



# SMALL BUSINESS CORPORATION

WHERE MSMEs GO TO GROW

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**CITIZEN'S CHARTER**  
**2026 (1<sup>st</sup> Edition)**



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## **I. Mandate:**

The Small Business Corporation (SB Corporation) is a government-owned and controlled corporation created on January 24, 1991, by virtue of Section 11 of Republic Act (RA) No. 6977, amended on May 6, 1997, by RA No. 8289, otherwise known as Magna Carta for Small and Medium Enterprises (SMEs).

On May 23, 2008, the President of the Philippines signed into law RA No. 9501, entitled as “Magna Carta for MSMEs” further amending for the purpose RA No. 6977, as amended. Under Section 13 thereof, amending Section 11 of RA No. 6977, states that:

*“Creation of Small Business Guarantee and Finance Corporation – There is hereby created a body corporate to be known as the Small Business Guarantee and Finance Corporation, hereinafter referred to as the Small Business Corporation (SB Corporation), which shall be charged with the primary responsibility of implementing comprehensive policies and programs to assist MSMEs in all areas, including but not limited to finance and information services, training and marketing [emphasis added]”*

## **II. Vision:**

Bridging the gap in sustainable finance for the underserved.

## **III. Mission:**

Driven by passion and dedication to excellence, we will relentlessly champion and bridge the financing needs of the underserved but financeable MSME segments of the country.

## **IV. Service Pledge:**

We, the officers and employees of the Small Business Corporation, pledge and commit to deliver quality public service and shall:

1. Serve with utmost integrity, efficiency and courtesy;
2. Demonstrate sensitivity and professionalism when dealing with clients;
3. Provide adequate and accurate information;
4. Comply with the best banking and industry practices;
5. Respond to complaints and feedback promptly;
6. Observe strict government office hours, Mondays to Fridays without noon breaks; and,
7. Treat everyone equally and value every citizen’s needs.

We pledge all this, because YOU deserve no less.

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**Regional Lending Offices  
(North Luzon Group, South Luzon Group,  
Visayas Group and Mindanao Group)**

**External Services**

## 1. Resilient, Innovative, Sustainable Enterprises Unleash your Powers (RISE UP) Program

The RISE UP Program is a retail lending program composed of four (4) different lending facilities which aim to sustain the recovery of multi-sectoral MSMEs from the pandemic by providing multi-purpose loans.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a>	1.1. None 1.1.1. None  1.1.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)
1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is $\geq 60$ yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> <i>Previous permit(s) is/are required to establish length of business operation</i></p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 <i>If found to have documents for correction, must submit the correction within sixty (60) days</i>	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None  None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes:  a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group  (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes:  a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

\* Notes:

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

<p><b>Who may avail:</b></p>	<p>Micro, small and medium enterprises (MSMEs) that meet the following criteria:</p> <p><i>For Micro Multipurpose Lending Facility:</i></p> <ul style="list-style-type: none"> <li>• For sole proprietorships and partnerships, must be fully owned by a Filipino Citizen. For corporations, must be at least 60% owned by Filipinos.</li> <li>• Must have an asset size of not more than PhP100.0 million, excluding the land on which the business entity's office, plant and equipment are situated.</li> <li>• Must be at least one (1) year in operation.</li> <li>• Must have no past due account/s under any of SB Corporation's loan programs.</li> <li>• Borrower must have no unresolved major negative credit findings.</li> </ul> <p><i>For SME Multipurpose Lending Facility – First Timers:</i></p> <ul style="list-style-type: none"> <li>• Must either be:             <ul style="list-style-type: none"> <li>- A loan applicant with no previously approved loan under any of the lending facilities/programs of SB Corporation;</li> <li>- An SB Corporation borrower who had completely settled their loan obligations and/or have had no new loans with SB Corporation five (5) years from the date of loan application;</li> <li>- An SB Corporation borrower with a previously approved loan in "Current" status under the 13<sup>th</sup> Month Pay Loan Program <b>only</b>; or,</li> <li>- An SB Corporation borrower is applying for a new business.</li> </ul> </li> <li>• For sole proprietorship and partnership, must be fully owned by a Filipino Citizen(s). For corporations, must be at least 60% owned by Filipinos.</li> <li>• Must have an asset size of not more than PhP100.0 million, excluding the land on which the business entity's office, plant and equipment are situated.</li> <li>• Must be at least two (2) years in operation.</li> <li>• Must have no unresolved major negative credit findings.</li> </ul> <p><i>For SME Multi-Purpose Lending Facility – SUKI:</i></p> <ul style="list-style-type: none"> <li>• Must have previously approved loan/s under any of the lending facilities/programs of SB Corporation, except under the 13<sup>th</sup> Month Pay Loan Program.</li> </ul>
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	<ul style="list-style-type: none"> <li>• Must have at least six (6) months of continuous repayment track record.</li> <li>• Must have no unresolved major negative credit findings.</li> <li>• Must have no past due account/s under any of SB Corporation's loan programs.</li> </ul>
CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for RISE UP:</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer</li> </ul>	Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018 Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)
<ul style="list-style-type: none"> <li>• Secretary's Certificate or Board Resolution or Partnership Resolution re: authorization to borrow, where the designated officer is the principal borrower</li> </ul>	MSME Loan Applicant Board Secretary
<ul style="list-style-type: none"> <li>• Latest General Information Sheet (for corporations) or Articles of Partnership (for partnerships)</li> </ul>	Securities and Exchange Commission (SEC)
<ul style="list-style-type: none"> <li>• Three (3) pictures showing the business signage, inventories, and fixed assets</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<i>Additional Requirements:</i>	
<b>A. Micro Multi-Purpose Lending Facility</b>	
<ul style="list-style-type: none"> <li>• Proof of sales</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Joint Solidary Signature (JSS) (for corporations and partnerships)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Previous year Mayor's Permit or BMBE Certificate</li> </ul>	LGU
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed Php100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)

<p>operating for at least one (1) year,</p> <ul style="list-style-type: none"> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or,</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> <ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	
<i>If the requested loan amount exceeds PhP3.0 million:</i>	
<ul style="list-style-type: none"> <li>• Audited Financial Statement (FS) for the last two (2) years</li> </ul>	Bureau of Internal Revenue (BIR)
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate asset</li> </ul>	Registry of Deeds
<ul style="list-style-type: none"> <li>• Proof of Government valuation of real estate asset</li> </ul>	LGU/BIR
<b>B. SME Multi-Purpose <i>FIRST TIMERS</i> Lending Facility</b>	
<ul style="list-style-type: none"> <li>• Proof of sales</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• JSS (for corporations and partnerships)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been operating for at least one (1) year,</li> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or,</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> </ul> </li> <li>• Valid/Unexpired Mayor's Permit</li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP500.0 thousand:</i></li> </ul>	

<ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>- Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> </ul>	SEC DTI
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP3.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Audited FS</li> </ul>	BIR
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP5.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate asset</li> </ul>	Registry of Deeds
<ul style="list-style-type: none"> <li>• Proof of Government valuation of real estate asset</li> </ul>	LGU/BIR
<b>C. SME Multi-Purpose SUKI Lending Facility</b>	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP500.0 thousand:</i> <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>- Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> </ul> </li> </ul>	SEC DTI
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP2.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Proof of asset size not exceeding PhP100.0 million</li> </ul>	MSME Loan Applicant/BIR

## 2. Umbrella Enterprise Rehabilitation Financing (ERF) Program

The ERF Program is the processing of loan applications for micro, small and medium enterprises (MSMEs) adversely affected – whether directly or indirectly – by natural and man-made calamities and disasters.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a>	1.1. None 1.1.1. None  1.1.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)
1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> Previous permit(s) is/are required to establish length of business operation</p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 <i>If found to have documents for correction, must submit the correction within ten (10) days</i>	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None  None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes:  a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group  (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes:  a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

\* **Notes:**

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

<p><b>Who may avail:</b></p>	<p>Micro, small and medium enterprises (MSMEs) that meet the following criteria:</p> <p><i>Eligible Loan Purposes:</i></p> <ul style="list-style-type: none"> <li>• Working Capital</li> <li>• Construction/Development of real estate</li> <li>• Purchase of equipment/motor vehicle</li> <li>• Purchase of biological asset</li> </ul> <p><i>Eligible Borrowers:</i></p> <ul style="list-style-type: none"> <li>• Principal Borrower: <ul style="list-style-type: none"> <li>- For sole proprietorship and partnership, must be fully owned by a Filipino Citizen(s). For corporations &amp; cooperative, must be at least 60% owned by Filipinos.</li> <li>- Must have an asset size of not more than PhP100.0 million, excluding the land on which the business entity's office, plant and equipment are situated.</li> <li>- Must have no past due account with SBCorp.</li> <li>- Must have no unresolved major negative credit findings.</li> </ul> </li> <li>• Co-Borrower <ul style="list-style-type: none"> <li>- ≤55 years old at the time of loan application</li> <li>- Post-dated check for joint checking account</li> <li>- For Sole Proprietorship, ≤55 years old at the time of loan application</li> </ul> </li> <li>• Area of Operations <ul style="list-style-type: none"> <li>- MSMEs operating within areas affected by natural and man-made calamities.</li> </ul> </li> </ul>
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	<p><i>Loanable Amount:</i></p> <ul style="list-style-type: none"> <li>• Minimum loanable amount = PhP30.0 thousand</li> <li>• Maximum loanable amount = PhP300.0 thousand.</li> <li>• Loanable amount shall be equal to the requested loan amount of the loan ceiling, whichever is lower.</li> <li>• The outstanding balance of existing borrowers shall be deducted from the approved loan amount.</li> </ul> <p><i>Loan Repayment Term:</i></p> <ul style="list-style-type: none"> <li>• Up to 3 years, inclusive of an optional 3-month grace period</li> </ul> <p><i>Grace Period:</i></p> <ul style="list-style-type: none"> <li>• Up to 3 months</li> </ul> <p><i>Interest Rate:</i></p> <ul style="list-style-type: none"> <li>• 0% interest rate in the first 12 months, and the 1% on succeeding months based on diminishing balance.</li> </ul> <p><i>Fees:</i></p> <ul style="list-style-type: none"> <li>• One-Time processing Fee of 2% of the loan amount.</li> <li>• Documentary Stamp Tax</li> </ul> <p><i>Penalty:</i></p> <ul style="list-style-type: none"> <li>• 0.5% per month computed on the amount due</li> </ul> <p><i>Collateral:</i></p> <ul style="list-style-type: none"> <li>• N/A</li> </ul>	
	<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>	<b>ISSUING/SOURCE ENTITY</b>
	<i>General Requirements for ERF:</i>	
	<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)</li> </ul>	<p>Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018</p> <p>Manual of Regulations for Non-Bank Financial Institutions (MORNBF1)</p>

<ul style="list-style-type: none"> <li>• Latest General Information Sheet (for corporations) or Articles of Partnership (for partnerships)</li> </ul>	Securities and Exchange Commission (SEC)
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been operating for at least one (1) year,</li> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or,</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	
<ul style="list-style-type: none"> <li>• Three (3) pictures showing the business signage, inventories, and fixed assets</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<p><i>Pre-release:</i></p>	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP150.0 thousand:</i> <ul style="list-style-type: none"> <li>- Post-dated Check</li> </ul> </li> </ul>	MSME Loan Applicant

### 3. Business Expansion Financing (BEF) Program

The BEF Program is designed to assist micro, small, and medium enterprises (MSMEs) in securing financial support for growth and sustainability. It streamlines the loan application process, making funding more accessible to entrepreneurs who need capital to expand their businesses.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a> 1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.1. None 1.1.1. None  1.1.2. None  1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> Previous permit(s) is/are required to establish length of business operation</p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 <i>If found to have documents for correction, must submit the correction within ten (10) days</i>	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None  None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes: a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes: a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity: PhP1,000	2 days	Treasury Group (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

**\* Notes:**

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

<b>Who may avail:</b>	<p>Micro, small and medium enterprises (MSMEs) that meet the following criteria:</p> <p><i>Eligible Loan Purposes:</i></p> <ul style="list-style-type: none"> <li>• Working Capital</li> <li>• Acquisition of Fixed Assets (e.g. equipment, vehicles);</li> <li>• Capital Expenditure (e.g. Acquisition or Development of RE, Construction or Expansion of Processing Facility);</li> <li>• Agri-business (e.g. production, manufacturing, or processing); or</li> <li>• Purchase of Biological Asset</li> </ul> <p><i>Eligible Borrowers:</i></p> <ul style="list-style-type: none"> <li>• Principal Borrower: <ul style="list-style-type: none"> <li>- MSMEs with less than one (1) year of business operation as of date of application;</li> <li>- Businesses that are operating for one (1) year or more which need additional working capital may be considered depending on the nature of the business as evaluated by FPA AOs in consultation with RLG Heads and/or as elevated to the Retail Credit Committee for approval;</li> <li>- Businesses that have high employment generation and value-added potential (e.g. Manufacturing, Export, Services, Construction, and others);</li> <li>- Existing MSMEs diversifying into new product/s or service lines;</li> <li>- 100% Filipino owned (for Sole proprietor, OPC, &amp; partnerships)</li> <li>- &gt;60% Filipino owned (for corporation &amp; cooperative)</li> <li>- Asset size &lt;100M</li> <li>- No past due account with SBCorp</li> <li>- No unresolved major negative credit findings.</li> </ul> </li> </ul>
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- Co-Borrower:
  - ≤55 years old at the time of loan application
  - Post-dated check for joint checking account
  - For Sole Proprietorship, ≤55 years old at the time of loan application

*Eligible Projects:*

- All types of MSMEs shall be eligible for financing, except those undertaken for unlawful purposes, or those which may pose a risk to health, national security, and environment.

*Loanable Amount:*

- Min loanable amount - PhP50 Thousand
- Max Loanable Amount (loan ceiling) - PhP3 Million
- Up to 80% of the Total project Cost as reflected in the submitted Business Plan
- Final loanable amount shall be equal to the requested loan amount, the AO-recommended loan amount, or PhP3 Million (loan ceiling), whichever is lowest
- The outstanding balance of existing borrowers shall be deducted from the approved loan amount.

*Loan Repayment Term:*

- One (1), two (2), or three (3) years, inclusive of grace period.
- Payment shall be made monthly

*Grace Period:*

- The grace period may be three (3)-months, or six (6)-months, or nine (9)-months, or twelve (12)-months period. Grace period shall not exceed 50% of the chosen loan repayment term

	<p><i>Interest Rate:</i></p> <ul style="list-style-type: none"> <li>The interest rate shall be zero percent (0%) on the first year and 1% per month thereafter up to the third year based on diminishing balance for the succeeding months.</li> </ul> <p><i>Fees:</i></p> <ul style="list-style-type: none"> <li>One-Time Processing Fee of 3% of approved loan amount</li> <li>Documentary Stamp Tax (DST) for every Promissory Note (PN) executed</li> </ul> <p><i>Penalty:</i></p> <ul style="list-style-type: none"> <li>0.5% per month computed on the amount due</li> </ul> <p><i>Collateral:</i></p> <ul style="list-style-type: none"> <li>N/A</li> </ul>
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>	<b>ISSUING/SOURCE ENTITY</b>
<i>General Requirements for ERF:</i>	
<ul style="list-style-type: none"> <li>Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)</li> </ul>	<p>Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018</p> <p>Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)</p>
<ul style="list-style-type: none"> <li>Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Mayor's Permit (PEZA Registration for PEZA locators)</li> </ul>	MSME Loan Applicant
<i>During Financial Performance Assessment:</i>	

<ul style="list-style-type: none"> <li>• Business Plan (SBCorp Template)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Any available proof of sales transaction to establish on-going business operations</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• <i>Applicants with loan application submissions from Q4 2024 up until the completion of the FPA module may submit any business plan template to FPA AOs for evaluation:</i></li> <li>- Barangay Registration</li> </ul>	Concerned Local Government Unit (LGU)
<i>Pre-release:</i>	
<ul style="list-style-type: none"> <li>• <i>Joint and Several Signature (JSS), Promissory Note (PN), LA</i></li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i></li> <li>- Post-dated Check</li> </ul>	MSME Loan Applicant

#### 4. PO Financing Program

The PO Financing Program supports micro, small, and medium enterprises (MSMEs) by providing access to fresh funding. It enables borrowers with Purchase Orders from domestic or foreign buyers to secure financial assistance for fulfilling orders and sustaining business operations.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a> 1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.1. None 1.1.1. None  1.1.2. None  1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> Previous permit(s) is/are required to establish length of business operation</p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 If found to have documents for correction, must submit the correction within ten (10) days	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes: a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group (d) Accountant Staff (a) Department Manager (b) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes: a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

\* **Notes:**

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

### Who may avail:

Micro, small and medium enterprises (MSMEs) that meet the following criteria:

#### *Eligible Borrowers:*

- Principal Borrower:
  - MSMEs with less than one (1) year of business operation as of date of application;
  - Asset size <100M
  - 100% Filipino owned (for Sole prop, OPC, & partnerships)
  - >60% Filipino owned (for corporation & cooperative)
  - No past due account with SBCorp
  - No unresolved major negative credit findings.
  - Must present at least three (3) successful consummated Purchase Order (PO) transactions — within the past three (3) years for companies with local clients or buyers, and within the past five (5) years for companies with foreign clients or export buyers.
  - Growing businesses with valid PO submission upon award from being determined as winning bidder: Notice of Award and Notice to Proceed (for government contractors).
  - All existing SBCorp Borrowers w/ at least one completed loan payment cycle or at least 6 months repayment history (SUKI) w/ no record of past due.
  - New borrowers: Submission of supply contracts and invoices between loan applicant and his/her client to establish their business relationship.
- Co-Borrower:
  - ≤55 years old at the time of loan application
  - Post-dated check for joint checking account
  - For Sole Proprietorship, ≤55 years old at the time of loan application

*Eligible Projects:*

- All types of MSMEs

*Credit Line Limit*

- Initial credit line (CL) shall be set at 100% of the face value or full amount indicated in the PO for those with current PO and the sum of ALL consummated POs, whichever is higher.

*Loanable Amount:*

- Max Loanable Amount (loan ceiling) – The amount drawn against approved credit lines shall be up to 80% of the Purchase Order amount;
- Maximum loanable amount granted for loan applicants able to provide proof of consistent ability to complete POs of same or greater value for at least three (3) successful consummated PO transactions;
- Maximum Credit Line Amount shall be based on Single Borrower's Limit of PHP20M.

*Loan Repayment Term:*

- Maximum of 360 days.

*Grace Period:*

- N/A

*Interest Rate:*

- The interest rate shall be twelve percent (12%) per annum (p.a.).
- Calculation:  $(d) = \text{total number of days from the loan release}$   
 **$(12\% \text{ interest})/360\text{days}) \times d \times \text{Loan Amount}$**

	<p><i>Fees:</i></p> <ul style="list-style-type: none"> <li>• One-Time Processing Fee of 3% of approved loan amount</li> <li>• Documentary Stamp Tax (DST) for every Promissory Note (PN) executed <i>Penalty:</i></li> </ul> <p><i>Penalty:</i></p> <ul style="list-style-type: none"> <li>• 0.5% per month computed on the amount due</li> </ul> <p><i>Collateral:</i></p> <ul style="list-style-type: none"> <li>• N/A</li> </ul>
CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for POF:</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)</li> </ul>	<p>Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018</p> <p>Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)</p>
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed Php100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been operating for at least one (1) year, Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or, Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)

<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>• Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>• Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> <li>• Audited Financial Statement</li> </ul>	<p>SEC</p> <p>DTI</p> <p>External Auditor</p>
<i>Pre-release:</i>	
<ul style="list-style-type: none"> <li>• <i>Joint and Several Signature (JSS), Promissory Note (PN), LA</i></li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Post-dated Check</li> </ul> </li> </ul>	MSME Loan Applicant

## 5. Franchise Acquisition Funding (FAF)

The FAF supports micro, small, and medium enterprises (MSMEs) by providing financial assistance for franchising capital needs. It helps new and existing franchisees, including Overseas Filipino Workers (OFWs) and their families, as well as those expanding under SBCorp’s partner franchise associations.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower’s Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a>	1.1. None 1.1.1. None  1.1.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)
1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder’s name, and account number must be visible]	1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> <i>Previous permit(s) is/are required to establish length of business operation</i></p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 If found to have documents for correction, must submit the correction within ten (10) days	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None  None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes: a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes: a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

**\* Notes:**

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

### Who may avail:

Micro, small and medium enterprises (MSMEs) that meet the following criteria:

#### *Eligible Loan Purposes:*

- Working Capital
- Construction/ Development of Real Estate
- Real Estate Acquisition
- Purchase of equipment/ motor vehicle
- Purchase of Biological Asset

#### *Eligible Borrowers:*

- Principal Borrower:
  - MSMEs with less than one (1) year of business operation as of date of application;
  - Asset size <100M;
  - 100% Filipino owned (for Sole prop, OPC, & partnerships);
  - >60% Filipino owned (for corporation & cooperative);
  - No past due account with SBCorp;
  - No unresolved major neg credit findings;
  - Endorsed franchisees of SBCorp's partner franchising industry association;
  - OFWs and their families.
- Co-Borrower:
  - ≤55 years old at the time of loan application
  - Post-dated check for joint checking account
  - For Sole Proprietorship, ≤55 years old at the time of loan application
  - OFW applicants and their family members are required to have a co-borrower

*Eligible Projects:*

- All type of MSMEs with franchise, and OFWs and their families

*Loanable Amount:*

- Minimum Loanable Amount – PhP30.0 thousand;
- Maximum Loanable Amount (loan ceiling) – PhP20 million;
- Loanable amount shall be equal to the requested loan amount or the loan ceiling, whichever is lower;
- The outstanding balance of existing borrowers shall be deducted from the approved loan amount.

*Loan Repayment Term:*

- May be 6 months up to 3 years, inclusive of an optional grace period.

*Grace Period:*

- The pure grace period (for both principal and interest) may be zero (0)-month or three (3)-months period

*Interest Rate:*

- 0% interest rate on the first twelve (12) months, and 1% per month thereafter up to the third year.

*Fees:*

- One-Time Processing Fee of 3% of approved loan amount
- Documentary Stamp Tax (DST) for every Promissory Note (PN) executed

*Penalty:*

- 0.5% per month computed on the amount due

	<p><i>Collateral:</i></p> <ul style="list-style-type: none"> <li>• For New Borrowers, greater than Php3M up to Php5M</li> <li>• For Existing Borrowers, greater than Php5M <ul style="list-style-type: none"> <li>- REM</li> <li>- CHM</li> </ul> </li> </ul>
CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for Franchise Financing:</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)</li> </ul>	<p>Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018</p> <p>Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)</p>
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Business Permit</li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>• Reference codes</li> </ul>	SBCorp's partner franchise association
<i>During Financial Performance Assessment:</i>	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed Php100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Previous year Mayor's Permit or BMBE Certificate (in case a Mayor's Permit of BMBE Certificate submitted during loan application is for the current year)</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)

<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds Php100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds Php500.0 thousand:</i> <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>- Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> <li>- Audited Financial Statement</li> </ul> </li> </ul>	SEC  DTI  External Auditor
<ul style="list-style-type: none"> <li>• Valid and Notarize Franchise Agreement (FA) or Interim FA</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Copy of Franchise Investment Package</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Business Registration</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Proof of value of fixed asset/s to be acquired (if for fixed asset acquisition)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Audited Financial Statement</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate assets (New applicants)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Proof of Government Evaluation of real estate asset (New applicants)</li> </ul>	MSME Loan Applicant
<i>Pre-release:</i>	
<ul style="list-style-type: none"> <li>• <i>Joint and Several Signature (JSS), Promissory Note (PN), LA</i></li> <li>• <i>If the requested loan amount exceeds Php100.0 thousand:</i> <ul style="list-style-type: none"> <li>- <i>Post-dated Check</i></li> </ul> </li> </ul>	MSME Loan Applicant

## 6. Loan Application Assistance Program received during Roadshow Events

The Roadshow / On-site Event Application Assistance Program is an outreach initiative that delivers in-person loan application assistance to micro, small, and medium enterprises (MSMEs) by conducting roadshows and on-site events in strategically identified provincial areas in the Philippines.

Through this program, MSMEs receive guidance on loan program options, documentary requirements, and application procedures, helping improve access to financing and promote inclusive economic development.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a> 1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank (bank name, account holder's name, and account	<b>4.</b> Step 1: In-person client assistance on the availability of the required documents  1.1. Step 2: In-person client assistance of Mobile app Account Creation	None	20 minutes	Step 1 designated officer  Step 2 designated officer

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
number must be visible) <b>1.2.3. Business:</b> business permit(s) and other required documentation <b>Note:</b> Previous permit(s) is/are required to establish length of business operation				
<b>Stage 2: Loan Application</b>				
<b>2.1</b> Apply for a Loan corresponding to the preferred financing program. <b>2.1.1</b> Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc. <b>2.1.2.</b> Submit required documents by uploading the required documents through the app. <b>2.1.3.</b> Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button	<b>2.1. Step 3:</b> In-person client assistance of Loan Application  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	10 minutes	Step 3 designated officer
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
<b>3.1.</b> Loan application submitted  <b>3.2.</b> Submitted documents <b>3.2.1</b> If found to have documents for correction, the borrower must submit the correction within ten (10) days	<b>3.1.</b> Client Onboarding  <b>3.2.</b> Document Verification, Communication to Borrower, Validation, and Reporting <b>3.3.</b> Account Approval/Disapproval	None	10 minutes	Step 4 Document Verifier

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 4: Credit Standing Assessment</b>				
4.1 Note: <i>Client's assurance of "No unresolved credit findings"</i>	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	10 minutes	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None		
<b>Stage 5: Financial Performance Assessment via Automated Credit Scoring System</b>				
5.1. Loan Amount applied is ≤ PhP300.0 thousand	5.1. Auto-assignment of Accounts in Automated Credit Scoring System	None	20 minutes	Machine Learning/AI
<b>Stage 5: Financial Performance Assessment via In-person Account Officer</b>				
5.2. Loan Amount applied is > PhP300.0 thousand	<u>Standard General Procedure</u> 5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None  None	3 days; processed at the head/field office	Account Officer

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	<u>Loan Amount applied is &gt;PhP500.0 thousand</u> 5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation for Call Report	None  None	5 days; processed at the head/field office	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days; processed at the head/field office	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days; processed at the head office	<b>Hierarchical Approving body:</b> 1. Department Manager/Team Leader 2. Regional Group Head, 3. Financing Sector Head or Executive Vice President or Credit Committee  <i>Note: The third signatory is determined based on recommended loan amount.</i>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release Sub-processes during Roadshows</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	30 minutes	<u>Step 5</u> Loan Releasing Officer, Regional Lending Group Field Staff  <u>Technical Assistance</u> IT Support; Information Technology Group (ITG)
	6.1.2. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None		
<b>Stage 6: Loan Release Sub-processes done at the Head Office</b>				
	6.1.3. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp.	None	1 day; processed at the head office	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day; processed at the head office	Loan Releasing Officer

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	6.1.5. Accounting Processes: a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day; processed at the head office	Controllership Group (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes: c. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); d. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days; processed at the head office	Treasury Group (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/ authorizer
<b>TOTAL (Roadshow)</b>		<b>None</b> *if no errors	<b>70 minutes</b>	
<b>TOTAL (with Desk Office)</b>		<b>None</b> *if no errors	<b>23.5 days</b>	

## Annex A

<p><b>Who may avail:</b></p>	<p>Micro, small and medium enterprises (MSMEs) that meet the following criteria:</p> <p><i>Eligible Loan Purposes:</i></p> <ul style="list-style-type: none"> <li>• Working Capital</li> <li>• Construction/Development of real estate</li> <li>• Purchase of equipment/motor vehicle</li> <li>• Purchase of biological asset</li> </ul> <p><i>Eligible Borrowers:</i></p> <ul style="list-style-type: none"> <li>• Principal Borrower: <ul style="list-style-type: none"> <li>- For sole proprietorship and partnership, must be fully owned by a Filipino Citizen(s). For corporations &amp; cooperative, must be at least 60% owned by Filipinos.</li> <li>- Must have an asset size of not more than PhP100.0 million, excluding the land on which the business entity's office, plant and equipment are situated.</li> <li>- Must have no past due account with SBCorp.</li> <li>- Must have no unresolved major negative credit findings.</li> </ul> </li> <li>• Co-Borrower <ul style="list-style-type: none"> <li>- ≤55 years old at the time of loan application</li> <li>- Post-dated check for joint checking account</li> <li>- For Sole Proprietorship, ≤55 years old at the time of loan application</li> </ul> </li> <li>• Area of Operations <ul style="list-style-type: none"> <li>- MSMEs operating within areas affected by natural and man-made calamities.</li> </ul> </li> </ul>
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*Loanable Amount:*

- Minimum loanable amount = PhP30.0 thousand
- Maximum loanable amount = *is based on the applied program's loan ceiling policy.*
- Loanable amount shall be equal to the requested loan amount of the loan ceiling, whichever is lower.
- The outstanding balance of existing borrowers shall be deducted from the approved loan amount.

*Loan Repayment Term:*

- Up to 3 years, inclusive of an optional grace period (subject to product availability)

*Grace Period:*

- (subject to product availability)

*Interest Rate:*

- 1% on succeeding months based on diminishing balance.

*Fees:*

- One-Time processing Fee of 2% of the loan amount.
- Documentary Stamp Tax

*Penalty:*

- 0.5% per month computed on the amount due

*Collateral:*

- N/A

CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements during Roadshows:</i>	
<ul style="list-style-type: none"> <li>Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)</li> </ul>	Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018  Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)
<ul style="list-style-type: none"> <li>Latest General Information Sheet (for corporations) or Articles of Partnership (for partnerships)</li> </ul>	Securities and Exchange Commission (SEC)
<ul style="list-style-type: none"> <li><i>If the requested loan amount does not exceed PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been operating for at least one (1) year,</li> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or,</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li><i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>Three (3) pictures showing the business signage, inventories, and fixed assets</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<i>Pre-release:</i>	

<ul style="list-style-type: none"><li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i><ul style="list-style-type: none"><li>- Post-dated Check</li></ul></li></ul>	MSME Loan Applicant
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## 7. Falah Financing Credit Facility (FFCF)

The Falah Financing Credit Facility is a specialized loan program designed to support the Department of Trade and Industry’s (DTI) mandate to promote and strengthen the micro, small, and medium enterprise (MSME) sector by expanding access to fresh and inclusive sources of financing.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower’s Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a> 1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder’s name, and account number must be visible]	1.1. None 1.1.1. None  1.1.2. None  1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation <b>Note:</b> <i>Previous permit(s) is/are required to establish length of business operation</i></p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program. 2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc. 2.1.2. Submit required documents by uploading the required documents through the app. 2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app’s signature pad, and click “Submit Application” button</p>	<p>2.1. None  2.1.1 None  2.1.2 None  2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower’s mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 If found to have documents for correction, must submit the correction within ten (10) days	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes: d. Prepare accounting entries and journal entry vouchers; e. Review journal entries and validate computation; and, f. Sign accounting entries.	None	1 day	Controllership Group (d) Accountant Staff (e) Department Manager (f) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes: c. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); d. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: d. fictitious bank/ Electronic Money Issuer (EMI) account; e. close, inactive or dormant bank/ EMI account; and, f. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (d) Cashier (e) Cashier/Department Manager, (f) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

**\* Notes:**

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

<b>Who may avail:</b>	<p>Micro, small and medium enterprises (MSMEs) that meet the following criteria:</p> <p><i>Eligible Loan Purposes:</i></p> <ul style="list-style-type: none"> <li>• Working Capital</li> <li>• Construction/ Development of Real Estate</li> <li>• Real Estate Acquisition</li> <li>• Loan takeout/ refinancing</li> <li>• Business Expansion</li> <li>• Purchase of equipment/ motor vehicle</li> <li>• Purchase of Biological Asset</li> </ul> <p><i>Eligible Borrowers:</i></p> <ul style="list-style-type: none"> <li>• Principal Borrower: <ul style="list-style-type: none"> <li>- All Muslim-owned MSMEs whether Halal certified or non-Halal certified that qualifies in the existing eligibility requirements under the RISE-UP Umbrella Loan Program;</li> <li>- All non-Muslim owned MSMEs engaged in the production of Halal-certified products that qualifies in the existing eligibility requirements under the Rise UP Umbrella Loan Program</li> <li>- Asset size &lt;100M;</li> <li>- 100% Filipino owned (for Sole prop, OPC, &amp; partnerships;</li> <li>- &gt;60% Filipino owned (for corporation &amp; cooperative);</li> <li>- No past due account with SBCorp;</li> <li>- No unresolved major neg credit findings;</li> <li>- OFWs and their families.</li> </ul> </li> <li>• Co-Borrower: <ul style="list-style-type: none"> <li>- ≤55 years old at the time of loan application</li> <li>- Post-dated check for joint checking account</li> <li>- For Sole Proprietorship, ≤55 years old at the time of loan</li> </ul> </li> </ul>
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application

- OFW applicants and their family members are required to have a co-borrower

*Eligible Projects:*

- All type of MSMEs with franchise, and OFWs and their families

*Loanable Amount:*

- Minimum Loanable Amount – PhP300.0 thousand;
- Maximum Loanable Amount (loan ceiling) – PhP5 Million for clean loans; PhP10 million for secured loans
- Loanable amount shall be equal to the requested loan amount or the loan ceiling, whichever is lower;
- The outstanding balance of existing borrowers shall be deducted from the approved loan amount.

*Loan Repayment Term:*

- In the event of delays in repayment, the account will be subject to the applicable penalty. The amortization schedule for the following year or the outstanding balance (expected to be higher) shall still be used based on the original amortization.

*Grace Period:*

- N/A

*Interest Rate:*

- All interest rates applicable to existing retail lending facilities shall be waived.

*Fees:*

- One-Time Processing Fee of 6% of approved loan amount
- Documentary Stamp Tax (DST) for every Promissory Note (PN) executed

*Penalty:*

	<ul style="list-style-type: none"> <li>• 0.5% per month computed on the amount due</li> </ul> <p><i>Collateral:</i></p> <ul style="list-style-type: none"> <li>• Loan applicants shall be given the option in the SBCorp Money Mobile app to execute hard collateral (i.e., REM) and submit the necessary documents (i.e., proof of ownership of real estate asset and proof of government valuation of real estate asset) to avail of the interest discount still subject to the existing limit, i.e., the resulting interest rate shall not be lower than eight percent (8.0%).</li> <li>• The collateral shall be strictly limited to REM, to the value of land exclusive of building improvements, and to the zonal value assigned by Government.</li> <li>• Exemptions from these limitations may be considered on condition that a third-party appraisal is secured by SBCorp, for reimbursement by the borrower.</li> </ul>
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CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for Falah Financing Credit Facility:</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)</li> </ul>	Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018  Manual of Regulations for Non-Bank Financial Institutions (MORNBF1)
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Business Permit</li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>• Reference codes</li> </ul>	SBCorp's partner franchise association
<i>During Financial Performance Assessment:</i>	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed Php100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Previous year Mayor's Permit or BMBE Certificate (in case a</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)

Mayor's Permit of BMBE Certificate submitted during loan application is for the current year)	
<ul style="list-style-type: none"> <li>If the requested loan amount exceeds PhP100.0 thousand: <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>If the requested loan amount exceeds PhP500.0 thousand: <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>- Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> <li>- Audited Financial Statement</li> </ul> </li> </ul>	<p>SEC</p> <p>DTI</p> <p>External Auditor</p>
<ul style="list-style-type: none"> <li>Valid and Notarize Franchise Agreement (FA) or Interim FA</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Copy of Franchise Investment Package</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Business Registration</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Proof of value of fixed asset/s to be acquired (if for fixed asset acquisition)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Audited Financial Statement</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Proof of ownership of real estate assets (New applicants)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Proof of Government Evaluation of real estate asset (New applicants)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>For Muslim-owned enterprises who are not Halal certified: <ul style="list-style-type: none"> <li>○ Muslim Filipino Tribal Membership, or</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>National Commission on Muslim Filipinos (NCMF) Certificate</li> </ul>

<ul style="list-style-type: none"> <li>○ Certificate Verifying Certificate of Conversion to Islam</li> <li>○ Birth Certificate,</li> <li>○ Certification or inclusion in the list of endorsed MSMEs</li> <li>○ For MSMEs engaged in producing Halal-certified products</li> <li>○ Halal Certification</li> </ul>	<ul style="list-style-type: none"> <li>● Philippine Statistics Authority (PSA)</li> <li>● DTI-Halal Office</li> <li>● Accredited Halal Certifying Bodies (HCBs) of the NCMF</li> </ul>
<p><i>Pre-release:</i></p>	
<ul style="list-style-type: none"> <li>● <i>Joint and Several Signature (JSS), Promissory Note (PN), LA</i></li> <li>● <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- <i>Post-dated Check</i></li> </ul> </li> </ul>	<p>MSME Loan Applicant</p>

## 8. Turismo Asenso Loan Program (TALP)

The Turismo Asenso Loan Program (TALP) is rebranded to strengthen and reflect the collaborative efforts of the Department of Tourism (DOT) and the Department of Trade and Industry (DTI) in promoting, developing, and sustaining the Philippine tourism industry by providing accessible financing support to tourism-related MSMEs.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a>	1.1. None 1.1.1. None  1.1.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)
1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> <i>Previous permit(s) is/are required to establish length of business operation</i></p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 <i>If found to have documents for correction, must submit the correction within ten (10) days</i>	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes: a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes: a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	<b>TOTAL</b>

**\* Notes:**

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

### Who may avail:

Micro, small and medium enterprises (MSMEs) that meet the following criteria:

#### *Eligible Projects:*

- Primary Tourism Enterprises (Required DOT Accreditation)
  - Accommodation Establishments
  - Travel and Tour Services
  - Tourist Transport Operators
  - Meetings, Incentives, Conventions and Exhibitions (MICE)
  - Adventure/ Sports and Ecotourism Facilities
  - Tourism Frontliner
- Secondary Tourism Enterprises (Voluntary DOT Accreditation)
  - Tourism-related Enterprises
  - Health and Wellness Services
  - Tourism Frontliner

#### *Eligible Loan Purposes:*

- Working Capital
- Construction/ Development of Real Estate
- Acquisition of Real State
- Loan takeout/ refinancing
- Business Expansion
- Purchase of equipment/ motor vehicles
- Purchase of Biological Asset

#### *Eligible Borrower:*

- Must be Filipino-owned for sole proprietorships, 100% Filipino-owned for partnerships, or at least 60% Filipino-owned MSME for corporations; Note: Eligible applicant from SEC-registered enterprises are designated officer/s as stated in the Secretary's Certificate or Board Resolution or

Partnership Resolution .

- Must have an asset size of not more than one hundred million pesos (PhP100,000,000.00), exclusive of land; and,;
  - 100% Filipino owned (for Sole prop, OPC, & partnerships);
  - >60% Filipino owned (for corporation & cooperative);
  - No past due account with SBCorp;
  - No unresolved major negative credit findings;
  - OFWs and their families.
- Co-Borrower:
    - ≤55 years old at the time of loan application
    - Post-dated check for joint checking account
    - For Sole Proprietorship, ≤55 years old at the time of loan application
    - OFW applicants and their family members are required to have a co-borrower

*Loanable Amount:*

- Minimum Loanable Amount – PhP300.0 thousand;
- Maximum Loanable Amount (loan ceiling) – PhP5 million for clean loans; PhP10 million for secured loans
- Loanable amount shall be equal to the requested loan amount or the loan ceiling, or PhP3 million (loan ceiling), whichever is lower;
- The outstanding balance of existing borrowers shall be deducted from the approved loan amount.

*Loan Repayment Term:*

- One (1), two (2), or three (3) years, inclusive of grace period.
- Payment shall be made monthly.

*Grace Period:*

- N/A

*Interest Rate:*

- shall apply depending on the borrower's repayment track record:
  - a. at least 6 months - 12%
  - b. at least 1 year - 11%
  - c. at least 2 years - 10%
  - d. at least 3 years - 9%
  - e. at least 4 years - 8%.

*Fees:*

- One-Time Processing Fee of 10% of approved loan amount
- Documentary Stamp Tax (DST) for every Promissory Note (PN) executed

*Penalty:*

- 0.5% per month computed on the amount due

*Collateral:*

- Loan applicants shall be given the option in the SBCorp Money Mobile app to execute hard collateral (i.e., REM) and submit the necessary documents (i.e., proof of ownership of real estate asset and proof of government valuation of real estate asset) to avail of the interest discount still subject to the existing limit, i.e., the resulting interest rate shall not be lower than eight percent (8.0%).
- The collateral shall be strictly limited to REM, to the value of land exclusive of building improvements, and to the zonal value assigned by Government.
- Exemptions from these limitations may be considered on condition that a third-party appraisal is secured by SBCorp, for reimbursement by the borrower.

CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for Turismo Asenso Loan Program:</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)               <ul style="list-style-type: none"> <li>- Photo of one (1) valid govt-issued ID placed on top of a piece of white paper with three (3) signatures</li> <li>- Selfie holding the same valid ID</li> </ul> </li> </ul>	<p>Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018</p> <p>Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)</p>
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Business Permit, or,</li> <li>• Valid PEZA Registration (for PEZA locators)</li> </ul>	Concerned Local Government Unit (LGU)
<i>During Financial Performance Assessment:</i>	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Previous year Mayor's Permit or BMBE Certificate (in case a Mayor's Permit of BMBE Certificate submitted during loan application is for the current year)</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or Valid/Unexpired Mayor's Permit</li> <li>- In cases where Mayor's Permits are still for processing, Official Receipts (OR) from the LGU</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)

<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP500.0 thousand:</i> <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>- Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> <li>- Audited Financial Statement</li> </ul> </li> </ul>	<p>SEC</p> <p>DTI</p> <p>External Auditor</p>
<ul style="list-style-type: none"> <li>• Valid and Notarize Franchise Agreement (FA) or Interim FA</li> </ul>	<p>MSME Loan Applicant</p>
<ul style="list-style-type: none"> <li>• Copy of Franchise Investment Package</li> </ul>	<p>MSME Loan Applicant</p>
<ul style="list-style-type: none"> <li>• Business Registration</li> </ul>	<p>MSME Loan Applicant</p>
<ul style="list-style-type: none"> <li>• Proof of value of fixed asset/s to be acquired (if for fixed asset acquisition)</li> </ul>	<p>MSME Loan Applicant</p>
<ul style="list-style-type: none"> <li>• Audited Financial Statement</li> </ul>	<p>MSME Loan Applicant</p>
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate assets (New applicants)</li> </ul>	<p>MSME Loan Applicant</p>
<ul style="list-style-type: none"> <li>• Proof of Government Evaluation of real estate asset (New applicants)</li> </ul>	<p>MSME Loan Applicant</p>
<p><i>Pre-release:</i></p>	
<ul style="list-style-type: none"> <li>• <i>Joint and Several Signature (JSS), Promissory Note (PN), LA</i></li> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- <i>Post-dated Check</i></li> </ul> </li> </ul>	<p>MSME Loan Applicant</p>

## 9. Small and Medium Enterprises (SME) Business Expansion Modernization (BEM) Lending Facility

The SME-BEM Support the expansion and modernization activities of Small and Medium (SMEs) necessary for scaling operations, increasing capacity, and enhancing competitive market positioning that may include venture into export.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a> 1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.1. None 1.1.1. None  1.1.2. None  1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> <i>Previous permit(s) is/are required to establish length of business operation</i></p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 If found to have documents for correction, must submit the correction within ten (10) days	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><i>Note: The third signatory is determined based on recommended loan amount.</i></p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes: a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes: a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

**\* Notes:**

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

### Who may avail:

All eligible Small and Medium Enterprises (SMEs) operating in the Philippines that meet the following criteria:

#### *Eligible Loan Purposes:*

- Working Capital
- Acquisition of Fixed Assets (Assignable to SBCorp.)

#### *Eligible Borrowers:*

- All eligible Small and Medium Enterprises (SMEs) operating in the Philippines
- Co-Borrower:
  - ≤55 years old at the time of loan application
  - Post-dated check for joint checking account
  - For Sole Proprietorship, ≤55 years old at the time of loan application

#### *Eligible Projects:*

- Only for Small and Medium Enterprises (SMEs) applying for the purpose of business expansion and modernization projects

#### *Loanable Amount:*

- Minimum Loanable Amount – PhP30.0 thousand;
- Maximum Loanable Amount (loan ceiling) – PhP50 Million;
- Loan amount cap is dependent on the length of business operations:

#### *Loan Repayment Term:*

- Maximum of five (5) years for loan amount up to PhP 3.0 million
- Maximum of seven (7) years for loan amount above PhP 3.0 million

#### *Grace Period:*

	<ul style="list-style-type: none"> <li>• 0 or 6 months</li> </ul> <p><i>Interest Rate:</i></p> <ul style="list-style-type: none"> <li>• 12% p.a. based on diminishing balance exclusive of DST</li> </ul> <p><i>Fees:</i></p> <ul style="list-style-type: none"> <li>• One-Time Processing Fee of 3% of approved loan amount</li> <li>• Documentary Stamp Tax (DST) for every Promissory Note (PN) executed</li> </ul> <p><i>Penalty:</i></p> <ul style="list-style-type: none"> <li>• 0.5% per month computed on the amount due shall apply in case of failure to pay the amortization due on the loan upon maturity.</li> <li>• PhP 1,000 - Errors in submitted bank details (e.g., fictitious, closed, inactive, not under the name of the borrower)</li> </ul> <p><i>Collateral:</i></p> <ul style="list-style-type: none"> <li>• N/A</li> </ul>
CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for SME-BEM:</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer, and Co-Borrower (for corporation and cooperative)</li> </ul>	Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018  Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)
<ul style="list-style-type: none"> <li>• Mayor's Permit (MP) for the current year or Official Receipt (ORs) of MP (in case MP is still in process)</li> </ul>	Concerned Local Government Unit (LGU)

<ul style="list-style-type: none"> <li>Barangay Micro Business Enterprise Certificate (BMBE) of the current year</li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>PEZA Registration (for applicants operating in PEZA locators)</li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>Business Permit</li> </ul>	Concerned Local Government Unit (LGU)
<ul style="list-style-type: none"> <li>Reference codes</li> </ul>	SBCorp's partner franchise association
<i>During Financial Performance Assessment:</i>	
<p>AFS and/or BIR-filed FS (regardless of loan amount requested)</p> <ul style="list-style-type: none"> <li>3mos to 1yr – None</li> <li>&gt;1yr to 2yrs - AFS for 1st year and AFS for 2nd year</li> <li>&gt;2yrs - AFS for at least 2yrs (recent)</li> </ul>	
Proof of documentary sales validation: (e.g., bank statements, official receipts, sales invoice, purchase orders, and/or sales records)	
Proof of value of fixed asset(s) to be acquired (in case fixed asset acquisition)	
Business Plan	FI/PFI
Secretary's Certificate or Board Resolution or Partnership Resolution authorizing the representative to apply a loan from SBCorp (for partnerships and corporations)	MSME Loan Applicant Board Secretary
<i>Pre-release:</i>	

<ul style="list-style-type: none"> <li>• <i>Joint and Several Signature (JSS), Promissory Note (PN), LA</i></li> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- <i>Post-dated Check</i></li> </ul> </li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Promissory Note and Disclosure Statement</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Loan Agreement <ul style="list-style-type: none"> <li>- Sole proprietorship (with approved loan exceeding PhP 1.0 million)</li> <li>- Required for corporations, partnerships, and cooperatives (regardless of the approved loan amount)</li> </ul> </li> </ul>	MSME Loan Applicant

## 10. Women's Enterprise Fund (WEF)

The Women's Enterprise Fund (WEF) is an accessible funding solution designed to contribute to economic inclusion by empowering and sustaining the growth of all women-owned and women-led micro, small, and medium enterprises (WMSMEs).

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a>	1.1. None 1.1.1. None  1.1.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)
1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> <i>Previous permit(s) is/are required to establish length of business operation</i></p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app’s signature pad, and click “Submit Application” button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower’s mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 <i>If found to have documents for correction, must submit the correction within sixty (60) days</i>	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None  None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes:  a. Prepare accounting entries and journal entry vouchers; b. Review journal entries and validate computation; and, c. Sign accounting entries.	None	1 day	Controllership Group  (a) Accountant Staff (b) Department Manager (c) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes:  a. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); b. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: a. fictitious bank/ Electronic Money Issuer (EMI) account; b. close, inactive or dormant bank/ EMI account; and, c. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (a) Cashier (b) Cashier/Department Manager, (c) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

\* Notes:

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

<b>Who may avail:</b>	<p>Women-owned Micro, Small, and Medium Enterprises (WMSMEs) that meet the following criteria:</p> <p><u>For Women’s Enterprise Fund (WEF) Micro Multipurpose Loan Program:</u></p> <p><i>Eligible Loan Purposes:</i></p> <ul style="list-style-type: none"> <li>• Working Capital (including receivables and inventory financing)</li> <li>• Construction/Development of real estate</li> <li>• Real Estate Acquisition</li> <li>• Loan Takeout/Refinancing</li> <li>• Business Expansion</li> <li>• Purchase of Equipment/Motor Vehicles</li> <li>• Purchase of Biological Asset</li> </ul> <p><i>Eligible Borrowers:</i></p> <ul style="list-style-type: none"> <li>• Principal Borrower: <ul style="list-style-type: none"> <li>- WMSMEs with atleast one (1) year business track record and loan requirement of up to PhP 300.0 thousand.</li> </ul> </li> <li>• Co-Borrower <ul style="list-style-type: none"> <li>- Required borrowers aged 60 years old and above at the time of loan application</li> <li>- Co-borrower, may or may not be part of the business and shall be atleast 55 years old at the time of loan application</li> </ul> </li> </ul> <p><i>Loanable Amount:</i></p> <ul style="list-style-type: none"> <li>• Min loanable amount – PhP30 Thousand</li> <li>• Max Loanable Amount (loan ceiling) – PhP300 Thousand</li> </ul> <p><i>Loan Repayment Term:</i></p> <ul style="list-style-type: none"> <li>• May be six (6) months up to three (3) years</li> </ul>
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- Payment shall be made monthly

*Grace Period:*

- None

*Interest Rate:*

- The interest rate shall be zero percent (0%) on the first year and 1% per month thereafter up to the third year based on diminishing balance for the succeeding months.

*Fees:*

- One-Time Processing Fee of 2% of approved loan amount
- Documentary Stamp Tax (DST) for every Promissory Note (PN) executed

*Penalty:*

- 0.5% per month computed on the amount due shall apply in case of failure to pay the amortization due on the loan upon maturity.
- PhP 1,000 - Errors in submitted bank details (e.g., fictitious, closed, inactive, not under the name of the borrower)

*Collateral:*

- None

For Women's Enterprise Fund (WEF) FIRST TIMERS:

*Eligible Loan Purposes:*

- Working Capital (including receivables and inventory financing)
- Construction/Development of real estate
- Real Estate Acquisition
- Loan Takeout/Refinancing
- Business Expansion
- Purchase of Equipment/Motor Vehicles

- Purchase of Biological Asset

*Eligible Borrowers:*

- Principal Borrower:
  - New WMSME borrowers of SBCorp (without approved loans with SBCorp)
  - With at least two (2) years of business track record and loan requirement of more than PhP 300.0 thousand
- Co-Borrower
  - Required borrowers aged 60 years old and above at the time of loan application
  - Co-borrower, may or may not be part of the business and shall
  - Be at most 55 years old at the time of loan application

*Loanable Amount:*

- Min loanable amount – PhP300,001
- Max Loanable Amount (loan ceiling) – PhP50 million

*Loan Repayment Term:*

- May be six (6) months up to five (5) years
- Payment shall be made monthly

*Grace Period:*

- None

*Interest Rate:*

- The interest rate shall be zero percent (0%) on the first year and 1% per month thereafter up to the third year based on diminishing balance for the succeeding months.

*Fees:*

- One-Time Processing Fee of 2% of approved loan amount
- Documentary Stamp Tax (DST) for every Promissory Note (PN) executed

*Penalty:*

- 0.5% per month computed on the amount due shall apply in case of failure to pay the amortization due on the loan upon maturity.
- PhP 1,000 - Errors in submitted bank details (e.g., fictitious, closed, inactive, not under the name of the borrower)

*Collateral:*

- Required for loans above PhP 3.0 million

For Women's Enterprise Fund (WEF) SUKI:

*Eligible Loan Purposes:*

- Working Capital (including receivables and inventory financing)
- Construction/Development of real estate
- Real Estate Acquisition
- Loan Takeout/Refinancing
- Business Expansion
- Purchase of Equipment/Motor Vehicles
- Purchase of Biological Asset

*Eligible Borrowers:*

- Principal Borrower:
  - Existing WMSME borrowers of SBCorp in good standing, with at least six (6) months (1-5yrs loan term) or four (4) months (6mos loan term) of continuous repayment track record
  - Advance payments to circumvent and fast track compliance to the required repayment track record will NOT be considered
- Co-Borrower
  - Required borrowers aged 60 years old and above at the time of loan application
  - Co-borrower, may or may not be part of the business and shall be atmost 55 years old at the time of loan application

*Loanable Amount:*

- Min loanable amount – PhP300,001
- Max Loanable Amount (loan ceiling) – PhP50 million

*Loan Repayment Term:*

- May be six (6) months up to five (5) years
- Payment shall be made monthly

*Grace Period:*

- None

*Interest Rate:*

- 8% to 12% p.a. based on diminishing balance exclusive of
- DST

*Fees:*

- One-Time Processing Fee of 2% of approved loan amount
- Documentary Stamp Tax (DST) for every Promissory Note (PN) executed

*Penalty:*

- 0.5% per month computed on the amount due shall apply in case of failure to pay the amortization due on the loan upon maturity.
- PhP 1,000 - Errors in submitted bank details (e.g., fictitious, closed, inactive, not under the name of the borrower)

*Collateral:*

- Required for loans above Php 5.0 million

	<ul style="list-style-type: none"> <li>• Must have at least six (6) months of continuous repayment track record.</li> <li>• Must have no unresolved major negative credit findings.</li> <li>• Must have no past due account/s under any of SB Corporation's loan programs.</li> </ul>
CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for Women's Enterprise Fund (WEF):</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer</li> </ul>	Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018 Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)
<ul style="list-style-type: none"> <li>• Secretary's Certificate or Board Resolution or Partnership Resolution re: authorization to borrow, where the designated officer is the principal borrower</li> </ul>	MSME Loan Applicant Board Secretary
<ul style="list-style-type: none"> <li>• Latest General Information Sheet (for corporations) or Articles of Partnership (for partnerships)</li> </ul>	Securities and Exchange Commission (SEC)
<ul style="list-style-type: none"> <li>• Three (3) pictures showing the business signage, inventories, and fixed assets</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant
<i>Additional Requirements:</i>	
A. A. Women's Enterprise Fund (WEF) Micro Multipurpose Loan Program:	
<ul style="list-style-type: none"> <li>• Proof of sales</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Joint Solidary Signature (JSS) (for corporations and partnerships)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Previous year Mayor's Permit or BMBE Certificate</li> </ul>	LGU
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed Php100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)

<p>Barangay that the enterprise has been operating for at least one (1) year,</p> <ul style="list-style-type: none"> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or,</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> <ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	
<p><i>If the requested loan amount exceeds PhP3.0 million:</i></p>	
<ul style="list-style-type: none"> <li>• Audited Financial Statement (FS) for the last two (2) years</li> </ul>	Bureau of Internal Revenue (BIR)
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate asset</li> </ul>	Registry of Deeds
<ul style="list-style-type: none"> <li>• Proof of Government valuation of real estate asset</li> </ul>	LGU/BIR
<p><b>B. Women's Enterprise Fund (WEF) FIRST-TIMERS:</b></p>	
<ul style="list-style-type: none"> <li>• Proof of sales</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• JSS (for corporations and partnerships)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been operating for at least one (1) year,</li> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or,</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> </ul> </li> <li>• Valid/Unexpired Mayor's Permit</li> </ul>	Concerned Local Government Unit (LGU)

<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP500.0 thousand:</i> <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>- Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> </ul> </li> </ul>	SEC DTI
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP3.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Audited FS</li> </ul>	BIR
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP5.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate asset</li> </ul>	Registry of Deeds
<ul style="list-style-type: none"> <li>• Proof of Government valuation of real estate asset</li> </ul>	LGU/BIR
C. Women's Enterprise Fund (WEF) SUKI:	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP500.0 thousand:</i> <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> <li>- Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> </ul> </li> </ul>	SEC DTI
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP2.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Proof of asset size not exceeding PhP100.0 million</li> </ul>	MSME Loan Applicant/BIR

## 11. OFW Negosyo Fund

Gawing negosyo ang pinahirapan sa abroad, o ang pangarap na sana ay doon sisimulan. Nagbibigay ang OFW Negosyo Fund ng abot-kayang puhunan para sa OFWs at aspiring OFWs na gustong magsimula o magpalago ng negosyo dito sa Pilipinas.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee, Borrower Information Assessment Team, Credit Standing Assessment Team, Financial Performance Assessment Team, Loan Releasing Team			
<b>Classification:</b>	Highly Technical (Multi-Stage)			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	See <i>Annex A below</i>			
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Borrower's Account Creation</b>				
1.1. Mobile app access: 1.1.1. Download and install SBCorp Money app (Android) from Google Playstore or; 1.1.2. Access it from Google Chrome browser (iOS). <b>Link:</b> <a href="https://app.sbcorp.ph">https://app.sbcorp.ph</a>	1.1. None 1.1.1. None  1.1.2. None	None	40 minutes	IT Support; Information Technology Group (ITG)
1.2. Accomplish the Account Creation by filling out the necessary information and uploading the required documents: 1.2.1. <b>Personal:</b> government issued identification (ID) card. 1.2.2. <b>Financial:</b> proof of bank [bank name, account holder's name, and account number must be visible]	1.2. An auto-generated email and SMS OTP will be sent to the enrolled email address and phone no. respectively. 1.2.1. If the borrower is ≥ 60 yrs old, a Co-Borrower shall be required, thus, the mobile app will automatically show the space for the Co-Borrower to fill in his/her information. 1.2.2. None			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<p>1.2.3. <b>Business:</b> business permit(s) and other required documentation</p> <p><b>Note:</b> <i>Previous permit(s) is/are required to establish length of business operation</i></p>	1.2.3. None			
<b>Stage 2: Loan Application</b>				
<p>2.1 Apply for a Loan corresponding to the preferred financing program.</p> <p>2.1.1 Fill out necessary information from loan amount, purpose, tenor, grace period (if any), etc.</p> <p>2.1.2. Submit required documents by uploading the required documents through the app.</p> <p>2.1.3. Confirm acceptance of Data Privacy Consent and affix signature on the app's signature pad, and click "Submit Application" button</p>	<p>2.1. None</p> <p>2.1.1 None</p> <p>2.1.2 None</p> <p>2.1.3. Automatically, all the data and information encoded in the mobile app will be populated in the Standard Business Loan Application Form (SBLAF).</p> <p><b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i></p>	None	20 minutes	IT Support; Information Technology Group (ITG)

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 3: Borrower Information Assessment (BIA)</b>				
3.1. Loan application submitted	3.1. Task Assignment, Account Analysis and Prioritization	None	5 hrs.	BIA-TL, Document Verifier
3.2. Submitted documents 3.2.1 <i>If found to have documents for correction, must submit the correction within sixty (60) days</i>	3.2. Document Verification, Communication to Borrower, Validation, and Reporting	None	6 hrs.	Document Verifier
	3.3. Account Approval/Disapproval  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	5 hrs.	BIA-TL, Document Verifier
<b>Stage 4: Credit Standing Assessment</b>				
	4.1. Task Assignment, Account's Credit Evaluation & Analysis	None	1 day	CSA Team Leader, Credit Investigation Staff
	4.2. Credit Investigation and Reporting  <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the loan application status and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	CSA Team Leader, Credit Investigation Staff

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 5: Financial Performance Assessment</b>				
	5.1. Assignment of Accounts	None	1 day	Account Generation Team Leader
	5.2. Initial Assessment 5.2.1. Notify the applicant of any additional document requirements. 5.2.2. Determine the initial loan amount. 5.2.3. Conduct interview	None  None  None	3 days	Account Officer
	5.3. Conduct of Project Visit 5.3.1. Actual project visit 5.3.2. Preparation of Call Report	None  None	5 days	Field Staff
	5.4. Final evaluation 5.4.1. Conduct Financial Assessment 5.4.2. Preparation of Loan Approval Memorandum (LAM)	None  None	3 days	Account Officer
	5.5. Elevate Loan Application to the Approving Authority	None	7 days	<p><b>Hierarchical Approving body:</b></p> <ol style="list-style-type: none"> <li>1. Department Manager/Team Leader</li> <li>2. Regional Group Head,</li> <li>3. Financing Sector Head or Executive Vice President or Credit Committee</li> </ol> <p><b>Note:</b> The third signatory is determined based on recommended loan amount.</p>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
<b>Stage 6: Loan Release</b>				
6.1. Sign pre-released documents and submit post-dated checks (PDCs). Follow the prescribed step-by-step procedure for applying the required electronic signature to the corresponding documents.	6.1.1. Prepare pre-released documents, coordinate signing of pre-release documents and submission of PDCs. <b>Note:</b> <i>An auto-generated email shall be sent to the loan applicant informing them of the required documents prior to loan releasing. and the next steps. Consequently, a status update will be shown in the borrower's mobile app account.</i>	None	1 day	Loan Releasing Officer, Regional Lending Group Field Staff
	6.1.2. Coordinate and facilitate the process for the borrower to sign and issue the required post-dated checks (PDCs) to SBCorp. Facilitate the transmittal/ safekeeping of PDC'S c/o Field Staff	None	1 day	Loan Releasing Officer, Field Staff
	6.1.3. Validate signed pre-release documents and PDCs; facilitate the transmittal/ safekeeping of PDCs, where required.	None	1 day	Loan Releasing Officer
	6.1.4. Generate the Loan Drawdown Sheet and endorse the Loan Releasing documents for review, approval, and signing by the authorized approving officials.	None	1 day	LDS Generator

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	6.1.5. Accounting Processes:  d. Prepare accounting entries and journal entry vouchers; e. Review journal entries and validate computation; and, f. Sign accounting entries.	None	1 day	Controllership Group  (d) Accountant Staff (e) Department Manager (f) Department Manager and Group Manager
6.2 Ensure that the banking details are correct	6.2. Treasury Processes:  c. Review Fund Allocation Request (FAR) submitted by Requesting Group/Unit (for regular funding requests, received by the Treasury Department two days or 48 hours prior to actual date needed subject to fund availability); d. Prepare and review fund transfer following the process for the mode of release (e.g. via check or auto-credit for Landbank Accounts or through interbank fund transfer via PESONET; and, c. Release loan proceeds.	Penalty charge for errors such as: d. fictitious bank/ Electronic Money Issuer (EMI) account; e. close, inactive or dormant bank/ EMI account; and, f. bank/ EMI account not under the name of the loan applicant or the business entity:  PhP1,000	2 days	Treasury Group  (d) Cashier (e) Cashier/Department Manager, (f) Cashier/CASA bank signatory/authorizer
<b>TOTAL</b>		<b>None</b> *if no errors	<b>30 days</b>	

\* Notes:

1. This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).
2. The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements
3. All fees/finance and non-finance charges are deducted from the proceeds of the loan.

## Annex A

CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT	ISSUING/SOURCE ENTITY
<i>General Requirements for OFW Negosyo Fund (OFWNF):</i>	
<ul style="list-style-type: none"> <li>Government-issued ID of the sole proprietor/designated officer</li> </ul>	Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018 Manual of Regulations for Non-Bank Financial Institutions (MORNBF1)
<ul style="list-style-type: none"> <li>Secretary's Certificate or Board Resolution or Partnership Resolution re: authorization to borrow, where the designated officer is the principal borrower</li> </ul>	MSME Loan Applicant Board Secretary
<ul style="list-style-type: none"> <li>Latest General Information Sheet (for corporations) or Articles of Partnership (for partnerships)</li> </ul>	Securities and Exchange Commission (SEC)
<ul style="list-style-type: none"> <li>Three (3) pictures showing the business signage, inventories, and fixed assets</li> </ul>	MSME Loan Applicant
<b>Who may avail:</b>	<p>Micro, small and medium enterprises (MSMEs) that meet the following criteria:</p> <p><i>For OFW Negosyo Fund (OFWNF) Micro Multipurpose Loan Program:</i></p> <ul style="list-style-type: none"> <li>For sole proprietorships and partnerships, must be fully owned by a Filipino Citizen. For corporations, must be at least 60% owned by Filipinos.</li> <li>Must have an asset size of not more than PhP100.0 million, excluding the land on which the business entity's office, plant and equipment are situated.</li> <li>Must be at least one (1) year in operation.</li> <li>Must have no past due account/s under any of SB Corporation's loan programs.</li> <li>Borrower must have no unresolved major negative credit findings.</li> </ul> <p><i>For First Timers:</i></p> <ul style="list-style-type: none"> <li>Must either be: <ul style="list-style-type: none"> <li>- A loan applicant with no previously approved loan under any of the lending facilities/programs of SB Corporation;</li> <li>- An SB Corporation borrower who had completely settled their loan obligations and/or have had no new loans with SB</li> </ul> </li> </ul>

- Corporation five (5) years from the date of loan application;
- An SB Corporation borrower with a previously approved loan in “Current” status under the 13<sup>th</sup> Month Pay Loan Program **only**; or,
  - An SB Corporation borrower is applying for a new business.
- For sole proprietorship and partnership, must be fully owned by a Filipino Citizen(s). For corporations, must be at least 60% owned by Filipinos.
  - Must have an asset size of not more than PhP100.0 million, excluding the land on which the business entity’s office, plant and equipment are situated.
  - Must be at least two (2) years in operation.
  - Must have no unresolved major negative credit findings.

*For SUKI:*

- Existing *OFW Negosyo Fund (OFWNF)* borrowers of SBCorp in good standing, with at least six (6) months (1-5yrs loan term) or four (4) months (6mos loan term) of continuous repayment track record
- Advance payments to circumvent and fast track compliance to the required repayment track record will NOT be considered

For Franchise Acquisition Funding:

Eligible Loan Purposes:

- Working Capital
- Construction/ Development of Real Estate
- Real Estate Acquisition
- Purchase of equipment/ motor vehicle
- Purchase of Biological Asset

Eligible Borrowers:

- Principal Borrower:
  - MSMEs with less than one (1) year of business operation as of date of application;
  - Asset size <100M;
  - 100% Filipino owned (for Sole prop, OPC, & partnerships);
  - >60% Filipino owned (for corporation & cooperative);
  - No past due account with SBCorp;
  - No unresolved major neg credit findings;
  - Endorsed franchisees of SBCorp's partner franchising

industry association;

- OFWs and their families.

- **Co-Borrower:**

- ≤55 years old at the time of loan application
- Post-dated check for joint checking account
- For Sole Proprietorship, ≤55 years old at the time of loan application
- OFW applicants and their family members are required to have a co-borrower

**Eligible Projects:**

- All type of MSMEs with franchise, and OFWs and their families

**Loanable Amount:**

- Minimum Loanable Amount – PhP30.0 thousand;
- Maximum Loanable Amount (loan ceiling) – PhP20 million;
- Loanable amount shall be equal to the requested loan amount or the loan ceiling, whichever is lower;
- The outstanding balance of existing borrowers shall be deducted from the approved loan amount.

**Loan Repayment Term:**

- May be 6 months up to 3 years, inclusive of an optional grace period.

**Grace Period:**

- The pure grace period (for both principal and interest) may be zero (0)-month or three (3)-months period

**Interest Rate:**

- 0% interest rate on the first twelve (12) months, and 1% per month thereafter up to the third year.

**Fees:**

- One-Time Processing Fee of 3% of approved loan amount
- Documentary Stamp Tax (DST) for every Promissory Note (PN) executed

**Penalty:**

- 0.5% per month computed on the amount due

**Collateral:**

- For New Borrowers, greater than PhP3M up to PhP5M
- For Existing Borrowers, greater than PhP5M
  - REM
  - CHM

For Purchase Order Financing:

Eligible Borrowers:

- Principal Borrower:
  - MSMEs with less than one (1) year of business operation as of date of application;
  - Asset size <100M
  - 100% Filipino owned (for Sole prop, OPC, & partnerships)
  - >60% Filipino owned (for corporation & cooperative)
  - No past due account with SBCorp
  - No unresolved major negative credit findings.
  - Must present at least three (3) successful consummated Purchase Order (PO) transactions — within the past three (3) years for companies with local clients or buyers, and within the past five (5) years for companies with foreign clients or export buyers.
  - Growing businesses with valid PO submission upon award from being determined as winning bidder: Notice of Award and Notice to Proceed (for government contractors).
  - All existing SBCorp Borrowers w/ at least one completed loan payment cycle or at least 6 months repayment history (SUKI) w/ no record of past due.
  - New borrowers: Submission of supply contracts and invoices between loan applicant and his/her client to establish their business relationship.
  
- Co-Borrower:
  - ≤55 years old at the time of loan application
  - Post-dated check for joint checking account
  - For Sole Proprietorship, ≤55 years old at the time of loan application

Eligible Projects:

- All types of MSMEs

Credit Line Limit:

- Initial credit line (CL) shall be set at 100% of the face value or full amount indicated in the PO for those with current PO and the sum of ALL consummated POs, whichever is higher.

Loanable Amount:

- Max Loanable Amount (loan ceiling) – The amount drawn against approved credit lines shall be up to 80% of the  
Purchase Order amount;
- Maximum loanable amount granted for loan applicants

	<p>able to provide proof of consistent ability to complete POs of same or greater value for at least three (3) successful consummated PO transactions;</p> <ul style="list-style-type: none"> <li>- Maximum Credit Line Amount shall be based on Single Borrower's Limit of PhP20M.</li> </ul> <p>Loan Repayment Term:</p> <ul style="list-style-type: none"> <li>• Maximum 360 days</li> </ul>
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<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>	<b>ISSUING/SOURCE ENTITY</b>
<i>General Requirements for OFW Negosyo Fund (OFWNF):</i>	
<ul style="list-style-type: none"> <li>• Government-issued ID of the sole proprietor/designated officer</li> </ul>	Government entity authorized to issue ID among the Bangko Sentral ng Pilipinas (BSP) list per 2018 Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)
<ul style="list-style-type: none"> <li>• Secretary's Certificate or Board Resolution or Partnership Resolution re: authorization to borrow, where the designated officer is the principal borrower</li> </ul>	MSME Loan Applicant Board Secretary
<ul style="list-style-type: none"> <li>• Latest General Information Sheet (for corporations) or Articles of Partnership (for partnerships)</li> </ul>	Securities and Exchange Commission (SEC)
<ul style="list-style-type: none"> <li>• Three (3) pictures showing the business signage, inventories, and fixed assets</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Proof of bank or e-money account (must be under the name of the sole proprietor, sole proprietorship, partnership, or corporation)</li> </ul>	MSME Loan Applicant

<i>Additional Requirements:</i>	
<b>A. Micro Multi-Purpose Lending Facility</b>	
<ul style="list-style-type: none"> <li>• Proof of sales</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• Joint Solidary Signature (JSS) (for corporations and partnerships)</li> </ul>	MSME Loan Applicant

<ul style="list-style-type: none"> <li>• Previous year Mayor's Permit or BMBE Certificate</li> </ul>	LGU
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been operating for at least one (1) year,</li> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE) Certificate of Authority, or,</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)
<i>If the requested loan amount exceeds PhP3.0 million:</i>	
<ul style="list-style-type: none"> <li>• Audited Financial Statement (FS) for the last two (2) years</li> </ul>	Bureau of Internal Revenue (BIR)
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate asset</li> </ul>	Registry of Deeds
<ul style="list-style-type: none"> <li>• Proof of Government valuation of real estate asset</li> </ul>	LGU/BIR
<b>B. SME Multi-Purpose FIRST TIMERS Lending Facility</b>	
<ul style="list-style-type: none"> <li>• Proof of sales</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• JSS (for corporations and partnerships)</li> </ul>	MSME Loan Applicant
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount does not exceed PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Barangay Permit for the previous and current year,</li> <li>- Certification from the Barangay that the enterprise has been operating for at least one (1) year,</li> <li>- Valid/Unexpired Barangay Micro Business Enterprise (BMBE)</li> </ul> </li> </ul>	Concerned Local Government Unit (LGU)

<ul style="list-style-type: none"> <li>• Certificate of Authority, or, <ul style="list-style-type: none"> <li>- Valid/Unexpired Mayor's Permit</li> </ul> </li> <li>• <i>If the requested loan amount exceeds PhP100.0 thousand:</i> <ul style="list-style-type: none"> <li>- Valid/Unexpired BMBE Certificate of Authority, or</li> </ul> </li> <li>• Valid/Unexpired Mayor's Permit</li> </ul>	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP500.0 thousand:</i> <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> </ul> </li> <li>• Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> </ul>	SEC DTI
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP3.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Audited FS</li> </ul>	BIR
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP5.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Proof of ownership of real estate asset</li> </ul>	Registry of Deeds
<ul style="list-style-type: none"> <li>• Proof of Government valuation of real estate asset</li> </ul>	LGU/BIR
<b>C. SME Multi-Purpose SUKI Lending Facility</b>	
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP500.0 thousand:</i> <ul style="list-style-type: none"> <li>- Certificate of Securities and Exchange Commission (SEC) Registration (for corporations and partnerships)</li> </ul> </li> <li>• Certificate of Department of Trade and Industry (DTI) Registration (for sole proprietorships)</li> </ul>	SEC DTI
<ul style="list-style-type: none"> <li>• <i>If the requested loan amount exceeds PhP2.0 million:</i></li> </ul>	
<ul style="list-style-type: none"> <li>• Proof of asset size not exceeding PhP100.0 million</li> </ul>	MSME Loan Applicant/BIR

## 12. MSME Wholesale Lending Programs (Regular and P3)

The Regular and P3 Wholesale Lending Programs of Small Business Corporation are available to qualified financial institutions which have the organizational capability or strength in downloading lending funds to eligible MSME sub-borrowers with regulated pass-on rate. The Programs aim to provide MSMEs with an alternative source of financing that is easy to access and at a reasonable cost.

<b>Office or Division:</b>	Financing Sector, Regional Lending Offices, Treasury Group, Controllership Group, Credit Committee	
<b>Classification:</b>	Highly Technical (Multi-Stage)	
<b>Type of Transaction:</b>	G2B - Government to Business	
<b>Who may avail:</b>	<p>Banks, Cooperatives, Microfinance NGOs, Private Finance Companies and other registered financial institutions who will meet the following criteria:</p> <ol style="list-style-type: none"> <li>1. Must be either a corporation, cooperative, bank or other financing institutions (with license to engage in lending)</li> <li>2. Must be registered either with SEC, Cooperative Development Authority (CDA) or Bangko Sentral ng Pilipinas</li> <li>3. At least one (1) year in operation</li> <li>4. With Board of Directors and Management Team</li> <li>5. With minimum capitalization of PhP500.0 thousand</li> <li>6. Must meet financial ratios such as Past Due Ratio (PDR) or Microfinance Portfolio at Risk (MF-PAR), Liquid Asset to Deposit Ratio, Capital Adequacy Ratio (CAR)</li> <li>7. Positive Net Income for the latest 12 months</li> <li>8. Borrower Risk Rating of "5" or better per evaluation by SB Corporation</li> </ol>	
<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>		<b>ISSUING/SOURCE ENTITY</b>
1. Letter of Intent to participate in SB Corporation's Wholesale Lending Program (or Board Resolution stating the intent to borrow from SB Corporation and list of authorized signatory/ies)		Financing Institution (FI) or Partner Financing Institution (PFI)
2. Business registration papers (one photocopy)		
<ul style="list-style-type: none"> <li>• For banks/NGOs/Other Lending Institutions – SEC Registration, Articles of Incorporation and By-Laws, BSP Authorization to Operate (for banks); Authority to operate from SEC (other lending institutions)</li> </ul>		SEC, BSP
<ul style="list-style-type: none"> <li>• For Cooperatives – CDA Registration, Articles of Cooperation and By-Laws, Certificate of Compliance</li> </ul>		CDA

<b>CHECKLIST OF REQUIREMENTS TO BE PROVIDED BY LOAN APPLICANT</b>	<b>ISSUING/SOURCE ENTITY</b>
3. Notarized Personal Information Sheet of Board of Directors (BOD) and Key Officers with recent 2x2 photo (for banks – as submitted to BSP; for nonbanks – completely fill out SB Corporation Personal Information Sheet) (one original copy)	For banks - To be provided by the borrower  For non-banks – SB Corporation Personal Information Sheet to be accomplished by the borrower
4. Corporate Information (one original copy of each): <ul style="list-style-type: none"> <li>• Profile of MSME and/or MF lending unit</li> <li>• Schedule of borrowings including details on terms of payment, collateral cover and credit status</li> <li>• List of Creditors w/ contact persons and their respective position and telephone/fax numbers</li> <li>• Latest status on DOSRI loans, where required.</li> </ul>	FI/PFI
5. Certificate of good standing from creditors and BSP (if availing of BSP's rediscounting line) (one original copy)	BSP and other creditors as applicable
6. Authorization to conduct credit inquiry with other creditors/ funders (one original copy)	FI/PFI
7. Audited Financial Statements w/ Notes (last three years) (one photocopy)	FI/PFI/BIR
8. Latest Interim Financial Statements with attachments (not more than three months old) (one photocopy)	FI/PFI
9. Latest Risk-based CAR as submitted to BSP (for banks) (one photocopy)	FI/PFI
10. Certification on Latest BSP CAMELS Rating (for banks) (one original copy)	FI/PFI
11. Operational Highlights (same cut-off date as interim FS): Areas of operation (province/municipality) Breakdown of Total Loans (Current/Past Due/ITL) Aging of Past Due Loans Breakdown of MF Loan Portfolio (current/PAR) Aging of MF PAR (one photocopy)	FI/PFI
12. Loan Loss Provisioning Schedule (latest year-end and interim FS) (one photocopy)	FI/PFI
13. Business Plan indicating the following: Areas of expansion, Estimated number of borrowers per area (one photocopy)	FI/PFI

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
<b>Stage 1: Pre-qualification</b>				
1. Submit Letter of Intent to participate in SB Corporation's Wholesale Lending Programs and required accreditation documents.	1.1. Check completeness of submitted documents.	None	1 day	<i>Account Officer or Account Officer Assistant Regional Lending Office</i>
	1.2. Process Pre-qualification check if passed or failed.	None		<i>Account Officer or Account Officer Assistant Regional Lending Office</i>
<b>Stage 2: Credit Investigation</b>				
2. Issue authorization to conduct credit checking.	2.1. Conduct credit investigation/ background checking.	None	3 days	<i>Credit Investigator Regional Lending Office</i>
<b>Stage 3: Financial Evaluation</b>				
3. Prepare/submit additional accreditation requirements to assign AO and ensure availability of key officers of the organization.	3.1. Conduct bank/institution visits to validate documents and interview key officers.	None	3 days	<i>Account Officer Regional Lending Office</i>
	3.2. Conduct operations and financial evaluation on the bank/ institution and prepare the following: BRR Scorecard, Loan	None		<i>Account Officer Regional Lending Office</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	Approval Memorandum, Call Report.			
	3.3. Review of the FI accreditation proposal submitted by Account Officer.	None	1 day	<i>Department Manager Regional Lending Office</i>
<b>Stage 4: Lower Limit Approval</b>				
	3.4. Recommend/endorse FI accreditation proposal to the lower limit SB Corporation approving authority.	None	12 days <i>(maximum)</i>	<i>Group Head Regional Lending Office</i>
<b>Stage 5: Higher Limit Approval</b>				
	3.5. Recommend/endorse FI accreditation proposal to the higher limit SB Corporation approving authority.	None	11 days <i>(maximum)</i>	<i>Financing Sector Head, Executive Vice President, or Credit Committee Head Office</i>
<b>Stage 6: Loan Release</b>				
	3.6. Inform the bank/institution of action taken on application and prepare an Approval Letter and Omnibus Credit Line (OCL) Agreement.	None	1 day	<i>Account Officer Regional Lending Office</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
4. Request for loan availment; Sign/Submit signed Approval Letter and OCL Agreement and other pre-loan release requirements at the Regional Lending Office or provincial desk office.	4.1. Pre-Release Loan Documentation; Prepare pre-loan release documents and facilitate its signing by the bank/Fl.  Prepare Loan Drawdown Sheet.	<u>Evaluation Fee:</u> 0.05% to 0.5% of approved line (for non-banks only)  <u>Availment Processing Fee:</u> 0.5% of loan release amount  <u>DST:</u> PhP1.50 per PhP200.00 of the loan amount	3 days	<i>Loan Releasing Officer Regional Lending Office</i>
	4.2. Accounting Processes – 1) Prepare Accounting Entries and Journal Entry Vouchers; 2) Review journal entries and validate computation; and, 3) Signs accounting entries.	None	1 day	<i>Senior Financial Specialist / Accountant Controllership Group  Department Manager Controllership Group  Group Head Controllership Group</i>
	4.3. Treasury Processes – 1) Encode the details in the appropriate Oracle modules; 2) Prepare and review check, debit advice and fund transfer following the process for the	None		<i>Cashier Treasury Group  Department Manager and CASA bank signatory Treasury Group  Cashier Treasury Group</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	mode of release; and, 3) Release checks to payee and transmits debit advice and fund transfer to bank.			
<b>TOTAL</b>			<b>36 days</b>	

**\* Notes:**

1. *This service is applied under the Multi-Stage Processing System, subject to approval by the Anti-Red Tape Authority (ARTA).*
2. *The process shall only start as soon as all information and submitted documents are deemed valid and complete; otherwise, the applicant will be notified to make the necessary correction/ resubmission of requirements*
3. *All fees/finance and non-finance charges are deducted from the proceeds of the loan.*

**Head Office**

**External Services**

**Administrative Services Unit**

## 1. Procurement (Public Bidding) for consulting services

Purchase of consulting services amounting to more than P1,000,000.00

<b>Office or Division:</b>	Administrative Unit (ASU)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B - Government to Business			
<b>Who may avail:</b>	Any Filipino enterprise that is registered with PhilGEPS			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
As indicated in the Bid Documents		<ul style="list-style-type: none"> <li>List of Bid Documents – BAC Secretariat</li> <li>Submission of Bid Documents –interested bidder</li> </ul>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Interested bidder submits Expression of Interest and submits documents for Eligibility Check.	1.1. Conduct Eligibility Check and Shortlisting.	None	1-20 days	<i>Bids and Awards Committee (BAC)</i>
2. Shortlisted bidders may attend the Pre-Bid Conference.	2.1. Conduct Pre-Bid Conference not earlier than seven (7) calendar days from determination of shortlisted consultants and 12 calendar days before submission and receipt of bids.	None	1 day	<i>BAC</i>
3. Shortlisted bidders to purchase Bid Documents and submit Bid.	3.1. Conduct Bid Opening.	Php500.00 to Php75,000.00 based on the Approved Budget for the Contract (ABC)*	1-75 days	<i>BAC</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	3.2. Conduct Bid Evaluation Activity.	None	1-21 days	<i>BAC</i>
	3.3. Finalize Approval Ranking.	None	1-2 days	<i>Head of the Procuring Entity (HOPE)</i>
	3.4. Issue Notification for Negotiation.	None	1-3 days	<i>BAC</i>
4. Bidder with the Highest Rated Bid (HRB) undergoes negotiation with the agency.	4.1. After successful negotiation, SB Corporation requires submission of Post-Qualification Requirements.	None	5 days  (Upon receipt of notice as bidder with HRB)	<i>BAC</i>
5. Bidder with Highest Calculated Bid (HCB) submits post-qualification requirements within five (5) calendar days from receipt of notice.	5.1. Complete Post-Qualification Activity.	None	2-30 days	<i>BAC</i>
	5.2. Issue Notice of Award (NOA).	None	1-15 days	<i>BAC/HOPE</i>
6. Bidder with HCB signs conforme on NOA and posts performance bond within 10 days upon receipt of the same.	6.1. Prepare and sign contract. If necessary, submit the contract for approval by higher authority.	Performance Security**	1-10 days  If submitted to higher authority, additional 1-30 days	<i>BAC</i>  <i>HOPE</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
7. Bidder with HCB signs contract.	7.1. Issue Notice to Proceed (NTP).	None	1-7 days	<i>BAC/HOPE</i>
<b>TOTAL</b>		<b>Cost of the Bidding Documents* plus the Amount of Performance Security**</b>	<b>16-183 days/ 16-213 days (6.1. If contract is submitted to higher authority)</b>	

Service is covered under Republic Act No. 9184, otherwise known as the Government Procurement Reform Act.

*\*Cost of the Bidding Documents is based on the Standard Rates of Bidding Documents as stipulated in the Government Procurement Policy Board (GPPB) Resolution No. 04-2012.*

*\*\*Amount of Performance Security is based on percentage stipulated in Section 39 of the 2016 Revised Implementing Rules and Regulations of Republic Act No. 9184.*

## 2. Procurement (Public Bidding) for goods and services

Purchase of goods and services amounting to more than P1,000,000.00

<b>Office or Division:</b>	Administrative Unit (ASU)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B - Government to Business			
<b>Who may avail:</b>	Any Filipino enterprise that is registered with PhilGEPS			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
As indicated in the Bid Documents		<ul style="list-style-type: none"> <li>List of Bid Documents – BAC Secretariat</li> <li>Submission of Bid Documents – interested bidder</li> </ul>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Interested bidder reads bidding documents and Invitation to Bid on PhilGEPS website and attends Pre-bid conference.	1.1. Conduct pre-bid conference not earlier than seven (7) calendar days from posting and 12 calendar days before deadline of submission and receipt of Bids.	None	7 days	<i>Bids and Awards Committee (BAC)</i>
2. Interested bidder purchases Bidding Documents and submits his Bid.	2.1. Conduct Bid Evaluation and requires a bidder with lowest calculated bid (LCB) to submit all post-qualification requirements within five (5) calendar days.	Php500.00 to Php75,000.00 based on the Approved Budget for the Contract (ABC)*	7 days	<i>BAC</i>
3. Bidder with Lowest Calculated Bid (LCB) submits post-qualification requirements	3.1. Evaluate post-qualification requirements submitted by Bidder with LCB.	None	2-45 days	<i>BAC</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
within deadline.				
	3.2. Upon favorable evaluation, issue Notice of Award (NOA) to winning Bidder.	None	1-15 days	<i>BAC/ Head of the Procuring Entity (HOPE)</i>
4. Winning bidder signs conforme on Notice of Award, and posts performance bond within 10 days upon receipt of NOA.	4.1. Sign the Contract (President/CEO ). If necessary, submit the contract for approval by higher authority.	Performance Security**	1-10 days  If submitted to higher authority, additional 1-30 days	<i>BAC/HOPE</i>
5. Winning bidder signs contract.	5.1. Issue Notice to Proceed (NTP).	None	1-7 days	<i>HOPE</i>
<b>TOTAL</b>		<b>Cost of the Bidding Documents plus Performance Security</b>	<b>19-77 days/ 19-107 days (4.1. If contract is submitted to higher authority)</b>	

Service is covered under Republic Act No. 9184, otherwise known as the Government Procurement Reform Act.

*\*Cost of the Bidding Documents is based on the Standard Rates of Bidding Documents as stipulated in the Government Procurement Policy Board (GPPB) Resolution No. 04-2012.*

*\*\*Amount of Performance Security is based on percentage stipulated in Section 39 of the 2016 Revised Implementing Rules and Regulations of Republic Act No. 9184.*

### 3. Procurement (Small Value) for property, supplies and materials

Centralized purchase of property, supplies and materials P1M or less

<b>Office or Division:</b>	Administrative Services Unit			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2B - Government to Business			
<b>Who may avail:</b>	Any Filipino enterprise that is registered with PhilGEPS			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
PhilGEPS Number (for first time suppliers)		Supplier		
Proposal Letter with quotation (1 copy)		Supplier		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Interested supplier to submit proposal letter with quotation.	1.1. Choose the lowest calculated and responsive bid and issue Purchase Order to selected supplier.	None	3 days	<i>Procurement Officer Administrative Services Unit</i>
2. Deliver item/s purchased together with Delivery Receipt and Sales Invoice within 15 days.	2.1. Turn over the delivered item/s and the documents (Purchase Request, Purchase Order and other attachments) to the requesting Group.	None	1 day (maximum)	<i>Procurement Officer Administrative Services Unit</i>
	2.2. Sign Certificate of Acceptance (for MOOE) or Memorandum Receipt (for CAPEX) and prepare Disbursement Voucher (DV) for the payment.	None		<i>Requesting Group</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	2.3. Accounting Processes – 1) Charge budget to requesting group and certify budget availability; 2) Prepare and review accounting and journal entries; and, 3) Authorized and approving signatories to sign documents.	None	30 minutes	<i>Senior Financial Specialist / Accountant, Department Manager, Group Head Controllershship Group</i>
	2.4. Treasury Group processes – 1) Encode details in the appropriate Oracle module; 2) Review check details; 3) Review the DV and sign check.	None	30 minutes	<i>Cashier and Department Manager Treasury Group  CASA Bank Signatory</i>
	2.5. Inform supplier of availability of check.	None	5 minutes	<i>Procurement Officer Administrative Services Unit</i>
3. Bring Official Receipt (OR) and claim check.	3.1. Release check for payment.	None	5 minutes	<i>Cashier Treasury Group</i>
	<b>TOTAL</b>	<b>None</b>	<b>4 days, 1 hour and 10 minutes</b>	

**Head Office**

**External Services**

**Customer Relation Management Unit**

## 1. Complaints Handling - Telephone

Filing of complaints through telephone

<b>Office or Division:</b>	Customer Relation Management Unit (CRMU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B - Government to Business, G2C - Government to Citizen			
<b>Who may avail:</b>	All existing and future clients which include existing borrowers (MSME or wholesale), credit delivery partners, service providers, vendors/suppliers and consultants			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Complete details of the complainant <ul style="list-style-type: none"> <li>Name</li> <li>Address</li> <li>Contact details (Phone Number, Mobile Number, email address)</li> </ul>		Complainant		
2. Complete details of the complaint <ul style="list-style-type: none"> <li>Person/s involved</li> <li>Date</li> <li>Place</li> </ul>		Complainant		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Call the SB Corporation Hotline: <u>Phone:</u> 5328-1100 to 10, 5328-1112 to 16 Local 1731 and 1753  <u>Mobile:</u> 0921 5131790 (Smart) 0945 6725033 (Globe)	1.1. Ensure completeness of gathered information from the complainant.	None	10 minutes (maximum)	Contact Center Staff CRMU
	1.2. Record all details of the complaint in the Consumer Assistance Management System (CAMS).	None	1 hour	Contact Center Staff CRMU

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	1.3. Conduct initial assessment.	None	1 hour	<i>CRMU Officer CRMU</i>
	1.4. Forward and endorse valid complaints to the concerned Group.	None	1 hour	<i>CRMU Officer CRMU</i>
	1.5. Perform necessary corrective action and provide the appropriate response to the complainant.	None	1 day	<i>Concerned Group</i>
	1.6. Record Resolution on the Consumer Assistance Management System (CAMS).	None	1 hour	<i>Document Examiner</i>
	<b>TOTAL</b>	<b>None</b>	<b>1 day, 4 hours and 10 minutes</b>	

## 2. Complaints Handling - Email

Filing of complaints through email

<b>Office or Division:</b>	Customer Relation Management Unit (CRMU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B - Government to Business, G2C - Government to Citizen			
<b>Who may avail:</b>	All existing and future clients which include existing borrowers (MSME or wholesale), credit delivery partners, service providers, vendors/suppliers and consultants			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Complete details of the complainant <ul style="list-style-type: none"> <li>Name</li> <li>Address</li> <li>Contact details (Phone Number, Mobile Number, email address)</li> </ul>		Complainant		
2. Complete details of the complaint <ul style="list-style-type: none"> <li>Person/s involved</li> <li>Date</li> <li>Place</li> </ul>		Complainant		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Send email for the complaint to <a href="mailto:sbccorporation@sbcorp.gov.ph">sbccorporation@sbcorp.gov.ph</a>	1.1. Acknowledge, ensure completeness, and validate the complaint received via email.	None	10 minutes (maximum)	CRMU Officer CRMU
	1.2. Record the details of the complaint in the Consumer Assistance Management System (CAMS).	None	1 hour	CRMU Officer CRMU
	1.3. Conduct initial assessment.	None	1 hour	CRMU Officer CRMU
	1.4. Forward and endorse valid complaints to concerned Group.	None	1 hour	CRMU Officer CRMU

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	1.5. Perform necessary corrective action and provide the appropriate response to the complainant.	None	1 day	<i>Concerned Group</i>
	1.6. Record the resolution made accordingly in the CAMS or reply via email as applicable.		1 hour	<i>Concerned Group, CRMU Officer CRMU</i>
	<b>TOTAL</b>	<b>None</b>	<b>1 day, 4 hours and 10 minutes</b>	

**Head Office**

**External Services**

**Controllership Group**

## 1. Certificate of Full Payment

Issuance of Certification of Full Payment to clients with collateral mortgaged

<b>Office or Division:</b>		Controllership Group		
<b>Classification:</b>		Simple		
<b>Type of Transaction:</b>		G2B - Government to Business, G2C - Government to Citizen		
<b>Who may avail:</b>		MSME Borrowers		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Statement of Account		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Request for Certificate of Full Payment.	1.1. Review Branch Accountants' validated Statement of Account (SOA).	None	2 days <i>(maximum)</i>	<i>Senior Financial Specialist Controllership Group</i>
	1.2. Prepare Certificate of Full Payment.	None	15 minutes	<i>Senior Financial Specialist Controllership Group</i>
	1.3. Sign the Certificate of Full Payment and the certified correct SOA.	None	15 minutes	<i>Group Head Controllership Group</i>
	1.4. Release signed SOA and Certificate of Full Payment to requesting party.	None	15 minutes	<i>Administrative Assistant Controllership Group</i>
	1.5. Release the signed SOA and Certificate of Full Payment to the Borrower.	None	30 minutes	<i>Account Monitoring Officer Account Monitoring Department</i>
<b>TOTAL</b>		<b>None</b>	<b>2 days 1 hour and 15 minutes</b>	

## 2. Certificate of Loan Repayments and Premium Contributions

Issuance of Certification of premium contributions and loan repayments made in behalf of the employees to various government agencies

<b>Office or Division:</b>	Controllership Group			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Former employees of SB Corporation			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Letter of Request for Certification		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit letter of request for certification.	1.1. Check coverage period of certification being requested.	None	30 minutes	<i>Senior Financial Specialist Controllership Group</i>
	1.2. Process certification.	None	6 days <i>(maximum)</i>	<i>Senior Financial Specialist Controllership Group</i>
	1.3. Sign the Certification.	None	15 minutes	<i>Group Head Controllership Group</i>
	1.4. Release Certification to the requesting party.	None	15 minutes	<i>Administrative Assistant Controllership Group</i>
<b>TOTAL</b>		<b>None</b>	<b>6 days and 1 hour</b>	

**Head Office**

**External Services**

**Credit Support and Asset Recovery Group**

## 1. Issuance of Statement of Account

### Processing and Issuance of Statement of Account

<b>Office or Division:</b>	Credit Support and Asset Recovery Group (CSARG)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2B - Government to Business, G2C - Government to Citizen			
<b>Who may avail:</b>	SB Corporation Borrowers			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Request thru the Financing Sector		Requesting party		
Borrower's Promissory Note (PN) Number		Financing Sector		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit request for SOA through the Financing Sector.	1.1. Ensure correct borrower's information.	None	30 minutes	<i>Account Officer Financing Sector</i>
	1.2. Prepare Statement of Account (SOA).	None	3 days <i>(maximum)</i>	<i>Collection Officer Credit Support and Asset Recovery Group (CSARG)</i>
	1.3. Review and approve SOA for release.	None	30 minutes	<i>Group Head CARSG</i>
	1.4. Release SOA to borrower.	None	30 minutes	<i>Account Officer Financing Sector</i>
<b>TOTAL</b>		<b>None</b>	<b>3 days 1 hour and 30 minutes</b>	

## 2. Disposal of Real and Other Properties – Public Bidding

Processing of the Disposal of Real and Other Properties (ROPA) through Public Bidding

<b>Office or Division:</b>	Credit Support and Asset Recovery Group (CSARG)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Public			
CHECKLIST OF REQUIREMENTS		ISSUING/SOURCE ENTITY		
1. Letter of Intent to Purchase		Interested bidder		
2. Buyer's Information Sheet (one copy)		ROPA Officer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
1. Submit bid price during public bidding.	1.1. Conduct public bidding of ROPA available for sale.	None	2 hours	<i>Bids and Awards Committee (BAC)</i>
2. Pay the corresponding Bid deposit.	2.1. Issue Official Receipt (OR).	Depending on the amount for public bidding	30 mins.	<i>Cashier Treasury Group</i>
3. Participate during the opening of Bid Documents.	3.1. Open all submitted Bid Price.	None	2 hours	<i>BAC</i>
4. Wait for the result of the winning party during public bidding.	4.1. Open documents and announce the winning bidders.	None	1 hour	<i>BAC</i>
	4.2. Prepare Notice of Award (NOA).	None	1 day	<i>CSARG and Legal Services Group (LSG)</i>
	4.3. Sign the NOA.			<i>Head of the Agency Office of the President</i>
	4.4 Issue the signed NOA to the winning bidders.			<i>CSARG</i>
<b>TOTAL</b>		<b>Amount for public bidding</b>	<b>1 day, 5 hours and 30 mins</b>	

### 3. Disposal of Real and Other Properties – Negotiated Sale

Processing of the Disposal of Real and Other Properties through Negotiated Sale

<b>Office or Division:</b>	Credit Support and Asset Recovery Group			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Public			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Letter of Intent to Purchase		Interested buyer		
2. Buyer's Information Sheet (1 copy)		ROPA Officer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit Letter of Intent for the Negotiated Sale.	1.1. Evaluate Buyer's offer, endorse to AARCO and endorse to ManCom (for less than PhP3.0 million in ROPA value) or Board (for above PhP3.0 million in ROPA value) for approval.	None	5 hours  (2 hours for evaluation and endorsement and at least 3 hours for Committee meeting)	<i>ROPA Officer CSARG</i>
	1.2. Prepare the Notice of Award (NOA).	None	2 hours	<i>CSARG and LSG</i>
	1.3. Sign the NOA.			<i>Head of the Agency Office of the President</i>
	1.4. Issue the signed NOA to the buyer.			<i>CSARG and LSG</i>
2. Pay the Negotiated Price as approved.	2.1. Issue Official Receipt.	Negotiated Price	5 minutes	<i>Cashier Treasury Group</i>
	2.2. Issue Deed of Absolute Sale in favor of the buyer.	None	2 days	<i>CSARG and LSG</i>
	2.3. Prepare and send out Memo request to AARCO for release of TCTs.	None	2 days	<i>ROPA Officer CSARG</i>
<b>TOTAL</b>		<b>Negotiated Price</b>	<b>4 days, 7 hours and 5 minutes</b>	

#### 4. Payment of Success Fees for Collection Agencies

Payment of success fees for accounts collected through Collection Agencies

<b>Office or Division:</b>	Credit Support and Asset Recovery Group			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	Accredited Collection Agencies			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Billing Statement		Accredited collection agency		
Official Receipt		Accredited collection agency		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit the Billing Statement and request mode of release (check, credit advice or any other mode of release).	1.1. Validate the Billing Statement, prepare the Disbursement Voucher (DV) and Fund Allocation Request (FAR) and indicate mode of release.	None	1 hour and 30 minutes	<i>Collection Officer CSARG</i>
	1.2. Complete the required accounting processes – 1) Charge appropriate budget allocated to the transaction of requesting party and certify budget availability of the requested payment; 2) Prepare and review accounting entries and print Journal Entry Voucher; and, 3) Sign and Certify as the Authorized Signatory the Journal Entry Voucher.	None	5 days	<i>Budget Officer, Senior Financial Specialist / Accountant, Department Manager, Group Head Controllership Group</i>
	1.3. Complete all Treasury		30 minutes	<i>Cashier Treasury Group</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	Processes – 1) Encode the details in the appropriate Oracle modules; and, 2) Prepare and review check, debit advice or fund transfer following the process for the mode of release.			<i>Department Manager Treasury Group  CASA bank signatory</i>
2. Claim proceeds of Success Fees and issue Official Receipt (OR).	2.1. Release payment for the Success Fees: <ul style="list-style-type: none"> <li>• Credit proceeds with Collection Agency's nominated bank account (if mode of release is through bank transfer).</li> <li>• Release check.</li> </ul>		10 minutes	<i>Cashier Treasury Group</i>
<b>TOTAL</b>		<b>None</b>	<b>5 days, 2 hours and 10 minutes</b>	

**Head Office**

**External Services**

**Human Resources Management and Development  
Group**

## 1. Recruitment and Selection Process for JG 12 and below

Screening of the applications in the advertised positions for JG 12 and below to complete the Corporation's recruitment process.

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Filipino Citizen who meets the Qualification Standards required by the vacant position			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Accomplished and updated Personal Data Sheet (PDS) (1 copy)		CSC Website - <a href="http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html">http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html</a>		
2. Resume (1 copy)		Applicant		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit an accomplished Personal Data Sheet (PDS) and updated resume.	1.1. Screen and evaluate candidates. a. Initial evaluation b. Technical exam and interview c. Psychological exam d. Background and credit checking	None	63 days (maximum)	Requisitioning Officer/HRMO HRMDG
2. Upon passing the screening and evaluation, undergo the selection process by the HR Merit Promotion and Selection Board (HRMPSB).	2.1. Evaluate the application.	None	4 days (maximum)	CGC Members/ HRMPSB Members/ HRMO
	2.2. Confirm the appointment.	None	3 days (maximum)	Appointing Authority (President and CEO)
<b>TOTAL</b>		<b>None</b>	<b>70 days</b>	

The Recruitment and Selection Process is consistent with CSC guidelines.

## 2. Recruitment and Selection Process for JG 13 and above

Screening of the applications in the advertised positions for JG 13 and above to complete the Corporation's recruitment process.

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Filipino Citizen who meets the Qualification Standards required by the vacant position			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Accomplished and updated Personal Data Sheet (PDS) (1 copy)		CSC Website - <a href="http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html">http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html</a>		
2. Resume (1 copy)		Applicant		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit an accomplished Personal Data Sheet (PDS) and updated resume.	1.1. Screen and evaluate candidates. a. Initial evaluation b. Technical exam and interview c. Psychological exam d. Background and credit checking	None	90 days (maximum)	Requisitioning Officer/HRMO HRMDG
2. Upon passing the screening and evaluation, undergo the selection process by the HR Merit Promotion and Selection Board (HRMPSB).	2.1. Evaluate the application.	None	5 days (maximum)	CGC Members/ HRMPSB Members/ HRMO
	2.2. Confirm the appointment.	None	5 days (maximum)	Appointing Authority (President and CEO)
<b>TOTAL</b>		<b>None</b>	<b>100 days</b>	

The Recruitment and Selection Process is consistent with CSC guidelines.

### 3. Request for HR-related documents

Requests for Certificate of Employment, Copy of Clearance, Service Record

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Former employees of SB Corporation			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Request letter addressed to the HRMDG Head		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit a request for the release of HR-related documents addressed to the HRMDG Head, specifying the needed document.	1.1. Prepare the requested document.	None	1 day	<i>HRMO HRMDG</i>
	1.2. Review, sign and release the document.	None	1 day	<i>Group Head HRMDG</i>
<b>TOTAL</b>		<b>None</b>	<b>2 days</b>	

**Head Office**

**Internal Services**

**Administrative Services Unit**

## 1. Dispatch and recording of Outgoing Documents

Dispatch and recording of outgoing documents including Messengerial/Courier Services

<b>Office or Division:</b>	Administrative Services Unit (ASU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation Groups			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Request Slip (1 copy)		Document Recording and Tracking System (DRTS) Oracle Module		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Concerned group transmits the accomplished and signed request slip along with the outgoing documents to ASU before 2:00 PM.	1.1. Register documents in DRTS Oracle System.	None	1 hour	<i>Administrative Staff Administrative Services Unit</i>
	1.2. Dispatch documents. <ul style="list-style-type: none"> <li>• For Metro Manila documents – dispatch messenger.</li> <li>• For documents outside of Metro Manila – release documents to courier and encode tracking number in DRTS.</li> </ul>	None	1 day	<i>Administrative Staff Administrative Services Unit</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	1.3. Return receiving copy to originating group after encoding date of delivery and recipient in DRTS.	None	1 day	<i>Administrative Staff Administrative Services Unit</i>
<b>TOTAL</b>		<b>None</b>	<b>2 days and 1 hour</b>	

## 2. Transport Services

Provision of vehicles with drivers for official trips

<b>Office or Division:</b>	Administrative Services Unit			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Vehicle Reservation Slip (VRS) (one copy)		Administrative Services Unit (ASU)		
2. Travel Authority (TA) (one copy)		HR Management and Development Group		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Requesting group transmits approved VRS for local trips (one day before the trip) and TA for out-of-town trips (at least two days before the trip).	1.1. Check availability of vehicles and driver.	None	1 day	<i>Dispatch Officer Administrative Services Unit</i>
	1.2. Inform requesting group and driver.	None	1 day	<i>Dispatch Officer Administrative Services Unit</i>
	1.3. On the day of the trip/travel, ensure the vehicle is clean and safety-checked and with sufficient fuel.	None		<i>Driver, Dispatch Officer Administrative Services Unit</i>
<b>TOTAL</b>		<b>None</b>	<b>2 days</b>	

**Head Office**

**Internal Services**

**Controllership Group**

## 1. Certificate of Loan Repayments and Premium Contributions

Issuance of Certification of premium contributions and loan repayments made in behalf of the employees to various government agencies

<b>Office or Division:</b>	Controllership Group			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Memo Request for Certification		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit memo for request for certification.	1.1. Check coverage period of certification being requested.	None	30 minutes	<i>Senior Financial Specialist Controllership Group</i>
	1.2. Process certification.	None	6 days	<i>Senior Financial Specialist Controllership Group</i>
	1.3. Sign the Certification.	None	15 minutes	<i>Group Head Controllership Group</i>
	1.4. Release Certification to the requesting party.	None	15 minutes	<i>Administrative Assistant Controllership Group</i>
<b>TOTAL</b>		<b>None</b>	<b>6 days and 1 hour</b>	

**Head Office**

**Internal Services**

**Human Resources Management and Development  
Group**

## 1. Application for Leave, Official Business (OB), Travel Authority (TA), Overtime (OT) and Compensatory Time Off (CTO)

Processing and Approval of application of Leave, Official Business, Travel Authority, Overtime and Compensatory Time Off

<b>Office or Division:</b>	HR Management and Development Group			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Accomplished and signed Leave Form/Official Business (OB) Form/Travel Authority (TA) Form/Overtime (OT) Form/Compensatory Time Off (CTO) Form (1 copy)		My Oracle Module		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit the signed application form for leave/OB/TA/OT/CTO to the Group Secretary for posting in My Oracle module.	1.1 Check tagged approved application for leave, OB, TA, OT and/or CTO and file the form.	None	1 day	<i>HRMO HR Management and Development Group</i>
<b>TOTAL</b>		<b>None</b>	<b>1 day</b>	

## 2. First Pay, Maternity Pay and Overtime Pay

Processing of First Pay, Maternity Pay, Overtime Pay

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel			
CHECKLIST OF REQUIREMENTS		ISSUING/SOURCE ENTITY		
For First Pay: 1. Appointment Paper 2. Oath of Office 3. Certificate of Assumption 4. Attendance Sheet 5. SALN 6. BIR Forms 7. Checklist of Requirements, certified complete by Recruitment Personnel		HR Recruitment Personnel		
For Maternity Pay 1. Approved SB Corporation Clearance (one copy) 2. Approved Leave Form (one copy)		1. HR Personnel 2. Requesting personnel		
For Overtime Pay 1. Approved Overtime Authorization Form (one copy) 2. Attendance Sheet (one copy)		1. My Oracle 2. HR Personnel		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
1. Submit complete documentary requirements to HR.	1.1. Review and validate the completeness of documents.	None	2 hours	HRMO HRMDG
	1.2. Prepare the computation of pay.	None	2 days	HRMO HRMDG
	1.3. Conduct initial review of computation and supporting documents.	None	1 day	HRMO/ Department Manager HRMDG

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	1.4. Prepare tax computation return to HRMO once done.	None	1 day	<i>Controllership Group</i>
	1.5. Finalize computation and prepare DV, BURS and PACS (if necessary).	None	4 hours	<i>HRMO HRMDG</i>
	1.6. Conduct final review of computation and sign DV and BURS.	None	1 day	<i>HRMO, Department Manager, Group Head HRMDG</i>
	1.7. Complete all required accounting processes – 1) Charging of appropriate budget allocated to the transaction of requesting party and certify budget availability of the requested payment; 2) Prepare and review accounting entries and prints Journal Entry Voucher; and, 3) Signing and Certification of the Authorized Signatory.	None	1 day	<i>Budget Officer Controllership Group  Senior Financial Specialist / Accountant Controllership Group  Department Manager Controllership Group  Group Head Controllership Group</i>
	1.8. Treasury Processes – 1) Encode the details in the appropriate Oracle modules; 2) Prepare and	None	30 minutes	<i>Cashier, Department Manager, CASA Bank Signatory Treasury Group</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	review debit advice; and, 3) Transmits debit advice and fund transfer to bank.			
	<b>TOTAL</b>	<b>None</b>	<b>6 days, 6 hours and 30 minutes</b>	

### 3. GSIS Claims Transactions

Application to avail of various GSIS Programs

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
For Retirement Benefits (at least 1 month before retirement):				
<ol style="list-style-type: none"> <li>1. Duly accomplished GSIS Application Form (one copy)</li> <li>2. Service Record with Leave Without Pay (LWOP) Certification</li> <li>3. GSIS - Declaration of Pendency / Non-pendency of Case (DPNPC) Form (<i>date administered / notarized should be on or after receipt of notification from GSIS</i>)</li> </ol>		<ol style="list-style-type: none"> <li>1. Downloadable at GSIS Website</li> <li>2. HRMDG</li> <li>3. HRMDG/GSIS Website</li> </ol>		
For Policy Maturity Benefits and Cash Surrender Value:				
<ol style="list-style-type: none"> <li>1. A duly accomplished GSIS Application Form</li> <li>2. Service Record with Leave Without Pay (LWOP) Certification</li> </ol>		<ol style="list-style-type: none"> <li>1. Downloadable at GSIS Website</li> <li>2. HRMDG</li> </ol>		
For Availment of College Education Benefits (Edu-child):				
<ol style="list-style-type: none"> <li>1. A duly accomplished GSIS Application Form</li> <li>2. Supporting Documentary Requirements indicated in the application form (i.e., Edu-Plan Policy, School Records and Official Receipts)</li> </ol>		<ol style="list-style-type: none"> <li>1. Downloadable at GSIS Website</li> <li>2. Requesting personnel</li> </ol>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit the duly accomplished Application Form and other documents as listed in the checklist.	1.1. Review and ensure that the form is properly filled out and verify the completeness of submitted documentary requirements.	None	5 minutes	<i>Designated Liaison Officer HRMDG</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
2. Wait for the confirmation of the Designated Liaison Officer.	2.1. Receive / accept the properly filled-out form and complete documents.			
	2.2. Request Service Record with LWOP details from Authorized HR Personnel.	None	1 day	<i>Designated Liaison Officer HRMDG</i>
	2.3. Accomplish the endorsement portion of the form. Forward to the Authorized Endorsing Officer (except for Policy Maturity & Edu-child application form).	None	10 minutes	<i>Designated Liaison Officer HRMDG</i>
	2.4. Sign the Endorsement portion of GSIS Application Form.	None	1 day	<i>Group Head HRMDG</i>
	2.5. Prepare Liaison Officer (LO) Transmittal Form and submit it to the GSIS Office.	None	13 days (Submission to GSIS is done in batches)	<i>Designated Liaison Officer HRMDG</i>
	<b>TOTAL</b>	<b>None</b>	<b>15 days and 15 minutes</b>	

#### 4. GSIS Member's Request for change of employee information

Submission of GSIS Member's Request Form (i.e., reconciliation of records, printing of GSIS records) for changes in their personal data (i.e., change of marital status, address, contact details).

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. GSIS Members Request Form (1 copy)		Designated Liaison Officer / HRMDG GSIS Website (Downloadable Forms)		
2. Supporting Documents, where required		Requesting personnel		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit duly accomplished GSIS Members Request Form and applicable supporting documents.	1.1. Review and ensure that the form is properly filled out and verify the completeness of submitted supporting documents.	None	5 minutes	<i>Designated Liaison Officer HRMDG</i>
2. Wait for the confirmation of the Designated Liaison Officer.	2.1. Receive/accept the properly filled-out form and complete documents.			
	2.2. Process request as indicated in the Member's Request Form.  a. Log in to GSIS Web MSP.  b. Download and accomplish GSIS Form E.  c. Upload the duly accomplished GSIS Form E and attach supporting	None	3 days (maximum)	<i>Agency Authorized Officer (AAO) or Designated Liaison Officer HRMDG</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	documents, where required.			
	<b>TOTAL</b>	<b>None</b>	<b>3 days and 5 minutes</b>	

## 5. GSIS Member's Request for other concerns

Submission of GSIS Member's Request Form (i.e., reconciliation of records, printing of GSIS records) for other GSIS concerns.

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
3. GSIS Members Request Form (1 copy)		Designated Liaison Officer / HRMDG GSIS Website (Downloadable Forms)		
4. Supporting Documents, where required		Requesting personnel		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit duly accomplished GSIS Members Request Form and applicable supporting documents.	1.1. Review and ensure that the form is properly filled out and verify the completeness of submitted supporting documents.	None	5 minutes	<i>Designated Liaison Officer HRMDG</i>
2. Wait for the confirmation of the Designated Liaison Officer.	2.1. Receive/accept the properly filled-out form and complete documents.			
	2.2. Process request as indicated in the Member's Request Form. Prepare Liaison Officer (LO) Transmittal Form and submit it to the GSIS Office.	None	15 days (Submission to GSIS is done in batches)	<i>Agency Authorized Officer (AAO) or Designated Liaison Officer HRMDG</i>
<b>TOTAL</b>		<b>None</b>	<b>15 days and 5 minutes</b>	

## 6. GSIS Loan Applications for Certification

Certification of employees' GSIS loan applications (*i.e., consolidated loan, policy loan, emergency loan*).

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Request for confirmation of loan application (Email)		Requesting personnel		
2. Employees' Latest Pay Slip (one copy)		My Oracle		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Send email request for confirmation of loan application.	1.1. Verify the request and validate paying capacity. Coordinate with SEPMI & SEAI to determine pending loan applications and/or deductions not yet reflected in the latest employee's pay slip.	None	30 minutes	<i>Designated Agency Authorized Officer (AAO) HRMDG</i>
	1.2. Verify other employees' qualifications based on the eligibility criteria set by GSIS.	None	10 minutes	<i>Designated AAO HRMDG</i>
	1.3. Access and log-in to GSIS GWAPS (AAO Website) and perform the appropriate action depending on the eligibility:  • Approve the loan	None	3 days	<i>Designated AAO HRMDG</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
	<p>application and certify eligibility.</p> <ul style="list-style-type: none"> <li>Disapprove the loan application and indicate the reason for disapproval.</li> </ul>			
	1.4. Notify concerned employee(s) via email on the action taken.	None	10 minutes	<i>Designated AAO HRMDG</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 days and 50 minutes</b>	

## 7. HDMF Transactions

Submission of Pag-IBIG Loan and Benefit Claim Application Forms

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
For HDMF (Multi-Purpose Loan) MPL or Calamity Loan: 1. Duly accomplished HDMF Application Form (one copy) 2. Latest Pay Slip (one copy) 3. One photocopy of two (2) valid IDs with original signature 4. One photocopy of LBP ATM with original signature (ATM No. must be readable) 5. Service Record (one copy)		1. Downloadable at Pag-IBIG Website  2. My Oracle 3. Requesting party 4. Requesting party  5. Designated Fund Coordinator/HRMDG		
For Application for Provident Benefit Claim (APB) 1. Duly accomplished GSIS Application Form (one copy) 2. Original and Photocopy of two (2) valid IDs with original signature 3. Service Record (one copy)		1. Downloadable at Pag-IBIG Website  2. Requesting party  3. Designated Fund Coordinator/HRMDG		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit duly accomplished HDMF Application Form and supporting documents.	1.1. Review submitted documents to ensure that the form is properly filled out and verify if with complete supporting documents.	None	5 minutes	<i>Designated Fund Coordinator HRMDG</i>
2. Wait for the confirmation of the Designated Liaison Officer.	2.1. Receive / accept the properly filled-out form and complete documents.	None		

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON/S RESPONSIBLE
	<p>2.2. Process according to the type of request:</p> <p>a. For HDMF MPL or Calamity Loan:</p> <ul style="list-style-type: none"> <li>• Validate paying capacity</li> <li>• Coordinate with SEPI &amp; SEAI to determine pending loan applications and/or deductions not yet reflected in the latest pay slip</li> <li>• Forward to CG for signature</li> <li>• Prepare Transmittal Form and submit to HDMF Office</li> </ul> <p>b. For APB Claim:</p> <ul style="list-style-type: none"> <li>• Submit to HDMF Office.</li> </ul>	None	<p>7 days</p> <p>(Note: Submission of applications / documents to HDMF is done in batches)</p>	<p><i>Designated Fund Coordinator HRMDG</i></p>
	<b>TOTAL</b>	None	<b>7 days and 5 minutes</b>	

## 8. Recruitment and Selection Process for JG 12 and below

Screening of the applications in the advertised positions for JG 12 and below to complete the Corporation's recruitment process.

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel who meet the Qualification Standards required by the vacant position			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Accomplished and updated Personal Data Sheet (PDS) (1 copy)		CSC Website - <a href="http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html">http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html</a>		
2. Resume (1 copy)		Applicant		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit an accomplished Personal Data Sheet (PDS) and updated resume.	1.1. Screen and evaluate candidates. a. Initial evaluation b. Technical exam and interview c. Psychological exam d. Background and credit checking	None	63 days (maximum)	Requisitioning Officer/HRMO HRMDG
2. Upon passing the screening and evaluation, undergo the selection process by the HR Merit Promotion and Selection Board (HRMPSB).	2.1. Evaluate the application.	None	4 days (maximum)	CGC Members/ HRMPSB Members/ HRMO
	2.2. Confirm the appointment.	None	3 days (maximum)	Appointing Authority (President and CEO)
<b>TOTAL</b>		<b>None</b>	<b>70 days</b>	

The Recruitment and Selection Process is consistent with CSC guidelines.

## 9. Recruitment and Selection Process for JG 13 and above

Screening of the applications in the advertised positions for JG 13 and above to complete the Corporation's recruitment process.

<b>Office or Division:</b>	HR Management and Development Group (HRMDG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	SB Corporation Plantilla Personnel who meet the Qualification Standards required by the vacant position			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Accomplished and updated Personal Data Sheet (PDS) (1 copy)		CSC Website - <a href="http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html">http://www.csc.gov.ph/2014-02-21-08-28-23/pdf-files/category/861-personal-data-sheet-revised-2017.html</a>		
2. Resume (1 copy)		Applicant		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit an accomplished Personal Data Sheet (PDS) and updated resume.	1.1. Screen and evaluate candidates a. Initial evaluation b. Technical exam and interview c. Psychological exam d. Background and credit checking	None	90 days (maximum)	Requisitioning Officer/HRMO HRMDG
2. Upon passing the screening and evaluation, undergo the selection process by the HR Merit Promotion and Selection Board (HRMPSB).	2.1. Evaluate the application.	None	5 days (maximum)	CGC Members/ HRMPSB Members/ HRMO
	2.2. Confirm the appointment.	None	5 days (maximum)	Appointing Authority (President and CEO)
<b>TOTAL</b>		<b>None</b>	<b>100 days</b>	

The Recruitment and Selection Process is consistent with CSC guidelines.

## 11. Request for HR-related documents

Requests for Certificate of Employment, Copy of Clearance, Service Record

<b>Office or Division:</b>	HR Management and Development Group			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
Memorandum addressed to the HRMDG Head		Requesting personnel		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit a request for the release of HR-related documents addressed to the HRMDG Head, specifying the needed document.	1.1. Prepare the requested document.	None	1 day	<i>HRMO HRMDG</i>
	1.2. Review and sign the document for release.	None	1 day	<i>Group Head HRMDG</i>
<b>TOTAL</b>		<b>None</b>	<b>2 days</b>	

**Head Office**

**Internal Services**

**Information Technology Group**

## 1. Technical Support without Procurement (Simple)

Servicing simple requests for repair/maintenance/installation of hardware and software

<b>Office or Division:</b>	Information Technology Group (ITG)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Service Ticket		Open Project		
2. Supporting documents		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Prepare service ticket approved by the Group Head through Open Project along with the uploaded supporting documents.	1.1. Validate and study request.	None	1 day	<i>Information Technology Support Services Unit</i>
	1.2. Implement the most appropriate solution. Have the client confirm and close the ticket upon completion.	None	2 days	<i>Assigned personnel Information Technology Group</i>
<b>TOTAL</b>		<b>None</b>	<b>3 Days</b>	

## 2. Technical Support without Procurement (Complex)

Servicing complex requests for repair/maintenance/installation of hardware and software

<b>Office or Division:</b>	Information Technology Group (ITG)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Service Ticket		Open Project		
2. Supporting documents		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Prepare service ticket approved by the Group Head through Open Project along with the uploaded supporting documents.	1.1. Validate and study request.	None	1 day	<i>Information Technology Support Services Unit</i>
	1.2. Implement the most appropriate solution. Have the client confirm and close the ticket upon completion.	None	5 days	<i>Assigned personnel Information Technology Group</i>
<b>TOTAL</b>		<b>None</b>	<b>6 Days</b>	

### 3. Technical Support without Procurement (Highly Technical)

Servicing highly technical requests for repair/maintenance/installation of hardware and software

<b>Office or Division:</b>		Information Technology Group (ITG)		
<b>Classification:</b>		Highly Technical		
<b>Type of Transaction:</b>		G2G – Government to Government		
<b>Who may avail:</b>		All SB Corporation employees		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Service Ticket		Open Project		
2. Supporting documents		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Prepare service ticket approved by the Group Head through Open Project along with the uploaded supporting documents.	1.1. Validate and study request.	None	1 day	<i>Information Technology Support Services Unit</i>
	1.2. Implement the most appropriate solution. Have the client confirm and close the ticket upon completion.	None	19 days	<i>Assigned personnel Information Technology Group</i>
<b>TOTAL</b>		<b>None</b>	<b>20 Days</b>	

#### 4. Access to Corporate Network (Simple)

Setting up/Deactivation of Access to Corporate Network (includes email facility and application systems)

<b>Office or Division:</b>	Information Technology Group (ITG)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Service Ticket		Open Project		
2. Supporting documents		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Prepare service ticket approved by the Group Head through Open Project along with the uploaded supporting documents.	1.1. Validate and study request.	None	1 day	<i>Network Operations Unit</i>
	1.2. Implement the most appropriate solution. Have the client confirm and close the ticket upon completion.	None	2 days	<i>Network Operations Unit</i>
<b>TOTAL</b>		<b>None</b>	<b>3 days</b>	

## 5. Access to Corporate Network (Complex)

Setting up/Deactivation of Access to Corporate Network (includes email facility and application systems)

<b>Office or Division:</b>	Information Technology Group (ITG)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Service Ticket		Open Project		
2. Supporting documents		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Prepare service ticket approved by the Group Head through Open Project along with the uploaded supporting documents.	1.1. Validate and study request.	None	1 day	<i>Network Operations Unit</i>
	1.2. Implement the most appropriate solution. Have the client confirm and close the ticket upon completion.	None	5 days	<i>Network Operations Unit</i>
<b>TOTAL</b>		<b>None</b>	<b>6 days</b>	

## 6. Access to Corporate Network (Highly Technical)

Setting up/Deactivation of Access to Corporate Network (includes email facility and application systems)

<b>Office or Division:</b>	Information Technology Group (ITG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Service Ticket		Open Project		
2. Supporting documents		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Prepare service ticket approved by the Group Head through Open Project along with the uploaded supporting documents.	1.1. Validate and study request.	None	1 day	<i>Network Operations Unit</i>
	1.2. Implement the most appropriate solution. Have the client confirm and close the ticket upon completion.	None	19 days	<i>Network Operations Unit</i>
<b>TOTAL</b>		<b>None</b>	<b>20 days</b>	

## 7. Applications System Development

Processing of Request for application system development

<b>Office or Division:</b>	Information Technology Group (ITG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Service Ticket		Open Project		
2. Supporting documents		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Prepare service ticket approved by the Group Head through Open Project along with the uploaded supporting documents.	1.1. Validate and study request.	None	Processing time depends on the complexity of system to be developed	<i>Assigned personnel Information Technology Group</i>
	1.2. Implement the most appropriate solution. Have the client confirm and close the ticket upon completion.	None	Processing time depends on the complexity of system to be developed	<i>Assigned personnel Information Technology Group</i>
<b>TOTAL</b>		<b>None</b>	<b>Processing time depends on the complexity of the system to be developed</b>	

**Head Office**

**Internal Services**

**Legal Services Group**

## 1. Legal Opinion

### Preparation for Legal Opinion

<b>Office or Division:</b>	Legal Services Group (LSG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation Groups			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Memo Request for Legal Opinion		Requesting group		
2. Supporting documents relative to the request for legal opinion/query		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit the Memo to the Legal Services Group with supporting documents.	1.1. Receive the Memo and check the completeness of the supporting documents.	None	1 hour	<i>Administrative Assistant / Document Examiner III LSG</i>
	1.2. Study and review the legal query.	None	4 days	<i>Attorney V/ Attorney VI LSG</i>
	1.3. Review the draft of the legal opinion and finalize the legal opinion.	None	3 days	<i>Group Head LSG</i>
	1.4. Transmit legal opinion to the requesting group.	None	30 minutes	<i>Administrative Assistant LSG</i>
<b>TOTAL</b>		<b>None</b>	<b>7 days 1 hour and 30 minutes</b>	

## 2. Preparation of Contracts

### Preparation and Issuance of Contracts

<b>Office or Division:</b>	Legal Services Group (LSG)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation Groups			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Memo for Request for Contract Preparation		Requesting group		
2. Approved Terms of Reference and other supporting documents relevant to their request for contract drafting		Requesting party		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit the Memo to the Legal Services Group with supporting documents.	1.1. Receive the Memo and check the completeness of the supporting documents.	None	15 minutes	<i>Administrative Assistant / Document Examiner III LSG</i>
	1.2. Study and review the terms and conditions of the contract and prepare the contract.	None	4 days	<i>Attorney VI/ Attorney VI LSG</i>
	1.3. Review the draft of the contract and finalize the contract.	None	3 days	<i>Group Head / OIC Group Head LSG</i>
	1.4. Transmit the prepared contract to the requesting group.	None	30 minutes	<i>Administrative Assistant LSG</i>
<b>TOTAL</b>		<b>None</b>	<b>7 days and 45 minutes</b>	

**Head Office**

**Internal Services**

**Treasury Group**

## 1. Petty Cash Fund Request

The Petty Cash Fund was created to defray day-to-day expenditures as follows:

- a. To accommodate small groups of SB Corporation clients or guests;
- b. Notarization of pertinent documents;
- c. Developing and printing of official pictures;
- d. Purchasing in small quantities of supplies, materials and related items provided that the need is urgent, and items are not available in stock and canvassing of the market has been done;
- e. Cost of telegrams, postage stamps, freight and other delivery expenses; and,
- f. Other expenses that must be less than or equal to Php2,000.00 (which is not practical to be paid through check).

<b>Office or Division:</b>	Treasury Group (TG)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	All SB Corporation employees			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>ISSUING/SOURCE ENTITY</b>		
1. Petty Cash Voucher (1 copy)		Petty Cash Custodian		
2. Supporting Documents		Requesting personnel		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON/S RESPONSIBLE</b>
1. Submit duly signed and approved Petty Cash Voucher.	1.1. Check the completeness of Voucher.	None	2 minutes	<i>Petty Cash Custodian Treasury Group</i>
2. Sign the Petty Cash Advance/ Reimbursement Form in the "Cash Received by" portion.	2.1. Release the Petty Cash Advance/ Request.	None	3 minutes	<i>Petty Cash Custodian Treasury Group</i>
<b>TOTAL</b>		<b>None</b>	<b>5 minutes</b>	

*Note: All cash advances must be settled within five (5) working days after the completion of the activity for which they were issued.*

## VI. Feedback and Complaints

<b>FEEDBACK AND COMPLAINTS MECHANISM</b>	
How to send feedback	<ul style="list-style-type: none"> <li>• Accomplish our Feedback Form (See <b>Annex C</b> below) and drop them at the designated drop boxes in any of our offices</li> <li>• Email us at <a href="mailto:sbccorporation@sbcorp.gov.ph">sbccorporation@sbcorp.gov.ph</a></li> <li>• Hotline Numbers: <i>Phone:</i> 5328-1100 to 10 5328-1112 to 16 Local 1731 and 1753  <i>Mobile:</i> 0921 5131790 (Smart) 0945 6725033 (Globe)</li> </ul>
How feedback is processed	Feedback is received by the Customer Relation Management Unit and are forwarded to concerned units and/or individuals for appropriate handling.
How to file a complaint	<p>If you are not satisfied with our services, please let us know through the following:</p> <ul style="list-style-type: none"> <li>• Via Post: c/o Customer Relation Management Unit, 18<sup>th</sup> Floor, 139 Corporate Center, 139 Valero St. Salcedo Village, Makati City</li> <li>• Via Hotline: <i>Phone:</i> 5328-1100 to 10 5328-1112 to 16 Local 1731 and 1753  <i>Mobile:</i> 0921 5131790 (Smart) 0945 6725033 (Globe)</li> <li>• Via E-mail: <a href="mailto:sbccorporation@sbcorp.gov.ph">sbccorporation@sbcorp.gov.ph</a></li> </ul>

<p>How complaints are processed</p>	<p>Complaints are received by the Customer Relation Management Unit and are forwarded to concerned units and/or individuals for appropriate handling and response.</p>
<p>Contact Information on CCB, PCC, ARTA</p>	<p>Contact Center ng Bayan (CCB): 0908-8816565 <a href="mailto:email@contactcenterngbayan.gov.ph">email@contactcenterngbayan.gov.ph</a></p> <p>Presidential Complaints Center (PCC): 8888 <a href="mailto:pcc@malacanang.gov.ph">pcc@malacanang.gov.ph</a></p> <p>Anti-Red Tape Authority (ARTA): 8478-5093 <a href="mailto:complaints@arta.gov.ph">complaints@arta.gov.ph</a></p>

## Annex C



### CUSTOMER FEEDBACK FORM

Please let us know how we have served you. You may use this form for compliments, complaints or suggestions.  
(Ipaalam po ninyo sa amin kung paano naming kayo napaglingkuran. Maaring gamitin ito para sa papuri, reklamo o mungkahi)

(Optional)



Name : \_\_\_\_\_ Office/Agency: \_\_\_\_\_ Contact Number (s): \_\_\_\_\_  
(Pangalan) (Tanggapan/Ahensya) (Telepono)

Person/Unit Visited: \_\_\_\_\_ Date of Visit \_\_\_\_\_  
(Tao/Opisinang binisita) (Petsa ng pagbisita)

Nature of Transaction:  
(Uri ng Transaksyon)

- Inquiry     Billing     Messengerial     Delivery
- Loan Transaction     Others, please specify \_\_\_\_\_  
     \_\_\_ Loan Release              \_\_\_ Loan Payment  
     \_\_\_ Submission of Documents    \_\_\_ Release of Collateral Documents

Feedback

- |  |   |   |
|--|---|---|
|  |  |  |
| 1) Were you attended to immediately by the person you were looking for?<br>(Kayo po ba ay maagap na inasikaso ng taong inyong hinahanap?)                                  | <input type="checkbox"/>  | <input type="checkbox"/>  |
| 2) Were you able to transact/conduct your business immediately?<br>(Mabilis nyo po bang natapos ang inyong pakay sa ahensya?)  | <input type="checkbox"/>  | <input type="checkbox"/>  |
| 3) Were you satisfied with the service given to you by the person who attended to your concern?<br>(Ang inyo po bang natanggap na serbisyo ay angkop sa inyong hinahanap?) | <input type="checkbox"/>  | <input type="checkbox"/>  |
| 4) Please let us know how we can further improve our services?<br>(Ipaalam sa amin ang inyong mungkahi kung paano pa naming mas maaayos ang aming serbisyo?) _____         |   |   |



### CUSTOMER FEEDBACK FORM

Please let us know how we have served you. You may use this form for compliments, complaints or suggestions.  
(Ipaalam po ninyo sa amin kung paano naming kayo napaglingkuran. Maaring gamitin ito para sa papuri, reklamo o mungkahi)

(Optional)



Name : \_\_\_\_\_ Office/Agency: \_\_\_\_\_ Contact Number (s): \_\_\_\_\_  
(Pangalan) (Tanggapan/Ahensya) (Telepono)

Person/Unit Visited: \_\_\_\_\_ Date of Visit \_\_\_\_\_  
(Tao/Opisinang binisita) (Petsa ng pagbisita)

Nature of Transaction:  
(Uri ng Transaksyon)

- Inquiry     Billing     Messengerial     Delivery
- Loan Transaction     Others, please specify \_\_\_\_\_  
     \_\_\_ Loan Release              \_\_\_ Loan Payment  
     \_\_\_ Submission of Documents    \_\_\_ Release of Collateral Documents

Feedback

- |  |   |   |
|--|---|---|
|  |  |  |
| 1) Were you attended to immediately by the person you were looking for?<br>(Kayo po ba ay maagap na inasikaso ng taong inyong hinahanap?)                                  | <input type="checkbox"/>  | <input type="checkbox"/>  |
| 2) Were you able to transact/conduct your business immediately?<br>(Mabilis nyo po bang natapos ang inyong pakay sa ahensya?)  | <input type="checkbox"/>  | <input type="checkbox"/>  |
| 3) Were you satisfied with the service given to you by the person who attended to your concern?<br>(Ang inyo po bang natanggap na serbisyo ay angkop sa inyong hinahanap?) | <input type="checkbox"/>  | <input type="checkbox"/>  |
| 4) Please let us know how we can further improve our services?<br>(Ipaalam sa amin ang inyong mungkahi kung paano pa naming mas maaayos ang aming serbisyo?) _____         |   |   |

## VII. List of Offices

Office	Address	Contact Information
HEAD OFFICE	17 <sup>th</sup> & 18 <sup>th</sup> Floors, 139 Corporate Center, 139 Valero St., Salcedo Village Makati City	<p><u>Phone:</u> 5328-1100 to 10 5328-1112 to 16 Local 1731 and 1753</p> <p><u>Mobile:</u> 0921 5131790 (Smart) 0945 6725033 (Globe)</p>
LENDING OFFICES:		
NORTH LUZON GROUP	2nd Floor, ES Clemente Building, Shanum St., corner Otek St., Lake Drive Burnham Park, Baguio City	<p><u>Phone:</u> (074) 442-9256</p>
SOUTH LUZON GROUP	19th Floor, 139 Corporate Center, Valero St., Salcedo Village, Makati City	<p><u>Phone:</u> 5328-1100 to 10 5328-1112 to 16 Local 1731 and 1753</p>
VISAYAS GROUP	6F Unit A, 2QUAD Building Cardinal Rosales Avenue, Cebu Business Park, Cebu City	<p><u>Phone:</u> (032) 415-8280 (032) 232-1200</p>
MINDANAO GROUP	4th Floor Unit 410 Landco Corporate Center, JP Laurel Ave., Bajada, Davao City	<p><u>Phone:</u> (082) 221-0858 (082) 221-1488</p>