

Pondo sa Pagbabago at Pag-asenso



Pondo sa Pagbabago at Pag-asenso

01

Provides microenterprises an alternative source of financing.

02

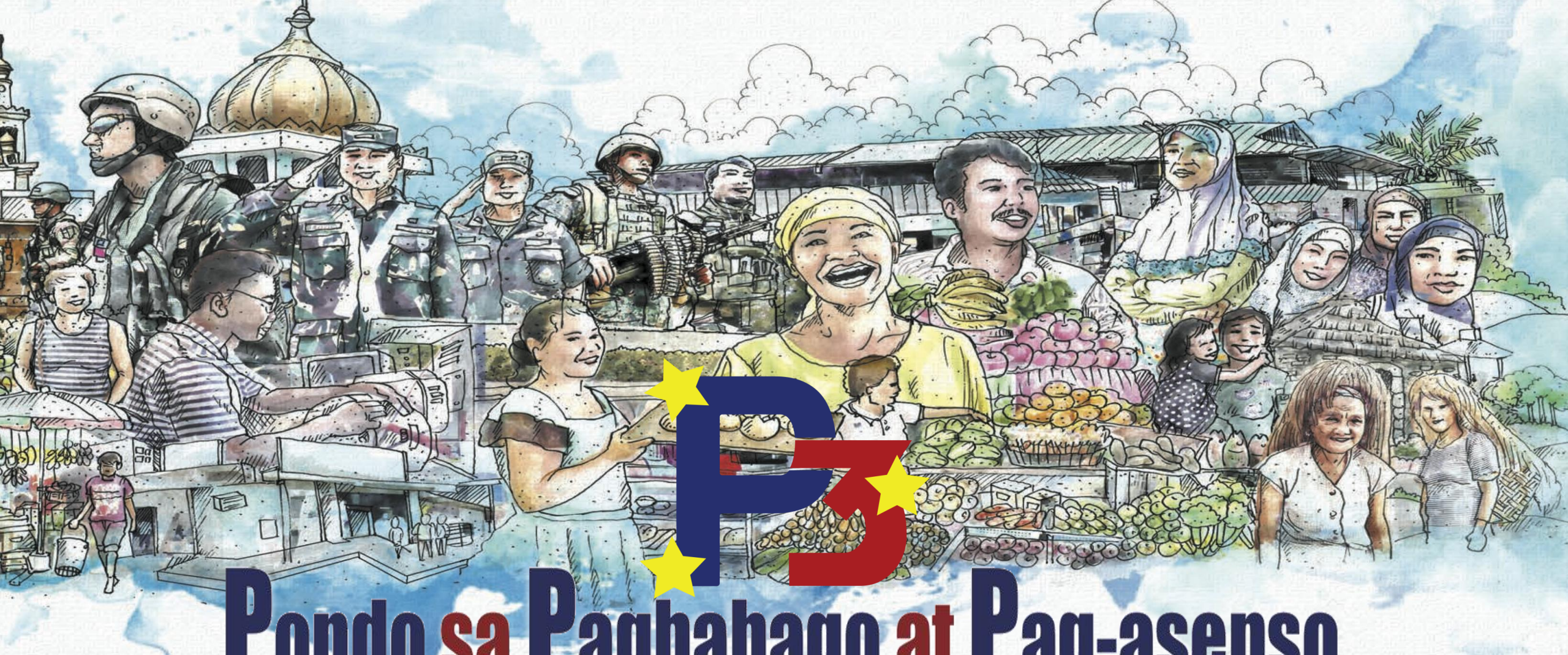
Micro entrepreneurs who do not have access to credit or access it at very high cost

03

2.5% interest monthly

04

P5,000 to P200,000 loanable amount



Pondo sa Pagbabago at Pag-asenso

PERFORMANCE HIGHLIGHTS



A Government-Owned and
Controlled
Corporation (GOCC)



**TOTAL LOANABLE
FUND**

P1.99 Billion

REFLOWS

P847.7 Million

**CREDIT LINE
APPROVED**



P3.2 Billion

Total approved credit line for
Microfinance Partners

P2.84 Billion

TOTAL RELEASES

As of April 30, 2019



**CREDIT LINE
APPROVED**

**Total funds
released to partner MFI's**



P3.2 Billion

Total approved credit line for
Microfinance Partners

P2.74 Billion

Total amount released to
Microfinance Partners

As of April 30, 2019



Total funds
released to partner MFI's



P2.74 Billion

As of April 30, 2019



P2.41 B

Total amount of loans already released to
Microenterprise borrowers by partner MFIs

P 235M

Total amount of retail loans directly
released by SB Corp (Pilot Areas, P3
Marawi, KIA/WIA, Boracay)



**New microenterprise borrowers
per year**



82,525

Total number of Microenterprise
borrowers (through partner MFIs)

As of April 30, 2019



Provinces Reached

As of April 30, 2019



328

Number of accredited conduits

74

79

No. of
Provinces with
accredited
local conduits

No. of Provinces
with P3 Micro
borrowers



Provinces with NO accredited conduits

As of April 30, 2019



Basilan
Batanes
Dinagat Island
Davao Occidental

Guimaras
Lanao del Sur
Maguindanao
Tawi-tawi

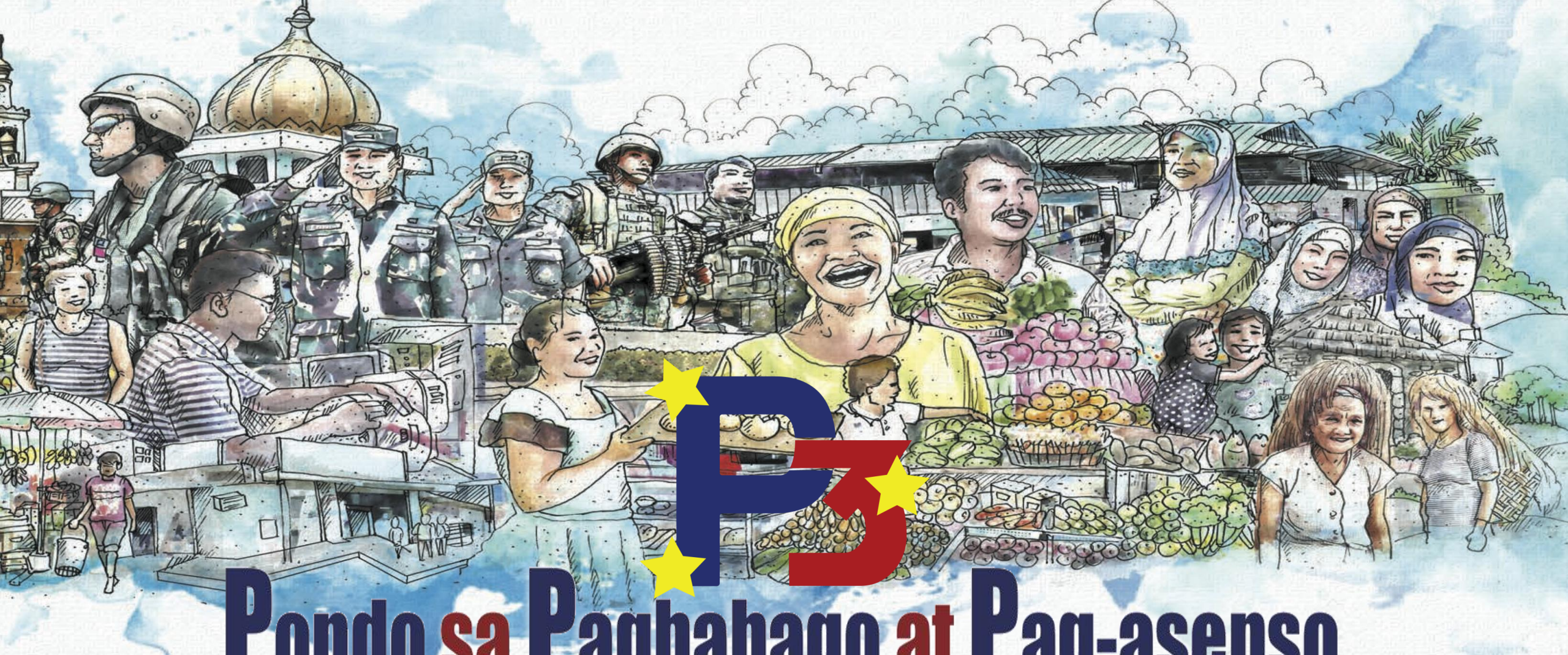


Provinces with NO Enterprise Borrowers

As of April 30, 2019



Batanes
Dinagat Island
Tawi-tawi



Pondo sa Pagbabago at Pag-asenso



P3 CREDIT DELIVERY PARTNERS (CDPs)



A Government-Owned and
Controlled
Corporation (GOCC)

P3 CREDIT DELIVERY PARTNERS (CDPs)



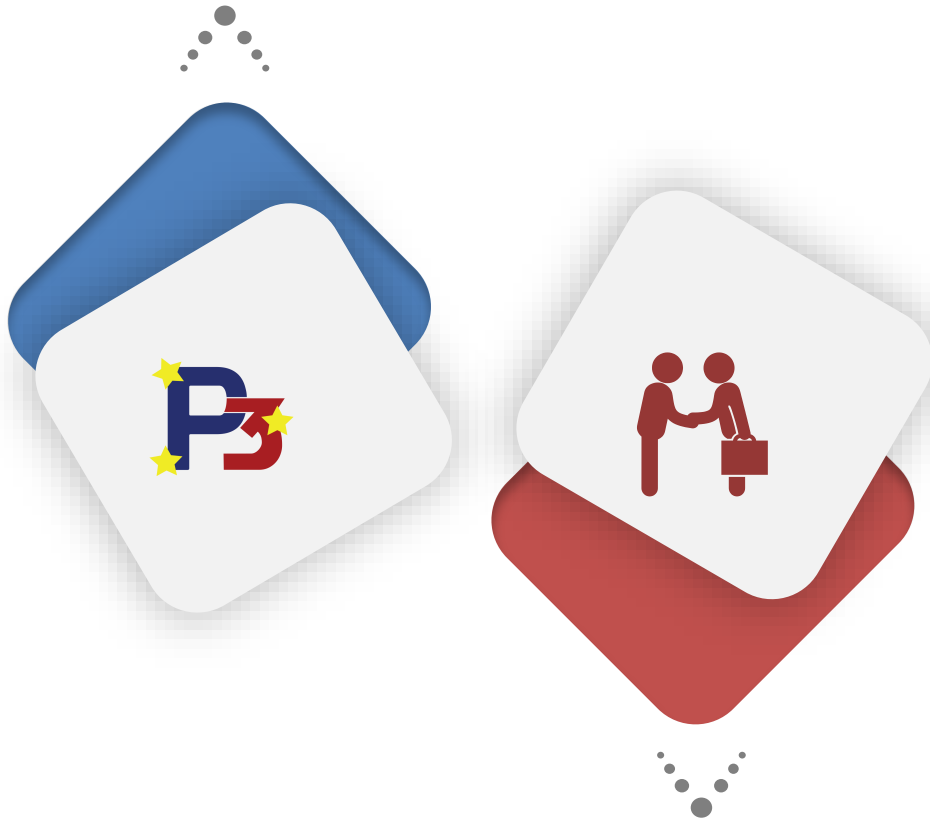
duly licensed financial institutions with license to lend accredited by SB CORP to accept, process, and evaluate loan applications for the P3 Program.

P3 CREDIT DELIVERY PARTNERS (CDPs)



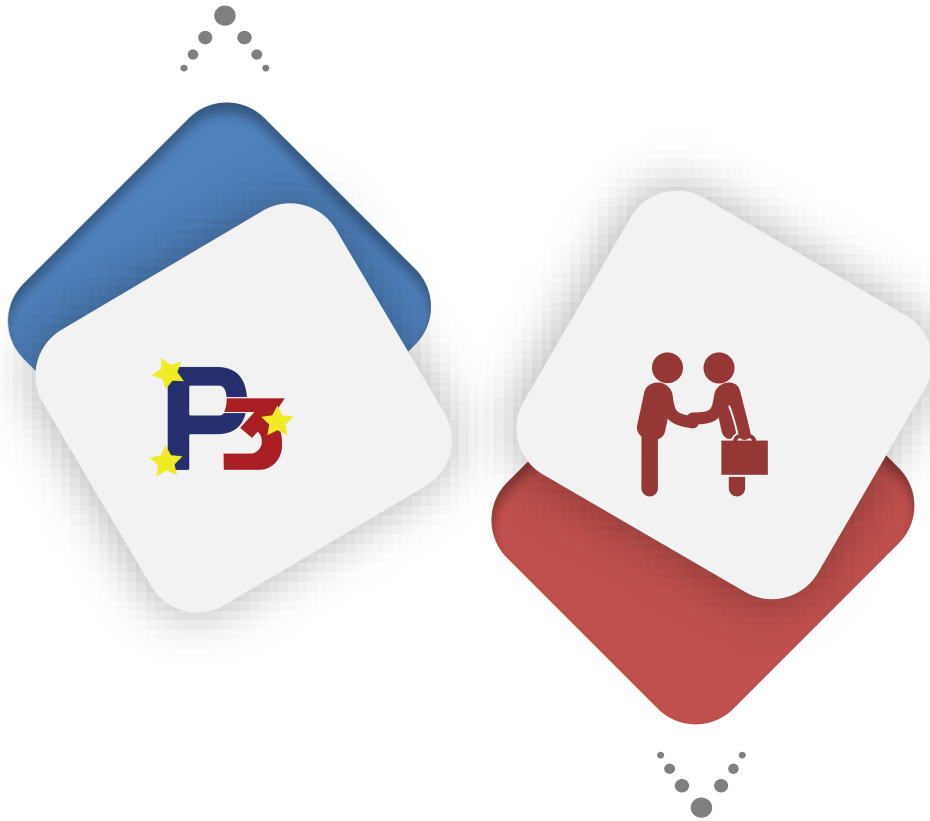
The mobilization and strengthening of CDPs including rural banks, cooperatives and other MFIs is integral to the strategic objective of the P3 Program which is to eliminate usurious lending even beyond government intervention

P3 CREDIT DELIVERY PARTNERS (CDPs)



SB Corp commits to a policy of protecting the vested rights of its CDPs to fair competition as viable and efficient financial institutions vis-a-vis their participation in the P3 Program.

P3 CREDIT DELIVERY PARTNERS (CDPs)



SB Corp hereby undertakes that, in the event that the P3 Program be terminated in the future, SB Corp will not lend directly to borrowers generated by the CDP under the P3 Program within a period of 5 years upon the termination of said program unless with the written consent of the CDP.

Role of Credit Delivery Partners

**Use of existing
offices/branches and
manpower for P3 loan
application and payment**



**Facilitation of Promissory
Note and periodic project
visits with call reports**



**Loan application evaluation,
pre-approval visits and
endorsement of loan
application through loan
origination system (LOS).**

ACCREDITATION GUIDELINES FOR CREDIT DELIVERY PARTNERS



REQUIREMENTS

**Duly accomplished
loan application**



**Interim financial
statements not more
than 6 months old**



**Proof of organizational
capacity**



**Valid Business
Registration papers**



**Audited FS not more
than 18 months old**