



CREDIT  
INFORMATION  
CORPORATION

**MORE DATA EQUALS  
MORE OPPORTUNITY**



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## REPUBLIC ACT 9510: Credit Information System Act

To address the need for a **comprehensive, centralized, and reliable** credit information system intended to:

1. Improve the **overall availability** of credit to **MSMEs**
2. Provide credit information **at the least cost** to eligible participants
3. Ensure the **protection of consumer rights** and the existence of fair competition in the industry at all times
4. **Reduce the overall credit risk** thereby contributing to a healthier and more stable financial system
5. To provide a complete view and profile of the credit industry



# CREDIT INFORMATION CORPORATION

# PROPOSED ECOSYSTEM

# R.A. 9510



Cooperatives



Credit Cards

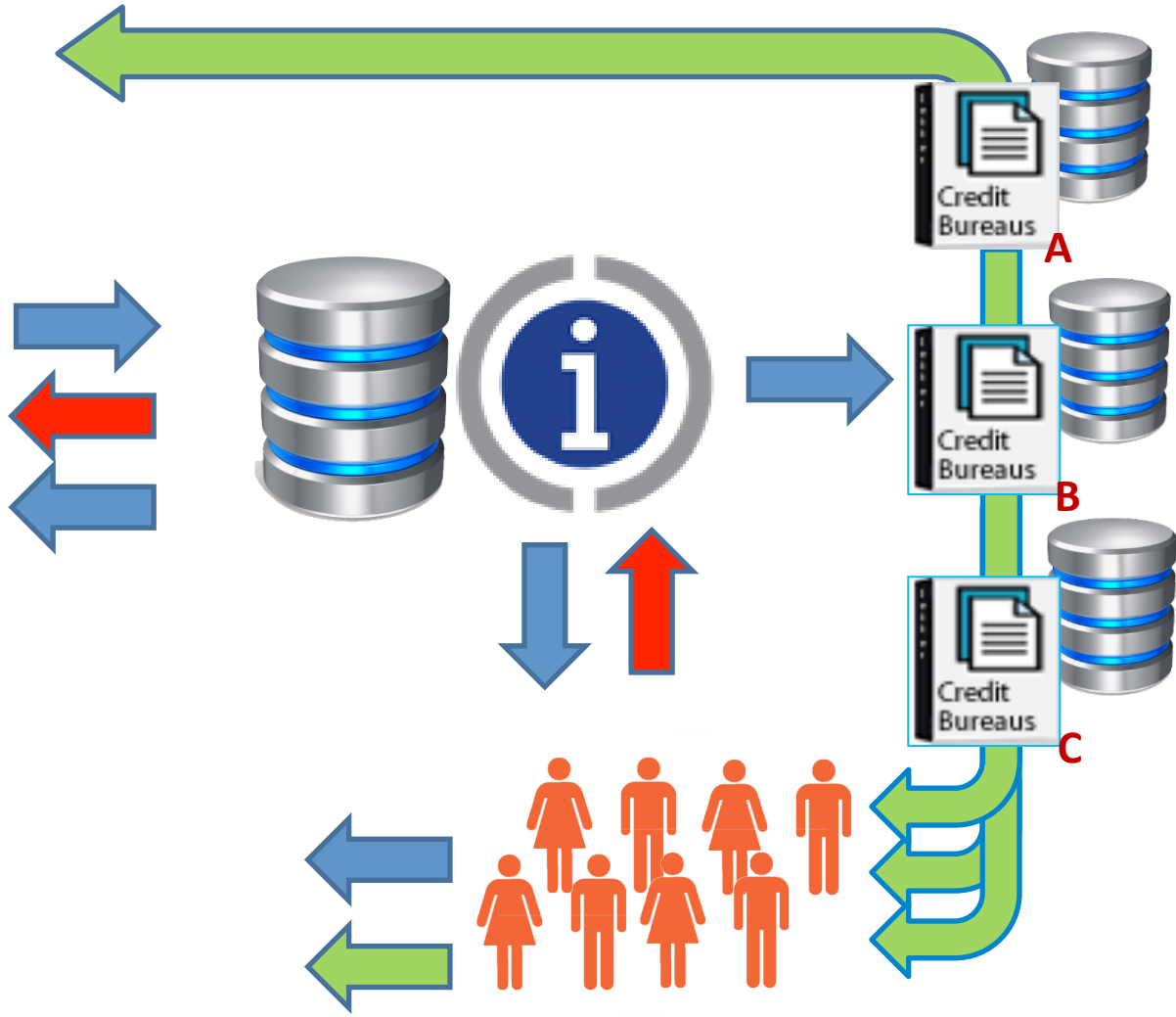


Microfinance



Banks/  
Financial Institutions

RECEIVES CREDIT DATA FROM CONSUMERS  
SUBMITS BASIC CREDIT DATA TO THE CIC



PROVIDES VALUE-ADDED SERVICES

# CONSUMERS



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# PROPOSED PROJECTS



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# Creating a Value Add Concept to CCT : Escaping Poverty Using Data



**= INCOME**



**SMALL  
BUSINESS  
LOAN**

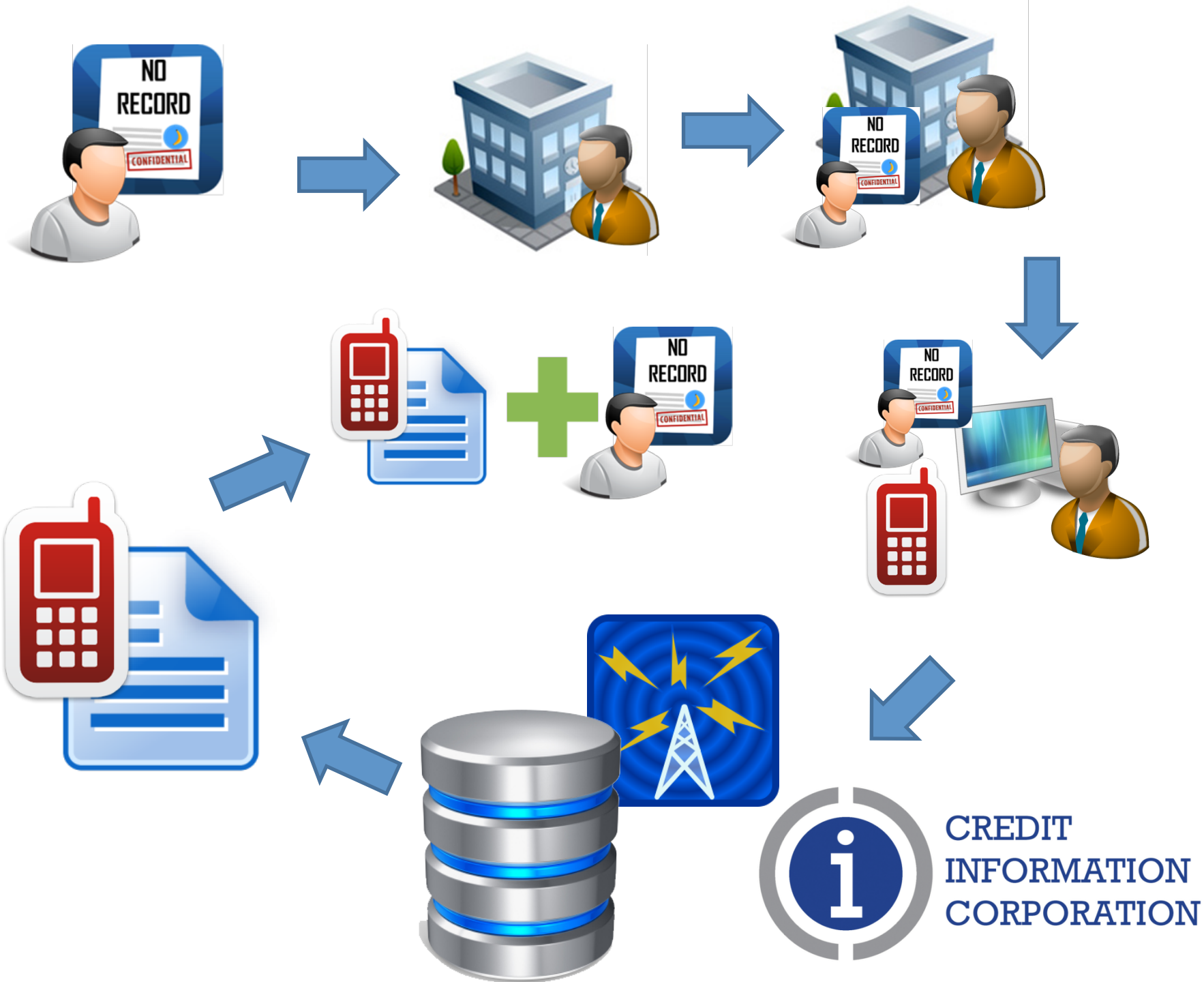


**INCOME**



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# Creating Visibility to Thin File Borrowers: Connecting Data Bases to Lend to the Unlendable




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Finding Entrepreneurs  
Funding or Investments for  
Start-up and Growth: Lending  
Experience Not Just Money



**ENTREPRENEUR**



**GO NEGOSYO CENTER (GNC)**




**GO NEGOSYO CENTER CONSULTANT (GNCC)**



**Subscribed Funding / Lending Institution**

NOTE: Regardless of GOOD, BAD, or NO RECORD of credit transactions, the potential investor can contact the GNC for additional information.

NOTE: Credit check can be run through the banks own connection with the CIC database or through special accessing entities accredited by the CIC




NOTE: Assisted form fill out to assure accurate representation of venture

NOTE: Alerts can be pre-delivered filtered or bulk

NOTE: Individual investors can be added if the database is turned into a funding portal

NOTE: Each Go Negosyo Center will have a separate profile so that customer feedback as well as other metrics can be applied on a center to center basis



NOTE: Data base entries can be converted to web based funding or selling portal

**GO NEGOSYO CENTER DATABASE (GNC-DB)**



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