-style-type: none"> • Certificate of Business Registration with DTI or SEC • Sales record for at least 3 years • Statutory documents for at least 2 workers • BIR accreditation and sample Official Receipt • Mayor's Permit for business site or equivalent document <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> • For more information, please contact Ms. Luna David (VP for Loans) at (632) 8810-5791 to 95 or ldavid@sbgfc.org.ph 				
	SME – Financing for Organizationally Competent and Excellent Franchise Businesses (SME-FORCE)	<p>The SME-FORCE program provides credit access to franchisees who cannot secure bank loans because of insufficient collaterals and/or credit-risk considerations.</p> <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> • P 200,000.00 – P 5,000,000.00 <p><u>Interest Rate:</u></p> <ul style="list-style-type: none"> • Shall be set by S.B. Corp. <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p>				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none"> Franchisees for start-up or expansion of franchise outlet Franchiser in need of improvement or expansion of franchising operations <p>2) Documentary requirements</p> <ul style="list-style-type: none"> Certificate of Business Registration with DTI or SEC Sales record for at least 3 years Statutory documents for at least 2 workers Mayor's Permit for business site or equivalent document <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> For more information, please contact Ms. Luna David (VP for Loans) at (632) 8810-5791 to 95 or ldavid@sbqfc.org.ph 				
	Pondo sa Pagbabago at Pag-asenso (P3)	<p>The National Government implemented its P3 fund for microenterprises (MEs) starting 2017 through a GAA allocation for S.B. Corp. The strategic objective is to provide all MEs that are economically active in all 81 provinces throughout the country with the opportunity to access credit at more reasonable interest rates capped at 2.5% per month.</p> <p>Not more than 5% of the P3 fund was allocated to higher risk sectors such as internally displaced persons (IDPs) arising from the war in Marawi, killed and wounded in action (KIA/WIA) soldiers or their families, MSMEs affected by the temporary closure of Boracay Island, and MEs affected by earthquake in Batanes. The P3 fund is designed to be lent out to MEs with asset size not exceeding P 3M at not more than 2.5% per month all in interest rate and service charges. This 2.5% monthly cap is an effective rate, based on diminishing balance of the principal portion of the loan.</p> <p><u>Priority Beneficiaries:</u></p>				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none">Any self-employed or micro entrepreneur engaged in legitimate livelihood or business activity for at least one year <p><u>Loan Amount:</u></p> <ul style="list-style-type: none">P 5,000.00 – P 200,000.00, depending on the size of the business and the enterprise's ability to payFor enterprises with at least 1 employee, the business can borrow up to P 200,000.00 <p><u>Loan Purpose:</u></p> <ul style="list-style-type: none">The fund should be used for the enterprise's expansion and/or additional supplies of the business <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">The micro entrepreneur should have:<ul style="list-style-type: none">1 government-issued IDBeen issued a Barangay Clearance in the past 3 monthsEvidence of micro enterprise activity for at least one year (i.e. certification by LGU and/or other government offices is acceptable among others)Proof of 1 year residence <p>2) Documentary requirements</p> <ul style="list-style-type: none">Complete loan application formBarangay or Municipal Business PermitDTI Business Name Registration (for loan amounts above P 50,000.00)Photocopy of 1 government-issued IDID picture <p>3) Modes of submission</p> <ul style="list-style-type: none">Micro enterprises wanting to borrow may visit the				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for						
				Micro	Small	Medium				
		<p>nearest S.B. Corp. Regional Lending Office/P3 Field Office, DTI Negosyo Center, or DTI Regional/Provincial Offices for assistance in identifying a nearest partner MFI.</p> <p><u>Contact Information:</u></p> <ul style="list-style-type: none">For more information, please visit the S.B. Corp. website (www.sbgfc.org.ph) or call the P3 hotline number (02) 8651-3333								
	COVID-19 Assistance to Restart Enterprises (CARES)	<p>The CARES program is a P1B microfinancing program that offers zero-interest loans to assist micro and small enterprises (enterprises with assets up to P15 million excluding land) affected by the nationwide implementation of Community Quarantine measures.</p> <p><u>Interest Rate:</u></p> <ul style="list-style-type: none">0% <p><u>Grace Period:</u></p> <ul style="list-style-type: none">6 months <p><u>Loanable Amount:</u></p> <table><tr><th>Business Size</th><th>Loanable Amount</th></tr><tr><td>Micro (with asset size, excluding land, of not more than P 3M)</td><td>P 10,000.00 – P 200,000.00</td></tr></table>	Business Size	Loanable Amount	Micro (with asset size, excluding land, of not more than P 3M)	P 10,000.00 – P 200,000.00				
Business Size	Loanable Amount									
Micro (with asset size, excluding land, of not more than P 3M)	P 10,000.00 – P 200,000.00									

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<div><div>Small (with asset size, excluding land, between P 3M – P 15M)</div><div>Up to P 500,000.00</div></div> <p><u>Fees and Charges:</u></p> <ul style="list-style-type: none">• 6% for 18 months term• 8% for 30 months term <p><u>Loan Term:</u></p> <ul style="list-style-type: none">• Up to 30 months (inclusive of grace period) <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">• 100% Filipino-owned business• With asset size not more than P 15M• Business has been in operation for at least 1 year before March 16, 2020• Affected by the imposition of Community Quarantine measures <p>2) Documentary requirements</p> <ul style="list-style-type: none">• For all borrowers:<ul style="list-style-type: none">○ Fully accomplished loan application form○ 1 government-issued ID with picture○ Proof of permanent business address• For loan amounts around P 10,000.00 – P 50,000.00:<ul style="list-style-type: none">○ Should have physical assets (e.g. food cart, simple equipment, inventory, and the like)○ Barangay Business Certification or Permit• For loan amounts around P 50,000.00 – P				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>150,000.00</p> <ul style="list-style-type: none">○ Certificate of Business Registration with DTI or SEC○ Barangay Business Certification or Permit <ul style="list-style-type: none">• For loan amounts around P 150,000.00 – P 200,000.00<ul style="list-style-type: none">○ Certificate of Business Registration with DTI or SEC○ Mayor’s Business Permit○ Post-dated Checks (PDCs)• For loan amounts around P 200,000.00 – P 300,000.00<ul style="list-style-type: none">○ Certificate of Business Registration with DTI or SEC○ Mayor’s Business Permit○ Post-dated Checks (PDCs)○ 2019 Financial Statements• For loan amounts around P 300,000.00 – P 500,000.00<ul style="list-style-type: none">○ Certificate of Business Registration with DTI or SEC○ Mayor’s Business Permit○ Post-dated Checks (PDCs)○ 2019 Financial Statements○ BIR Certificate of Registration <p>3) Mode of submission</p> <ul style="list-style-type: none">• Application must be sent online through the S.B. Corp. Borrower Registration System (BRS) <p><u>Contact Information:</u> For more information and inquiries about the program, please reach out to S.B. Corp. through any of the following:</p> <ul style="list-style-type: none">• Point person: Mr. Frank Lloyd Gonzaga at				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		fgonzaga@mail.sbgfc.org.ph <ul style="list-style-type: none"> Toll-free hotline: 1-800-10-6513333 (open from 8:00 a.m. to 5:00 p.m. daily) E-mail: p3@sbgfc.org.ph or sbcorporation@sbgfc.org.ph Facebook: www.facebook.com/PondoSaPagbabagoAtPagasenso Website: www.sbgfc.org.ph 				
Land Bank of the Philippines	Interim Rehabilitation Support to Cushion Unfavorably-affected Enterprises by COVID-19 (I-RESCUE)	<p>The I-RESCUE (Interim Rehabilitation Support to Cushion Unfavorably-affected Enterprises by COVID-19) program was designed especially for MSMEs, microfinance institutions (MFIs), and cooperatives to help them recover from the COVID-19 pandemic through credit and loan restructuring under more flexible terms and conditions.</p> <p>Details of this program can be found in this Land Bank of the Philippines website page: www.landbank.com/news/landbank-launches-loan-program-for-enterprises-coops-hit-by-covid-19.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none"> Offers the following loan facilities: <ul style="list-style-type: none"> Credit <ul style="list-style-type: none"> Loans up to 85% of the actual need for working capital at an interest rate of 5% per annum Payable up to a maximum of five years with grace period on the principal payment Loan Restructuring <ul style="list-style-type: none"> Restructuring of existing loan account via additional loan, extended repayment period, or through other means (or combination of means) The loan may be extended up to a maximum of 10 years with up to 3 years grace period on principal and up to 1 year grace period on interest, depending on cash flow 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<u>Contact Information:</u> <ul style="list-style-type: none"> Interested borrowers may: <ul style="list-style-type: none"> Go to the nearest open Land Bank Lending Center or Branch nationwide Call Land Bank Customer Service Hotline at (02) 8405-7000 or Domestic Toll Free Hotline at 1-800-10-405-7000 				
	Easy Pondong Pang-Asenso (EPPA)	<p>This program seeks to finance SMEs to establish or sustain their business with easy and simple requirements.</p> <p><u>Loan Purpose:</u></p> <ul style="list-style-type: none"> Working capital Fixed asset acquisition except real estate <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> Up to 80% of the Total Project Cost (the borrower has to put up the remaining 20% as equity, either in cash or in kind) <p><u>Interest:</u></p> <ul style="list-style-type: none"> Based on prevailing market rates <p><u>Collateral:</u></p> <ul style="list-style-type: none"> Real Estate or Chattel Mortgage (REM/CM) Hold-out on deposits Accounts receivables and/or inventories Joint and Solidary Signature of the principal stockholders or officers Guarantee cover from S.B. Corp., if applicable <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> For Short-term Loan or Credit Line <ul style="list-style-type: none"> 1 year (renewable) For Term Loan 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none"> Based on the cash flow of the financed project/s but not exceeding 2 years of grace period on principal payments <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none"> Businesses who are under either: <ul style="list-style-type: none"> Sole proprietorship (must be 100% Filipino-owned); Partnership (must be 100% Filipino-owned); or Corporation (must be at least 60% Filipino-owned) Business asset size (excluding land) between P 3M – P 100M Engaged in manufacturing, agribusiness, and services industries <p>2) Documentary requirements</p> <ul style="list-style-type: none"> For sole proprietorship: <ul style="list-style-type: none"> Certificate of Business Registration from DTI Bio-data of the borrower Mayor's Permit ITR for the last 3 years Audited FS for the last 3 years Statement of Assets and Liabilities If new or start-up business, projected FS For corporation: <ul style="list-style-type: none"> Certificate of Registration from SEC List and bio-data of the company's directors and officers as certified by the company's Corporate Secretary If with foreigner officers, Alien Registration Certificate 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none"> ○ List of stockholders and their shareholdings ○ Statement of Assets and Liabilities of the officers ○ Board Resolutions that indicate the amount of money to be borrowed and the authorized person to sign the documents on behalf of the company ○ Audited FS for the last 3 years ○ If new or start-up business, projected FS <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> • For more information, please contact any of the following: <ul style="list-style-type: none"> ○ Tel. Nos.: Land Bank Customer Service Hotline at (02) 8405-7000 or Domestic Toll Free Hotline at 1-800-10-405-7000 ○ E-mail sme-pmu@mail.landbank.com 				
Philippine Guarantee Corporation (PhilGuarantee)	Credit Guarantee Program for MSMEs	<p>On April 27, 2020, the PhilGuarantee Governing Board approved a Credit Guarantee Program to support P 120B in working capital loans to micro, small, and medium enterprises (MSMEs) facing economic difficulties as a result of the COVID-19 crisis.</p> <p>The program is aimed at increasing availability of credit from the banking sector and at the same time provide means to jumpstart the MSMEs with much needed working capital to be obtained from the banks. The guarantee program will also complement access to lending as it encourages more banks to assist MSMEs.</p> <p>In addition, as part of its assistance measures, PhilGuarantee has waived its customary originations fees.</p> <p><u>Eligible Lenders:</u></p> <ul style="list-style-type: none"> • PhilGuarantee-accredited: <ul style="list-style-type: none"> ○ Universal, commercial, thrift, and rural banks ○ Other financial institutions (NBFIs) supervised by 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for							
				Micro	Small	Medium					
		<p>the Bangko Sentral ng Pilipinas</p> <p><u>Guarantee Coverage:</u></p> <ul style="list-style-type: none">50% of loan principal amount <p><u>Loan Amount:</u></p> <ul style="list-style-type: none">Maximum of P 50M per borrowerHowever, loans beyond P 50M may be accepted on a case-to-case basis and subject to PhilGuarantee’s regular credit guarantee program <p><u>Loan Purpose:</u></p> <ul style="list-style-type: none">For working capital <p><u>Loan Term:</u></p> <ul style="list-style-type: none">1 – 5 years <p><u>Fees and Charges:</u></p> <table><tr><th>Fees</th><th>Amount</th></tr><tr><td>Origination fee</td><td>Waived</td></tr><tr><td>Guarantee fee</td><td>1% per annum of the guaranteed amount</td></tr></table> <p><u>Repayment/Collateral/Security:</u></p> <ul style="list-style-type: none">As may be required by the PhilGuarantee-accredited lender <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">MSMEs that were affected by the COVID-19 pandemic <p>2) Mode of submission</p>	Fees	Amount	Origination fee	Waived	Guarantee fee	1% per annum of the guaranteed amount			
Fees	Amount										
Origination fee	Waived										
Guarantee fee	1% per annum of the guaranteed amount										

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none">MSMEs must file their application and submit their loan processing requirements to the PhilGuarantee-accredited lenders. PhilGuarantee will then advise its approval of the guarantee coverage to the accredited lender. <p><u>Contact Information:</u></p> <ul style="list-style-type: none">For program inquiries, please e-mail any of the following persons:<ul style="list-style-type: none">Mr. Celso R. Gutierrez, SVP (crgutierrez@philguarantee.gov.ph)For Luzon Area – Ms. J. Leah M. Garcia, VP (lmgarcia@philguarantee.gov.ph)For Visayas Area – Ms. Rovi M. Peralta, VP (rmperalta@philguarantee.gov.ph)For Mindanao Area – Mr. Eduardo S. Angeles, VP (edangeles@philguarantee.gov.ph)For other concerns, please e-mail any of the following:<ul style="list-style-type: none">For Agriculture Business/Support Operations – infor@philguarantee.gov.phFor Housing Business/Recoveries, Asset Management/Collection & Claims, and AGFP-related Recoveries & Claims – helpdesk@hgc.gov.ph				
Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC)	Expanded SURE-Aid and Recovery (or SURE COVID-19)	<p>The SURE COVID-19 program is a loan facility that extends working capital loans to MSEs, individuals, groups, and OFWs engaged in the agricultural and fisheries industries (i.e. production, delivery, and other activities in the agriculture and fisheries supply chains) and affected by the COVID-19 pandemic.</p> <p>Under the SURE-Aid Program is the “AgriNegosyo” or ANYO program, which is a loan facility for MSE agribusinesses. By far, the DA-ACPC has 93 partner financial (government and non-</p>				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for																
				Micro	Small	Medium														
		<p>government) institutions who are authorized to issue the ANYO loans.</p> <p><u>Key Features:</u></p> <table><tr><td></td><td>Micro Agri-Negoysy Loan (for micro enterprises)</td><td>Small Agri-Negosyo Loan (for small enterprises)</td></tr><tr><td>Loanable amount</td><td>Up to P 3M</td><td>from P 300,000.00 up to P 15M</td></tr><tr><td>Interest</td><td>0%, but with service fee of up to 3.5% to be paid upfront</td><td>0%, but with service fee of up to 3.5% to be paid upfront</td></tr><tr><td>Creditor (DA-ACPC's conduit partners)</td><td>Government Financial Institutions (or GFIs e.g. Land Bank of the Philippines and the Development Bank of the Philippines) And Non-GFIs (e.g. cooperatives, cooperative banks, NGOs, microfinancing institutions, and rural banks).</td><td>Government Financial Institutions (or GFIs e.g. Land Bank of the Philippines and the Development Bank of the Philippines) And Non-GFIs (e.g. cooperatives, cooperative banks, NGOs, microfinancing institutions, and rural banks).</td></tr><tr><td>Term</td><td>Dependent on the cash flow of the</td><td>Dependent on the loan purpose but</td></tr></table>		Micro Agri-Negoysy Loan (for micro enterprises)	Small Agri-Negosyo Loan (for small enterprises)	Loanable amount	Up to P 3M	from P 300,000.00 up to P 15M	Interest	0%, but with service fee of up to 3.5% to be paid upfront	0%, but with service fee of up to 3.5% to be paid upfront	Creditor (DA-ACPC's conduit partners)	Government Financial Institutions (or GFIs e.g. Land Bank of the Philippines and the Development Bank of the Philippines) And Non-GFIs (e.g. cooperatives, cooperative banks, NGOs, microfinancing institutions, and rural banks).	Government Financial Institutions (or GFIs e.g. Land Bank of the Philippines and the Development Bank of the Philippines) And Non-GFIs (e.g. cooperatives, cooperative banks, NGOs, microfinancing institutions, and rural banks).	Term	Dependent on the cash flow of the	Dependent on the loan purpose but			
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Term	Dependent on the cash flow of the	Dependent on the loan purpose but																		

Service Provider	Program	Definition/Mechanics			Possible Partners	Available for		
						Micro	Small	Medium
			project but must not exceed 5 years	must not exceed 5 years				
		<ul style="list-style-type: none">The Small Agri-Negosyo Loan offers a bigger loan amount and maturity as the DA-ACPC recognizes the need to purchase necessary machineries and equipment or construction of necessary facilities of some MSEs to efficiently deliver their agricultural products and services. <p>However, this loan does not apply for the procurement of real estate.</p> <ul style="list-style-type: none">A higher chance for approval and/or bigger amount of the Small Agri-Negosyo Loan can be granted to an MSE if a lot of small agricultural stakeholders will benefit from the MSE's project or business operations. <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">Any of the following who are engaged in the agriculture and fisheries industries who need financial capital:<ul style="list-style-type: none">Individuals;Groups (partnerships or cooperatives);MSEs (enterprises with an asset size not exceeding P 15M); orOFWs <p>2) Documentary requirements</p> <ul style="list-style-type: none">Scanned copy of company ID with pictureScanned copy of Philippine passportSimple business plan (to be submitted as soon as available)Letter of Intent (to be submitted as soon as available)						

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		3) Mode of submission <ul style="list-style-type: none"> Due to COVID-19 community quarantine restrictions, all interested borrowers are encouraged to use the online application in the following link to facilitate/evaluate the applications: www.bit.ly/ANYOLOans 				
Department of Science and Technology (DOST)	DOST – Small Enterprise Technology Upgrading Program (DOST-SETUP)	<p>The DOST-SETUP is a nationwide program by DOST aimed to empower Filipino MSMEs in using technological innovations to improve overall effectiveness and competitiveness of their products and services. The program offers funding as well as human resource training and product standard setting and testing.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none"> Provision of Technology <ul style="list-style-type: none"> Technology needs assessment and sourcing of technology Seed fund for technology acquisition S&T training Consultancy and Technical Advisory Services Product Standards and Testing <ul style="list-style-type: none"> Development of product standards with DTI-BPS Product testing and enhancement of testing laboratories Packaging and Labeling Development of functional designs for packages Identification and development of suitable or alternative packaging materials especially from indigenous materials Database Management and Information System <ul style="list-style-type: none"> List of available technologies List of S&T experts 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none"> ○ List of testing laboratories including available testing services ○ Development of website for MSMEs for product promotion and access to information • Linkaging and Networking <ul style="list-style-type: none"> ○ Raw material sourcing ○ Marketing ○ Financing ○ Equipment design and fabrication <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none"> • Business must be 100% Filipino owned and is operating in the Philippines • MSMEs engaged in the following priority sectors: <ul style="list-style-type: none"> ○ Food processing ○ Furniture ○ Gifts, housewares, decors ○ Marine and aquatic resources ○ Horticulture and agriculture ○ Metals and engineering ○ Health products and services/Pharmaceuticals ○ ICT/Electronics • Business must be willing to apply technological innovations and improvements in its products, services, or operations <p>2) Documentary requirements</p> <ul style="list-style-type: none"> • Comprehensive project proposal (should include the Technical Aspects, Marketing Aspect, Management /Administrative Aspect, Financial Aspect, Waste Disposal) • Letter of interest to avail of the DOST-SETUP assistance, stating commitment to refund the cost of 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>technology acquisition including the proposed refund schedule</p> <ul style="list-style-type: none"> • Audited FS for at least the past 3 years • Copy of business permits and licenses from LGUs and other government offices • Certificate of registration of business with the DTI, SEC, or CDA • Board Resolution authorizing the availment of the assistance and designating authorized signatory for the project documents, if applicable • 3 quotations for each equipment from suppliers/fabricators of the equipment to be purchased/fabricated • Complete technical design/drawing of all equipment to be purchased/fabricated <p>3) Mode of submission</p> <ul style="list-style-type: none"> • The proponent shall submit a letter of interest to avail of the DOST-SETUP assistance to the DOST Regional Office thru the Provincial S&T Center where the proponent's company is based • The DOST Regional Office/Provincial S&T Center or external experts together with the proponent shall conduct TNA (Technology Needs Assessment) to identify current problems, improvements and potential technological interventions needed • The proponent shall submit a full blown proposal with all the documentary requirements • The proposal will be evaluated by the DOST Regional Technical Evaluation Committee (RTEC). The RTEC will give comments and recommendations on the proposal. The proponent shall provide clarifications or response to these comments if necessary 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for											
				Micro	Small	Medium									
		<ul style="list-style-type: none">After evaluation, the proposal will be recommended for approval by the RTEC if it meets all the requirements. Otherwise, it will be returned to the proponentThe final approval will be made by DOST Regional Director or DOST Undersecretary for Regional Operations or DOST Secretary depending on the amount requested from DOST-SETUP													
Development Bank of the Philippines (DBP)	Rehabilitation Support Program on Severe Events (RESPONSE)	<p>The RESPONSE program offers rehabilitation financing support to both public and private institutions who have been adversely affected by calamities such as the COVID-19 pandemic through a longer loan repayment period of up to 15 years.</p> <p><u>Key Features:</u></p> <table><tr><td></td><td colspan="2">For new loans For loan restructuring</td></tr><tr><td>Loanable amount</td><td>Up to P 95% based on the project requirement or minimum cash requirement</td><td>N/A</td></tr><tr><td>Equity requirement</td><td>For <u>Bank Funds</u> – minimum of 5% (depending in the case) For <u>ODA Funds</u> – shall follow the equity requirement of the funder</td><td>N/A</td></tr></table>		For new loans For loan restructuring		Loanable amount	Up to P 95% based on the project requirement or minimum cash requirement	N/A	Equity requirement	For <u>Bank Funds</u> – minimum of 5% (depending in the case) For <u>ODA Funds</u> – shall follow the equity requirement of the funder	N/A				
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Service Provider	Program	Definition/Mechanics			Possible Partners	Available for		
						Micro	Small	Medium
		Interest	<p>Applicable benchmark rate* at the time of drawdown plus applicable credit spread</p> <p>*If ODA fund is used, it shall be based on the cost of funding instead of prevailing market rate</p>	N/A				
		Term	<p><u>For LGUs, water districts, other public institutions, and electric cooperatives</u> – up to 15 years inclusive of 3 years grace period</p> <p><u>For private institutions</u> – up to 10 years inclusive of 3 years grace period</p> <p><u>For permanent working capital</u> – up to 5 years with 1 year grace period</p>	<p>Additional of up to 5 years extension over the remaining term of the loan inclusive of 3 years grace period</p> <p><u>For permanent working capital</u> – additional of up to 3 years extension over the remaining term of the loan with 1 year grace period</p> <p>The grace period (proposed and previously approved) shall not exceed the allowable maximum grace period prescribed by BSP</p>				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p><u>Loan Purpose:</u></p> <ul style="list-style-type: none"> Businesses/Projects located in areas affected by calamities and/or force majeure events as determined by the appropriate authorities (i.e. President of the Philippines, NDRRMC, concerned LGUs) Disaster Risk Reduction and Management Projects for Local Government Units (LGUs). LGUs may apply under the Program, even without the declaration of state of calamity, for a standby loan facility for disaster risk reduction and response. <p><u>Collateral:</u></p> <ul style="list-style-type: none"> For LGUs – assignment of IRA with hold-out on deposits equivalent to one quarter amortization For Non-LGU Borrowers – any of the following: <ul style="list-style-type: none"> Real Estate Mortgage (REM) Chattel Mortgage (CHM) Hold-out on Deposits equivalent to one quarter amortization Other acceptable collateral/security to DBP per relevant bank policy may be required based on the assessment of the lending unit <p><u>Fees and Charges:</u></p> <ul style="list-style-type: none"> For new loans – fees (front-end fee, commitment fee, and pre-payment fee) shall be waived* <p><i>*not applicable for loan take-out purposes</i></p> <ul style="list-style-type: none"> For deferment of payment – condonable charges, prepayment penalty* shall be waived <p><i>*except if prepayment is due to a loan take-out by other bank/s. If taken out by other bank, the prepayment penalty</i></p>				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p><i>shall be based on break funding cost</i></p> <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none"> • Declaration of state of calamity or existence of a calamity of an area • Lending Center/Department Head certification that the borrower and/or project was adversely affected by calamity or event arising from the occurrence of such calamity • For existing borrowers: <ul style="list-style-type: none"> ○ Must be in good standing at the time the calamity occurred ○ For agricultural projects, borrower shall be required to have the projects insured under the appropriate insurance package (i.e. Philippine Crop Insurance Corporation [PCIC] and the like) • For new borrowers: <ul style="list-style-type: none"> ○ The business/project has high community/regional development impact ○ The business/project is properly capitalized and financially viable ○ At least 1 year in operation prior to the calamity ○ No adverse findings from banks and major suppliers <p>2) Application period (for new and existing borrowers affected by COVID-19)</p>				

Service Provider	Program	Definition/Mechanics			Possible Partners	Available for		
			From	To		Micro	Small	Medium
	Moratorium/Deferment of Loan Amortizations	June 1, 2020	July 31, 2020					
		New Loan/Restructuring	March 8, 2020	March 8, 2021				
		<p><u>Contact Information:</u></p> <ul style="list-style-type: none">For more program information, please visit the DBP website (www.dbp.ph/developmental-banking/social-services-community-development/dbp-rehabilitation-support-program-on-severe-events) or contact any of the following:<ul style="list-style-type: none">Paul D. Lazaro Head, Lending Program Management Group Tel. Nos.: (02) 8893-3545, (02) 8818-9511 local 3310/3311 E-mail: pdlazaro@dbp.phRustico Noli D. Cruz Head, Program Development and Management I Department Tel. Nos.: (02) 8893-9745, (02) 8818-9511 local 3328 E-mail: rndcruz@dbp.phCarla Gianca C. Gonzales Program Officer, Program Development and Management I Department Tel. Nos.: (02) 8818-9511 local 2379 E-mail: cgcgonzales@dbp.ph						
	Sustainable Enterprise for	The SEED program is the DBP’s umbrella program for MSMEs that aims to spur the contribution of MSMEs to sustainable						

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
	Economic Development (SEED)	<p>economic development. The program also aims to enhance access of MSMEs to credit facilities and fast-track the credit process; bring MSMEs in the mainstream of banking by implementing alternative ways of securing MSME loans; and maximize the Bank’s lending reach and to help create employment and income opportunities.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none">Below are the sub-programs under SEED:<ul style="list-style-type: none">Medium Enterprise (ME) and Other Business Enterprise (OBE) LendingDBP Credit Surety Fund (CSF) Credit FacilityInclusive Lending for Aspiring Women Entrepreneurs (ILAW) ProgramDBP Bankability Enhancement for SETUP Technopreneurs (DBP BEST)OFW Reintegration Program (OFW-RP) <p><u>Contact Information:</u></p> <ul style="list-style-type: none">For more program information, please visit the DBP website (www.dbp.ph/developmental-banking/micro-small-and-medium-enterprises/sustainable-enterprises-for-economic-development-seed) or contact any of the following:<ul style="list-style-type: none">Rallen O. Verdadero Head, Program Development and Management II Tel. Nos.: (02) 812-8088/818-9511 local 3309 E-mail: roverdadero@dbp.phGracely Lux G. Itum Head, Loan Program Development Unit – PDM II Tel. Nos.: (02) 812-8088/818-9511 local 2331/2327 E-mail: glgitum@dbp.phMiriam T. Fabian Loan Program Development Unit – PDM II Tel. Nos.: (02) 812-8088/818-9511 local 2331/2327				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for			
				Micro	Small	Medium	
		E-mail: mtfabian@dbp.ph					
	Sustainable Agribusiness Financing Program (SAFP)	The SAFP is a credit assistance program for agribusiness projects engaged in the production, harvesting, processing, and marketing of crops, poultry, livestock, and fishery.					
		<u>Key Features:</u>					
		Loan amount					Up to 90% of the Total Project Cost (TPC)
							For Domestic Packing Credit, up to 80% of the value of Purchase Order (PO)
		Types of facilities					<ul style="list-style-type: none">• Term Loan• Credit Line• Domestic Packing Credit vs. Irrevocable and Confirmed PO
		Interest rate					Prevailing market rate
Loan term	<ul style="list-style-type: none">• <u>Term Loan</u> – shall be based on the project cycle and projected cash flow as determined by DBP but not to exceed 10 years, inclusive of grace period. Progress and/or balloon payment on principal and interest may be allowed• <u>Credit Line</u> – shall be based on the approved tenor/client's cash conversion cycle but not more than 360 days						

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<div> <div>Grace period</div> <ul style="list-style-type: none"> • <u>Domestic Packing Credit</u> – shall not exceed the expiry date of the PO • Maximum of 3 years for projects with short gestation period • Maximum of 7 years for projects with long gestation period </div> <div> <div>Equity</div> <ul style="list-style-type: none"> • Minimum of 10% of the TPC • For Domestic Packing Credit – a minimum of 20% value of PO or Letter of Credit </div>				
		<p><u>Loan Purpose:</u></p> <ul style="list-style-type: none"> • Eligible projects are as follows: <ul style="list-style-type: none"> ○ All agri-business projects including but not limited to the traditional crops, high value crops, organic crops – from production, post-harvest, processing to marketing or the whole value chain ○ Poultry, livestock, fishery including cattle/goat dairy production, cattle breeding cum fattening, swine production, goat raising, fish production and harvest, processing to marketing of meat and other food production projects ○ Investment in bio-fuel feedstock projects such as production of coconut, sugar, cassava, sweet sorghum, palm oil, etc., including post-harvest facilities, processing to marketing ○ Production of organic products or the whole value chain 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none">○ Manufacturing and distribution of farm machinery, equipment, and supplies● Eligible expenditures, which may be used to partially finance agribusiness projects, are as follows:<ul style="list-style-type: none">○ Acquisition and development of land as project site○ Acquisition of stocks (cattle, swine, goat, poultry, fishery, etc.)○ Production and post-harvest related investments/expenditures○ Working capital (short-term or permanent)○ If plant expansion, building construction and/or investment○ Post-harvest facilities○ Acquisition of machinery, equipment, tools, and other related components○ Processing and distribution of agricultural and fishery products○ Trading of agricultural and fishery products○ Manufacturing and distribution of farm machinery, equipment, and supplies○ Construction, acquisition, and repair of facilities for production, processing, storage, and marketing of such other facilities in support of agriculture and fisheries○ Purchase Order financing○ Other purposes that contribute directly to increase productivity and maintenance of the project <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">● For wholesale businesses (with at least 1 year profitable operations):<ul style="list-style-type: none">○ Banks – commercial, thrift, rural, cooperative banks and microfinance institutions				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
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		<ul style="list-style-type: none">○ Non-Banks – non-government organizations (NGO), irrigators’ associations (IA), SEC-registered financing companies, cooperatives, farmer/fisherfolk associations, and other types of associations/organizations duly registered with the appropriate government agency• For retail businesses:<ul style="list-style-type: none">○ Duly registered with SEC, DTI, DOLE, or CDA○ Engaged in agri-business projects that will not pose risk to health, national security, and the environment○ LGUs <p>2) Documentary requirements</p> <ul style="list-style-type: none">• Letter of Intent (DBP Form)• Application form• Business Registration documents• Duly accomplished Loan Record Form (LRF-DBP Form)• Duly accomplished Confidential Information File Form (CIFF-DBP Form) – Ind./Corp.• Project brief or business plan• Audited Financial Statements or ITR for the past 3 years, if applicable• Permitting requirements as needed• Project cost or feasibility study as needed• For LGUs: Monetary Board opinion• Other documents that may be necessary in loan evaluation <p><u>Contact Information:</u></p> <ul style="list-style-type: none">• For more program information, please visit the DBP website (www.dbp.ph/developmental-banking/micro-small-				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
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		and-medium-enterprises/sustainable-agribusiness-financing-program-safp) or contact any of the following: <ul style="list-style-type: none"> ○ Rallen O. Verdadero Head, Program Development and Management II Tel. Nos.: (02) 812-8088/818-9511 local 3309 E-mail: roverdadero@dbp.ph ○ Gracely Lux G. Itum Head, Loan Program Development Unit – PDM II Tel. Nos.: (02) 812-8088/818-9511 local 2331/2327 E-mail: glgitum@dbp.ph ○ Miriam T. Fabian Loan Program Development Unit – PDM II Tel. Nos.: (02) 812-8088/818-9511 local 2331/2327 E-mail: mtfabian@dbp.ph 				

OTHER FINANCING ALTERNATIVES

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
First Circle	Purchase Order and	First Circle specializes in short-term business loans that are				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
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	Invoice Financing	<p>designed for SMEs who need funding to address temporary capital gaps.</p> <p>Short-term funding is a type of business financing in which the principal plus interest is repaid within a year or less. This is used mainly to finance operating expenses or working capital requirements in growing businesses.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none">• Offers Purchase Order (PO) and Invoice financing<ul style="list-style-type: none">○ First Circle also finances documents similar to POs such as Notice to Proceed, Contract Agreement, and Notice of Award as well as documents similar in Invoices such as Billing Statement and Delivery Receipts• No collateral required• Simple and online-based application• No hidden fees• Fast processing <p><u>Loan Term:</u></p> <ul style="list-style-type: none">• Up to 6 months <p><u>Interest Rate:</u></p> <ul style="list-style-type: none">• Starts at 1.74% (interest rates may vary depending on the business profiles of both the applicant and the business associated with the PO or Invoice) <p><u>Fees and Charges:</u></p> <ul style="list-style-type: none">• Fixed processing fee – 1.99% of the principal loan amount <p><u>Application Requirements:</u></p> <ol style="list-style-type: none">1) Documentary requirements<ul style="list-style-type: none">• For the applicant:<ul style="list-style-type: none">○ 1 valid gov’t ID of the business owner or a Board Member. A scanned copy of the ID is				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>acceptable. Please note that the valid ID must:</p> <ul style="list-style-type: none"> - Only be either Passport, Driver's License, TIN ID, PRC ID, Postal ID, or Unified Multi-Purpose ID (UMID) - Bear the applicant's signature - Still be valid - Be colored and not in black and white <ul style="list-style-type: none"> • For the business: <ul style="list-style-type: none"> ○ Proof of billing address (e.g. Mayor's Permit, lease contract, or utility bills – only utility bills dated within the last 2 months will be accepted) ○ DTI or SEC Certificate <ul style="list-style-type: none"> - For sole proprietors – DTI Certificate (watermark should be clearly visible and Certification should be in the last 5 years) - For corporations – SEC Certificate (dry seal should be clearly visible) - For partnerships – updated Articles of Partnership and SEC Certificate ○ BIR Certificate of Registration (Form 2303) ○ For corporations: General Information Sheet ○ Proof of previous transactions within the last year (e.g. Invoices, Delivery Receipts, Counter Receipts, Statements of Account, Billing Statements, Official Receipts, Collection Receipts, Acknowledgment Receipts, Check Voucher, and Remittance Advise) <p>2) Mode of submission</p> <ul style="list-style-type: none"> • Create an online profile with First Circle through its website (www.firstcircle.ph) 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
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		<ul style="list-style-type: none"> Input and/or upload all required documents <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> For more details, please visit First Circle's website (www.firstcircle.ph) 				
Acudeen	Receivables Financing	<p>Acudeen is a technology company enabling SMEs finance their receivables (e.g. Invoice) ahead of time to help maintain a positive cash flow.</p> <p>Receivables Financing (or Invoice Discounting) is a flexible financial solution to businesses that has one or more unpaid invoices. This concept lets businesses sell their invoices to funders for the sum of their outstanding balances.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none"> Online-based transaction Payment can be collected by SMEs as early as 5 days upon verification of their invoice <p><u>Application Requirements:</u></p> <ul style="list-style-type: none"> For the requirements and application process, please visit the Seller's Application Form page found in Acudeen's website (www.acudeen.com/sellers-application-form) <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> For more details, please visit Acudeen's website (www.acudeen.com) 				
Cashwagon Philippines	Instant Cash Loan	<p>Cashwagon is a Singapore-based financial technology company with presence in the Philippines that offers online consumer financing via Instant Cash Loans, which is an online installment form of credit with comfortable repayment terms.</p> <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> 3 – 6 months 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
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		<p><u>Loan Amount:</u></p> <ul style="list-style-type: none">• P 8,000.00 – P 40,000.00 <p><u>Interest Rate:</u></p> <ul style="list-style-type: none">• 2% per month (maximum APR – 144%) <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">• Between 20 to 60 years old• Currently employed or with a steady income <p>2) Documentary Requirements</p> <ul style="list-style-type: none">• Submission of any personal documents is not required. The following details will only be requested upon application:<ul style="list-style-type: none">○ Personal information○ Bank account details <p>3) Mode of submission</p> <ul style="list-style-type: none">• Apply through Cashwagon Philippines’ website (www.cashwagon.ph) <p><u>Contact Information:</u></p> <ul style="list-style-type: none">• For more details, please visit Cashwagon Philippines’ website (www.cashwagon.ph) or reach any of the following:<ul style="list-style-type: none">○ Tel. Nos.: (02) 7908-2891 or (02) 8396-6621○ E-mail: info@cashwagon.ph				
Radiowealth Finance Company (RFC)	RFC Business Loans	<p><u>Key Features:</u></p> <ul style="list-style-type: none">• Offers the following loan facilities:<ul style="list-style-type: none">○ Business Expansion Loan○ Franchise Financing Loan○ Machinery and Heavy Equipment Loan○ Working Capital Loan				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p><u>Loan Amount:</u></p> <ul style="list-style-type: none">• Minimum – P 100,000.00• Maximum – P 150,000.00 (without collateral), P 1,000,000.00 (with collateral) <p><u>Interest Rate:</u></p> <ul style="list-style-type: none">• 3.5% - 4% per month <p><u>Loan Term:</u></p> <ul style="list-style-type: none">• 2 months – 1 year <p><u>Application Requirements:</u></p> <p>1) Eligibility criteria</p> <ul style="list-style-type: none">• Filipino citizen or permanent Filipino resident• Between 21 to 64 years old• Must fulfil the P 7,000.00 minimum salary requirement <p>2) Documentary Requirements</p> <ul style="list-style-type: none">• For sole proprietorship:<ul style="list-style-type: none">○ Duly accomplished loan application form (hardcopy or digital versions)○ At least 2 gov't-issued IDs○ 2 pieces of latest 2x2 ID photo○ Proof of residency – billing statements/official receipts/lease contract (for those renting)○ Certificate of Registration from DTI○ Business Permit or Mayor's Permit○ Other permits or certifications issued by gov't agencies as required depending on type of industry (such as permits issued by DENR, DOH, DAR, RoD, LTO, LRA, etc.)• For partnership/corporation:<ul style="list-style-type: none">○ Duly accomplished loan application form				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>(hardcopy or digital versions)</p> <ul style="list-style-type: none"> ○ At least 2 gov't-issued IDs ○ 2 pieces of latest 2x2 ID photo (for authorized signatories) ○ Proof of business site –billing statements/official receipts/lease contract (for those renting) ○ Certificate of Registration from SEC ○ Articles of Incorporation or Partnership and By-Laws ○ Notarized GIS ○ Notarized Partnership or Board Resolution and Secretary's Certificate (denote appointment of authorized signatory to transact for the loan, to sign loan documents, and authorization to conduct credit investigation) ○ Special Power of Attorney (issued by corporations/partnerships for representatives acting on behalf of the company) ○ Business Permit ○ Other permits or certifications issued by gov't agencies as required depending on type of industry (such as permits issued by DENR, DOH, DAR, RoD, LTO, LRA, etc.) <ul style="list-style-type: none"> • For Business Expansion Loan: <ul style="list-style-type: none"> ○ Completed loan application form ○ 2 valid gov't IDs (if employed, please include company ID) ○ Proof of billing statements ○ Certificate of Registration from DTI ○ Business or Mayor's Permit ○ Proof of income ○ Audited FS for the last 3 months ○ Photo of business store location 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none">For Franchise Financing Loan:<ul style="list-style-type: none">Completed loan application form2 valid gov't IDs (if employed, please include company ID)Proof of billing statementsCertificate of Registration from DTIBusiness or Mayor's PermitProof of incomeAudited FS for the last 3 monthsFranchise certificatePhoto of business store locationFor Working Capital Loan:<ul style="list-style-type: none">Completed loan application form2 valid gov't IDs (if employed, please include company ID)Proof of billing statementsCertificate of Registration from DTIBusiness or Mayor's PermitProof of incomeAudited FS for the last 3 monthsPhoto of business store location <p>3) Mode of submission</p> <ul style="list-style-type: none">Visit RFC's Business Loans in the RFC website (www.rfc.com.ph/products/business-loans)Choose which loan suits your needs and click "Apply Now"The next page is where all information on Personal, source/s of income, and requested loan will be accomplished. Required documents will also be requested to be uploadedExpect communication from RFC within 24 to 48 hours from the time of application				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
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		<u>Contact Information:</u> <ul style="list-style-type: none"> For more details, please visit the RFC website (www.rfc.com.ph/products/business-loans) or contact any of the following: <ul style="list-style-type: none"> Tel. Nos.: 8584-6033 or +639611361661 or +63 9568066524 E-mail: easyrfc@rfc.com.ph 				
Vidalia Lending Corp.	Small Business Loans	<p>Vidalia Lending Corp. is a financing company that offers short-term financing through personal loan, salary loan, and small business loan.</p> <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> P 10,000.00 – P 100,000.00 <p><u>Interest Rate:</u></p> <ul style="list-style-type: none"> 5% per month (maximum APR – 80.6%) <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> 2 – 12 months Repaid via PDCs and/or field collection <p><u>Fees and Charges:</u></p> <ul style="list-style-type: none"> Processing fee – 5% <p><u>Application Requirements:</u></p> <ol style="list-style-type: none"> Eligibility criteria <ul style="list-style-type: none"> Filipino citizen between 20 – 60 years old With minimum Net Monthly Income of P 20,000.00 Business must be 2 years in existence or 1 year in practice, if professional Documentary Requirements <ul style="list-style-type: none"> 2 valid IDs (e.g. Company ID, Passport, Driver's License, UMID, or GSIS) 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none"> • Proof of billing (e.g. utility bills) • Photocopy of latest Business or Mayor's Permit • Photocopy of Bank Statements for the last 3 months (under business and/or personal account) <p>3) Mode of submission</p> <ul style="list-style-type: none"> • Apply through Vidalia Lending's Small Business Loan Application website (https://app.vidalia.com.ph/loans/small-business-loans/apply) <p><u>Contact Information:</u></p> <ul style="list-style-type: none"> • For more information, please visit Vidalia Lending Corp.'s website (www.vidalia.com.ph) or reach any of the following: <ul style="list-style-type: none"> ○ Tel. Nos.: (02) 8534-2556 or (02) 7718-0358 ○ Cellphone Nos.: 09399272375 (Smart) or 09173284072 (Globe) 				
Esquire Financing Inc.	Esquire Financing Business Loan	<p>Esquire Financing Inc. is an SME-lending company offering fast, hassle-free, non-collateral business loans tailor fit to the needs, goals, and cash flows of each small and medium-sized business owner.</p> <p><u>Key Features:</u></p> <ul style="list-style-type: none"> • Non-collateral business loans based on cash flow analysis <p><u>Loan Amount:</u></p> <ul style="list-style-type: none"> • P 100,000.00 – P 10,000,000.00 <p><u>Interest Rate:</u></p> <ul style="list-style-type: none"> • 3.5% per month <p><u>Loan Term:</u></p> <ul style="list-style-type: none"> • 3 months – 1 year <p><u>Application Requirements:</u></p>				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>1) Eligibility criteria</p> <ul style="list-style-type: none"> • Business must be in operations for at least 1 year • Business must be registered with DTI (for sole proprietorship) or SEC (for partnership/corporation) and registered under the borrower's name • Business must have a Mayor's Permit and Barangay Clearance registered under the borrower's name • The borrower must be the owner or primary shareholder of the business. • The borrower must have an active checking account for at least 6 months. • The borrower must be the signatory on checks. <p>2) Documentary Requirements</p> <ul style="list-style-type: none"> • General requirements: <ul style="list-style-type: none"> ○ Duly filled-out and signed application form (Version - LAP.10.2017) ○ Gov't-issued ID of the principal borrower ○ Bank Statement for the last 3 months and Bank Certification ○ Photocopy of valid Mayor's Permit ○ Photocopy of valid Barangay Business Clearance ○ 2x2 ID picture of the principal borrower ○ Latest, but not older than 2 months, proof of billing for business and residence ○ 1 picture of the business' exterior (i.e. picture of the business premises from outside with signboard and its surroundings) ○ 1 picture of the business' interior (i.e. picture of business inventory) ○ Sketch or map of the business and residence location with the nearest landmark • For sole proprietorship: 				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<ul style="list-style-type: none">○ Certificate of Business Name Registration from DTI• For partnership:<ul style="list-style-type: none">○ BIR Certificate of Registration○ SEC Certificate of Incorporation/Registration○ Latest Articles of Partnership & By-Laws○ Partners' Resolution (EFI prescribed format: Version- PR.10.2017)• For corporation:<ul style="list-style-type: none">○ BIR Certificate of Registration○ SEC Certificate of Incorporation/Registration○ Latest Articles of Partnership & By-Laws○ Latest GIS○ Secretary's Certificate (EFI prescribed format: Version- SC.10.2017) <p>3) Mode of submission</p> <ul style="list-style-type: none">• Apply through Esquire Financing's website (www.esquire.com.ph) <p><u>Contact Information:</u></p> <ul style="list-style-type: none">• For more details, please visit Esquire Financing's website (www.esquire.com.ph) or contact any of the following:<ul style="list-style-type: none">○ Tel. Nos.: Manila – 8811-8888 or Cebu – (032) 254-8204○ E-mail: loans@esquire.com.ph				

VENTURE CAPITAL (FOR START-UP BUSINESSES)

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
Kickstart		<p>Kickstart is a corporate venture capital firm that finances the early-to growth-stages of company formation and expansion.</p> <p>At Kickstart, capital infusion goes hand-in-hand with portfolio development for start-ups to have a better shot at success, and startup ecosystem-building to accelerate investing momentum and innovation outcomes. They also continuously explore partnerships and seize opportunities to create disproportionate value for their start-ups by reaching into its collective business networks and relationships so its start-ups can enjoy access to mentors and talent, to facilities and resources, and to market.</p> <p>For more information, please visit Kickstart's website (www.kickstart.ph).</p>				
Future Now Ventures		<p>Future Now Ventures is a boutique venture capital firm focused on start-ups and fast growth companies developing cloud, mobile, and enterprise technologies and services. Future Now Venture currently operates in Asia, Australia, and the U.S.</p> <p>For more information, please visit Future Now Ventures' website (www.futurenow.ventures).</p>				
Narra Venture Capital		<p>Narra Venture Capital is a venture management and advisory group that has invested in companies developing semiconductors and semiconductor-related products, converged communication systems, computing platforms, and software & related services. More recently, it has also made smaller investments on promising Internet start-ups.</p> <p>In addition, Narra's role is to help bring Asia to these investments through introductions to markets or partners. In the Philippines and around the Asian continent, Narra seeks companies that take advantage of the synergy with advanced technology companies. These companies are in software services, electronic manufacturing services, design services, and information systems that are more customized for developing regions.</p>				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		For more information, please visit Narra Venture Capital's website (www.narravc.com).				
Gideon Venture Capital		Gideon Venture Capital is a venture capital firm that invests on innovative companies with specialized advantages in high-growth areas within the Philippines such as technology, business services, digital lifestyle & commerce, and social impact. For more information, please visit Gideon Venture Capital's website (www.gideon.ph).				

ANGEL/PRIVATE INVESTORS

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		<p>Angel investors are people that invest their personal capital in early-stage start-ups or enterprises and generally provide only a small one-time investment to help the business grow. They usually provide more favorable terms compared to other types of investors, since they usually invest in the earliest stages of a business and are more focused on helping start-ups build a product instead of generating a profit.</p> <p>Angel investors sometimes go by other names, including “informal investors”, “angel funders”, “private investors”, “seed investors”, and “business angels”. Many angel investors are also professional investors and run more advanced venture funds.</p> <p>Among of the Philippines’ notable angel investors are as follows:</p> <ul style="list-style-type: none">• Ben Chew• Earl Martin Valencia• Jay Fajardo• Paco Sandejas• Paul Srivorakul• Mark Pui• Meg Charles-Horn• Nix Nollado• Ray Alimurung• Richard Kimball• Tholons Capital• Wireless Wings <p>Among of the Philippines’ notable angel investor groups are as follows:</p> <ul style="list-style-type: none">• Manila Angel Investors Network (www.main.ph)• Philippine Angel Investment Network (www.angelinvestmentnetwork.com.ph)• Philippine Venture Capital Investment Group or PHILVENCAP (www.philvencap.com)				

Service Provider	Program	Definition/Mechanics	Possible Partners	Available for		
				Micro	Small	Medium
		Source: “Manila Startup Investors, Venture Capitalists, and Other Funding Options for Entrepreneurs”, Founder Institute, 2019, from www.fi.co/insight/manila-startup-investors-and-venture-capitalists .				