

**Inclusive Lending  
for Aspiring  
Women (ILAW)  
Entrepreneurs  
Program  
Business Loans**

**GENERAL REQUIREMENTS**

- Letter of Intent
- Application Forms and other forms (from DBP)
- Business Registration (from DTI/SEC/CDA/DOLE)
- Business Permit
- Income Tax Returns for the past three (3) years (*if applicable*)
- Financial Statements for the latest three (3) years (*if applicable*)
- Simplified Business Plan

**ADDITIONAL REQUIREMENTS FOR CORPORATION AND COOPERATIVE**

- By-Laws and Articles of Incorporation/ Cooperation
- Board Resolution and Secretary's Certificate authorizing the loan, indicating the authorized signatories

Additional requirements, if applicable, may be asked to support your loan application.

*For more information, please contact:*

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**INCLUSIVE LENDING FOR  
ASPIRING WOMEN (ILAW)  
ENTREPRENEURS  
PROGRAM  
BUSINESS LOANS**

Ang Business Loan sa mga ILAW NG TAHANAN

To all "Ilaw ng Tahanan," are you thinking of starting or growing your business? With DBP ILAW Business Loans, women entrepreneurs will enjoy competitive rates and flexible terms – regardless of the loan amount.

## Inclusive Lending for Aspiring Women (ILAW) Entrepreneurs Program Business Loans

### PROGRAM OBJECTIVES

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

### Under DBP ILAW, YOU are our PRIORITY!

- **Simplified lending procedure and requirements for micro and small DBP ILAW Business Loans**  
ITRs and audited financial statements may be waived for small women entrepreneurs borrowing less than PhP3.0 million.

- **Dedicated financing window for ILAW Business Loans**

A special loan facility and dedicated window for women entrepreneurs – including start-ups – because you deserve it.

- **Flexible collateral policy**

Your loan will not be denied just because you do not have collateral. We are more concerned with the quality of your business cash flows, overall credit worthiness and other mitigating measures.

- **Customized repayment schedules to match your business cash flow**

For term loans, the loan repayment term shall be based on enterprise's development period but not to exceed ten (10) years, payable based on the business cash cycle.

- **Business advice from WomenBizPH experts**

The Women's Business Council of the Philippines is one of the country's premier women advocacy group for Filipino women engaged in business. It is composed of the country's top women business leaders and entrepreneurs.

### ELIGIBLE BORROWERS

Single Proprietorship/Partnership/ Corporation/Cooperative duly licensed to engage in business with an asset size of PhP100.0 million and below, provided that for:

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

### ELIGIBLE LOAN PURPOSES

- Production
- Working capital
- Fixed asset acquisition
- Financing of confirmed Purchase Order / Letter of Credit

### LOAN AMOUNT

- Minimum of PhP300,000.00
- Up to 90% of Project Cost (PC)

### COLLATERAL

- Real Estate Mortgage
- Chattel Mortgage
- Hold out on deposit of at least two (2) monthly amortizations
- Other mortgageable properties, assets or alternative collaterals or security arrangements acceptable to DBP