



SMALL
BUSINESS
CORPORATION

PROGRAM PRESENTATION

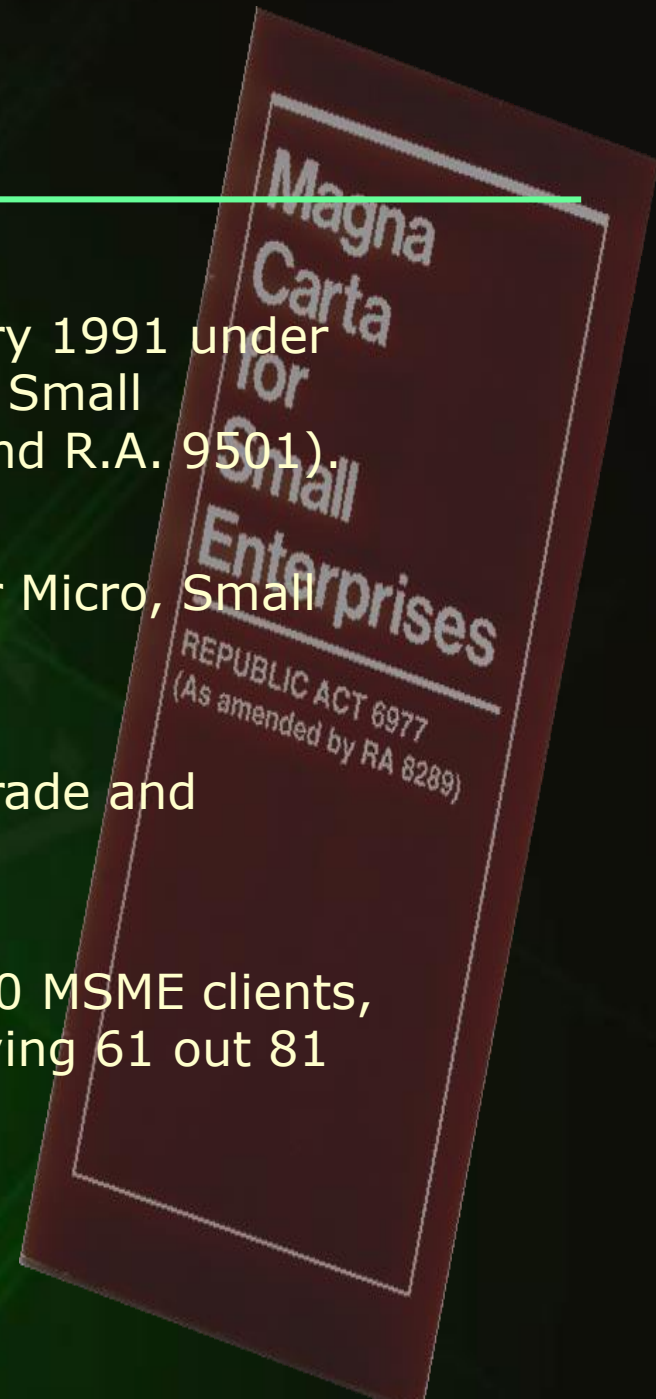
About Small Business Corporation

A government corporation created in January 1991 under R.A. 6977 known as the Magna Carta for Small Enterprises (as amended by R.A. 8289 and R.A. 9501).

Mandated to provide financing initiatives for Micro, Small and Medium Enterprises or MSMEs.

An attached agency of the Department of Trade and Industry (DTI).

Funding portfolio of P2.B and has over 3,000 MSME clients, 71 partner financial institutions, and serving 61 out of 81 provinces across the country.



Minimum Borrower Qualifications

Must be FILIPINO-OWNED

- at least 60% Filipino-owned in the case of corporations

Must NOT be engaged in:

Purely trading of imported goods

Vice generating activities

Real estate development (*SME contractors are qualified*)

Extractive activities

. ---

SBGFC's Direct Lending Facilities

1. *Fixed Asset Financing*

2. *Working Capital Financing*

Two Facilities:

- ◆ Working Capital Credit Line
- ◆ Amortized Micro Working Capital Loan

Working Capital Credit Line

Type of Loan

1-Year Credit Line

Subject of Financing

80% of **Receivables**

60% of **Inventories**

• **Payment scheme:**

pay only the interest on
the **1st 5 months.**

**Pay 20% of the principal
on the 6 months**

pay the interest until the
12th month

pay in full on the **12th
month**

• *Loan Amount*

- Minimum loan at P200 thousand
- Maximum loan is up to P2M for new borrowers

• *Repayment Term*

- **20% of principal every 6 months**

• *Collateral Requirement*

- Assignment of receivables and/or inventories

Interest Rates

(As of March 12, 2012)

Credit Lines

Minimum	– 9.5%
Maximum	– 11.5%

Amortized Term Loans

Minimum	– 10.5%
Maximum	– 14.0%

Interest rate setting is based on:

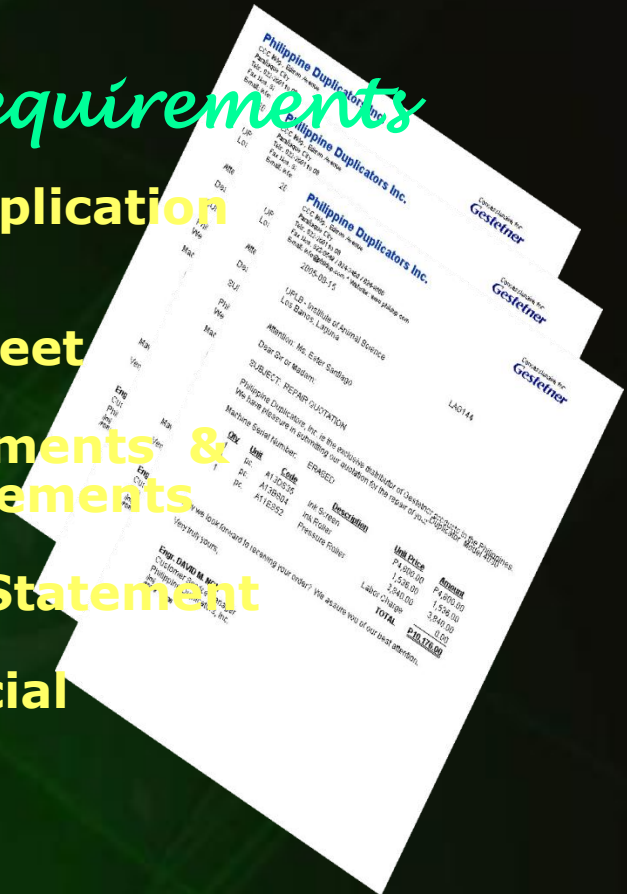
- *Borrower Risk Rating*
- *Collateral cover*
- *Term of loan*

Fees

- **Evaluation Fee** (shall be deducted from the approved loan)
 - ½ of 1% of approved loan but not less than P3,000
- **Processing Fee**
 - ½ of 1% of loan release
- **Out-of-town Processing Fee**
 - P2,000 to P4,000 depending on the distance or equivalent air fare
- **Commitment Fee (P4,000)**
 - In a form of dated check which shall be collected during the first project visit and shall be deposited to the account of SBC within one month once the loan is approved
 - Shall be deducted from the required fees upon loan availment
 - Shall be forfeited in favor of SBC in case of non-availment
 - Shall be returned in case of loan denial

Basic Documentary Requirements

- ✦ **Accomplished Business Loan Application Form (with recent ID picture)**
- ✦ **Notarized Client Information Sheet**
- ✦ **Latest In-House Financial Statements & Interim In-House Financial Statements**
- ✦ **Prior 2 yrs. In-House Financial Statement**
- ✦ **Latest ITR with BIR-filed Financial Statements**
- ✦ **Registration Papers**
- ✦ **Location Map of the Project**
- ✦ **List of suppliers, buyers and lessor**
- ✦ **Certification on bank loans, if applicable**



HEAD OFFICE

**17th & 18th Floors 139 Corporate Center
139 Valero St. Salcedo Village, Makati City
Tel. No. : 751-1888
Fax No. : 894-1677 or 8135726
Website : www.sbgfc.org.ph**

LUZON OFFICES

BAGUIO AREA OFFICE

**Unit 17, Manongbo Bldg.
Private Road, Magsaysay Ave.
Baguio City
Telefax No.: (074) 424-7647**

ISABELA DESK OFFICE

**Rm. 4 2nd Floor OH Commercial Bldg.
San Fermin, Cauayan City
Tel. No. : (078) 652-1964**

BICOL DESK OFFICE

**FEDMACSI Bldg.,
Panganiban Drive
Naga City
Telefax No.: (054) 473-9975**

PALAWAN DESK OFFICE

**DTI-Palawan Provincial Office
Olympic Bldg., National Hi-way
Brgy. San Pedro, Puerto
Princesa City, Palawan
Tel. No.: (048) 434-1748**

SBC Offices

VISAYAS OFFICES

VISAYAS AREA OFFICE

Unit 802-B Keppel Center
Ayala, Cebu City
Tel. No. : (032) 232 – 1200
Fax No. : (032) 234 – 4500

ILOILO DESK OFFICE

c/o DTI Region 6
Mezzanine Floor DTI Bldg.,
JM Basa cor. Peralta St., Iloilo City
Tel. No. : (033) 335-0060
Fax No. : (033) 335-0083

TACLOBAN DESK OFFICE

c/o DTI-Region 8 Nacida Bldg.
Government Center, Pawing
Palo, Leyte
Telefax No. : (053) 323-8385

MINDANAO OFFICES

MINDANAO AREA OFFICE

7th Floor Unit 76
Landco Corporate Center
JP Laurel Ave. Bajada, Davao City
Tel. No. : (082) 221 – 1488
Fax No. : (082) 221 – 0858

GENERAL SANTOS DESK OFFICE

c/o DTI-General Santos City
Osmena South St., Gen. Santos City
Tel. No. : (083) 552-8385
Fax No. : (083) 553-1032

CAGAYAN DE ORO DESK OFFICE

c/o DTI Region 10
Corrales cor. Luna St.
Cagayan de Oro City
Tel. No. : (088) 231-5703

Thank You...



End of presentation