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Lending Center:

We Build **Possibilities**.

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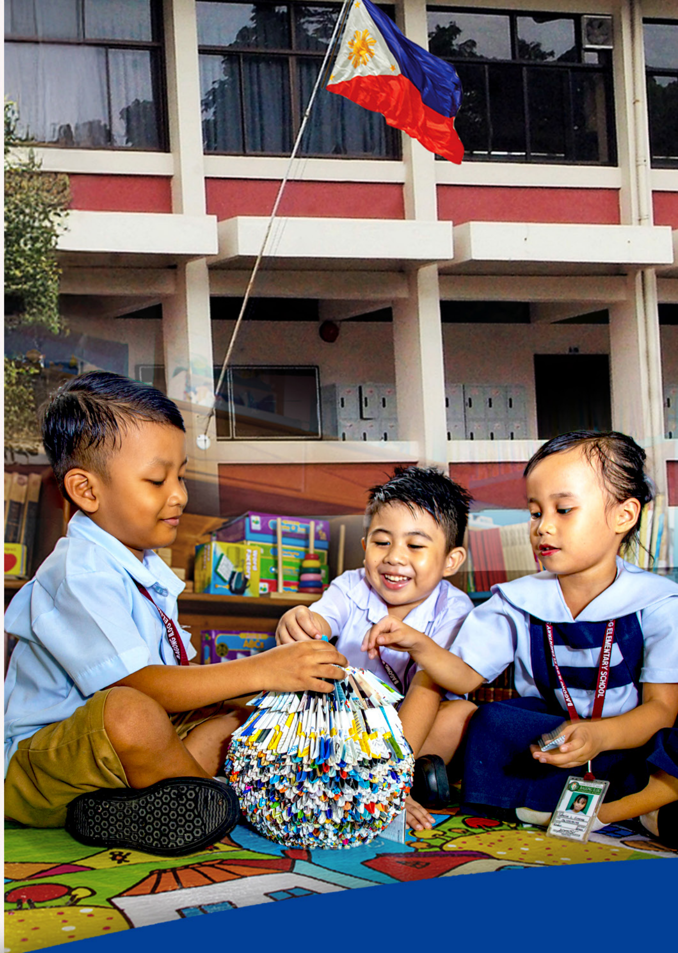

ESKWELA

DBP EDUCATION SECTOR SUPPORT FOR KNOWLEDGE, WISDOM AND EMPOWERMENT THROUGH LENDING ASSISTANCE

We Build Possibilities.

BAGONG PILIPINAS

The **DBP Education Sector Support for Knowledge, Wisdom and Empowerment through Lending Assistance (DBP ESKWELA)** is a lending program for schools covering Basic Education, Higher Education, Technical-Vocational Education, and Alternative Learning Systems (ALS).

The ESKWELA Program aligns with DBP's strategic thrust of contributing to the improvement of Filipino lives by supporting and promoting the availability and accessibility of quality education.

Program Objectives

DBP ESKWELA aims to contribute to the National Government's targets on education by providing credit assistance to the education sector

Eligible Borrowers

- Local Government Units (LGUs)
- Private and public Educational Institutions (EIs)
- Accredited training centers
- Other institutions (i.e. foundations) that support educational programs

Eligible Loan Purposes

- **Land Acquisition**
  Lot purchase to serve as school site or to expand school facilities (available to LGUs only)
- **Infrastructure**
  Construction, repair or renovation of school facilities (e.g. classrooms, libraries, laboratories, restrooms, and recreational areas)
- **Furniture and Equipment**
  Purchase of school furniture (e.g. armchairs, desks and bookshelves) and equipment (e.g. ICT and audio-visual equipment, science laboratory equipment, generator sets, and school shuttle service)
- **Supplies and Materials**
  Purchase of school supplies and materials (e.g. school bags, writing pads, notebooks, and textbooks) intended for use of students or for reselling to students

- **Receivables Financing of Government Subsidies**
  Advancing or bridge financing of government subsidies on educational programs such as the Senior High School Voucher Program (SHS VP)
- **Onlending to Students through Borrower-School**
  Relending to students to cover cost of education, educational expenses, cost of living allowance, and other school fees

Loan Term

Particulars	Loan Term	Grace Period
Capital Expenditure	Up to 15 years	Up to 2 years
Working Capital - Permanent - Short-term	 Up to 3 years Up to 360 days	 Up to 1 year None
Onlending to Students through Borrower-School	Up to 8 years	Up to 4 years

Interest Rate

Based on DBP's applicable benchmark rates and credit spread

Basic Documentary Requirements

- Application letter indicating amount and loan purpose
- Company profile
- Audited financial statements (3 years)
- Business plan
- Certificate/s of Registration and regulatory permits

Note: Additional requirements may be required based on the nature of the project.