

Small Business Corporation Program Beneficiaries

Small Business Corporation extends credit assistance to micro, small and medium-sized enterprises (MSME) through its Credit Delivery Strategy.

Under this Strategy, we operate four financing programs.

1. Wholesale lending for SMEs.

Wholesale funds are coursed through or “conducted” to our **partner banks and institutions** for re-lending to “already bankable” SMEs.

Our Wholesale lending facilities can be accessed by SMEs by applying for SME loans through our partner banks and institutions.

2. Microfinance Wholesale Lending Program

Open to partner **rural banks, microfinance institutions, and cooperatives**, who in turn, re-lend the funds to eligible “pre-enterprises”.

The pre-enterprises we assist include the graduating and start-up micros. (Graduating micros refer to those unregistered yet existing enterprise that are willing to register as an enterprise, have a livelihood track record as well as credit track record with a micro-finance institution, and with tangible assets. Start up micros, on the other hand, are starting enterprises that do not meet these qualifications yet.)

3. mSME Retail Lending Program

Open to registered micro, small and medium enterprises (MSMEs). The program is intended to bridge the financing gap of what we refer to as the “pre-bankable but viable” MSMEs that are at the moment “unserved” by the banking system. Through this program, we hope to provide a conducive environment for MSMEs by financing their business needs, training them to get credit track record and experience, and building up business size necessary to access bank financing in the future.

Direct lending facilities are available for **manufacturers, suppliers, traders, exporters, franchisers, and service providers among others.**

4. Credit Guarantee Program

It provides an entry point for small and medium enterprises (SME) to the banking system. The program targets what we call “near bankable SMEs” who can access the banks but cannot provide sufficient collateral for their loan. The credit guarantee answers this need by serving as alternative or supplemental collateral for the SME loan.

Our credit guarantee facilities can be tapped by **SMEs through our partner financial institutions.**