

INCLUSIVE LENDING FOR ASPIRING WOMEN (ILAW) ENTREPRENEURS PROGRAM

**DBP Women's Month Celebration
March 31, 2017**

**Presented by:
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- Empower women by supporting women entrepreneurship
- Help small businesses grow beyond microcredit
- Create jobs and build local economies
- Tap into the network of women organizations and experts

- Simplified lending procedures and requirements
- Dedicated financing window
- Flexible collateral policy
- Customized repayment schedules to match your business cash flow

- Single Proprietorship: Principal should be a woman
- Partnership: Must have at least one (1) woman partner
- Corporation: must have a woman CEO or COO
- Cooperative: Majority of the members must be women

- Working capital financing
- Capital expenditures financing
- Confirmed LC/PO financing
- Franchise financing

- Minimum of PhP300,000.00
- Up to 90% of total project cost

- Specifically targets a “riskier” and “more unbanked” sub-segment of the MSME market
- Shows concrete support to gender equality and women empowerment
- Addresses market failure by lending to qualified start-ups and those belonging in the “missing middle” segment of the Philippine MSME market

- Economically, the program spurred investments, fostered growth and created additional income and jobs both in urban and rural areas.
- Socially, the program have positive impact on savings behavior, health and education.
- Environmentally, ILAW program borrowers are required to adopt and adhere to applicable environmental laws and regulations.

The ILAW Program was a recipient of a Merit Award from the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) during the recent ADFIAP Awards held in Vietnam last May 2015.



Updates as of December 31, 2016

- **Loan Approvals – PhP600.77 million**
- **Loan Releases – PhP489.66 million**
- **Number of borrowers – 77**

1. Program Promotion

- Tie-up with existing DTI Negosyo Centers to disseminate information on the ILAW program
- Tie-up with WomenBizPH on program presentation during events and fora

2. Networking with Phil. Commission on Women, WomenBizPH, etc.

- To keep abreast with current issues, developments and prospects for the women sector

Thank you.