dti PHILIPPINES

BAGONG PILIPINAS

SMALL BUSINESS CORPORATION
WHERE MSMEs GO TO GROW

Small Business Corporation

Where MSMES Go to Grow

www.sbcorp.gov.ph

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About the Corporation

- **A non-bank government financial institution created in 1991 under Magna Carta for MSMEs (RA 6977 as amended by RA 8289 and RA 9501).**

- **Mandated to engage in development initiatives for MSMEs**, "implementing comprehensive policies and programs to assist MSMEs in all areas, including but not limited to finance and information services, training and marketing."

- **SBCorp is under the administrative supervision of DTI.**

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•**SB Corp's focus** is to provide micro, small and medium enterprises the much needed access to finance to help them grow their businesses. It has several programs for the MSME market: wholesale lending to smaller financial institutions, cooperatives and foundations and retail or direct lending to micro, small and medium enterprises (MSMEs) which are as follows:

1. Wholesale Lending program
    - P3 Wholesale Program
2. Retail Lending Programs
    - Business Expansion Financing
    - Franchise Acquisition Funding
    - Women's Enterprise Fund
    - OFW Negosyo Fund
    - MSME Business Fund
    - Youth Enterprise Fund
    - Purchase Order Financing
    - Falah Financing
    - Turismo Asenso Loan Program
    - Export Business Expansion Financing
    - E-Transport Loan Program

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P3 Microfinance Wholesale

Particulars	P3 Microfinance Wholesale
Life of Credit Line	1 year
Amount of Credit Line	Subject to assessment of MFI's financial condition (up to SBL)
Repayment Term	24 months per availment (quarterly mode of payment)
Validity Period for First Availment	6 months, if not availed within the validity period, line shall be revoked
Interest Rate	3.0% per annum
Processing Fee	1% of availment
Collateral Cover	Clean
Loan Security	Post-dated checks to cover the amortization of the loan until maturity date; Notarized Deed of Assignment of Receivables Continuing Suretyship Agreement.

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P3 Microfinance

Features	Guidelines
Loan Limit to End-Borrower	Up to 300k per micro end-borrower;
Manner of loan release, Schedule of release, Terms and Collection System	Based on MFI internal policies
Interest Rate	Up to **2.50%** per month all-in Savings or CBU, Insurance premium and other deductions that do not accrue to the MFI but benefits the micro borrower are not part of the 2.5% cap.
Livelihood track record	At least six months; May be a start-up if provided with training or starter kit by the MFI, the LGU or other government agencies.
Nature of livelihood	**Wide ranging, may include agri-activities**

Qualification Criteria for Micro Enterprise Borrower

Features	Guidelines
Business Registration Documents	DTI Registration/Mayor's Permit/Barangay Business Permit; MFI Certification of Good Standing, if applicable
Asset Size	Not more than PhP15.0 Million, net of value of land
Livelihood Track Record	At least six (6) months track record in the activity to be financed; May be start-up, if provided with a training or a starter kit by the MFI, the LGU or other government agencies
Nature of Livelihood	**Wide ranging, may include agricultural activities**
Citizen Status	Filipino nationality, in good standing with the community; with Government-issued ID, Barangay Clearance
Personal Status	In good health and able to perform his/her livelihood activity

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SB Corp. Performance as of June 30, 2026

Particulars	Wholesale Lending Program
Total Number of Acitive Partner Financial Institutions (PFI) (including microfinance institutions)	358
Total Number of MSMEs served	489,108
Total Releases From January to June 30, 2026	P 5.74 Bn