



Philexim

PHILIPPINE EXPORT-IMPORT CREDIT AGENCY

CITIZEN'S CHARTER

Excellence
Integrity
Professionalism
Good Governance
Innovation
Teamwork



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INSTITUTIONAL THRUST

MISSION

We are a sovereign guarantor extending primarily guarantee, export insurance and related services to business entities in order to develop the Nation's export industry and facilitate investment in strategic sectors of the economy.

VISION

By 2018, PhilEXIM shall be the preferred credit guarantee institution facilitating international trade and investments responsive to the developmental needs of the country.

CORPORATE VALUES

*Excellence
Integrity
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CORPORATE OBJECTIVES/FUNCTIONS

Under Republic Act No. 8494 PhilEXIM shall have the following expanded functions:

1. To promote and facilitate the entry of foreign loans into the country for development purposes having special regard to the needs of export-oriented industries, industries registered with the Board of Investments, public utilities, and industries the promotion of which is encouraged by government policy;
2. To guarantee loans granted by Philippine banking and financial institutions to qualified exporters, producers of export products, and contractors with approved service contracts abroad;
3. To facilitate and assist in the implementation of approved service contracts abroad entered into by Philippine entities, enterprises, or corporations with foreign exchange earning potentials, by providing counter-guarantees to Philippine banks and financial institutions issuing stand-by Letters of Credit or of Letters of Guarantee for the performance of said service contracts;
4. To meet requests from domestic entities, enterprises, and corporations to assist them in the coordination of their development and expansion plans with a view to achieving better utilization of their resources;
5. To provide technical assistance in the preparation, financing and execution of development or expansion programs, including the formulation of specific project proposals; and
6. To undertake such actions that are consistent with the primary purposes of the corporation.”

FINANCING PROGRAMS

- **Guarantee Program for SMEs**
Guarantees on short-term loans to support persons or entities licensed to engage in export-oriented activities, as well as in activities which, in the determination of TIDCORP, promote and develop the capital goods and import substitution industries.

- **Guarantee Program for Large Accounts**
To promote and facilitate the entry of foreign loans into the country for development purposes having special regard to the needs of export-oriented industries, industries registered with the Board of Investments, public utilities, and industries the promotion of which is encouraged by government policy

- **Portfolio Guarantee Program for SMEs**
Expand the business capability of any financial institution's B-BBB rated SME portfolio by means of utilizing the sovereign rating, zero-risk weight feature and capital leveraging advantage of PhilEXIM.

- **Short-term Direct Lending Program for SMEs**
Short term loans to persons or entities licensed to engage in export-oriented activities, as well as in activities which, in the determination of TIDCORP, promote and develop the capital goods and import substitution industries.

- **Medium- to Long-term Direct Lending Program for SMEs**
Medium and long term loans to persons or entities licensed to engage in export-oriented activities, as well as in activities which, in the determination of TIDCORP, promote and develop the capital goods and import substitution industries.

- **Wholesale Direct Lending Program for SMEs**
Short term loans of up to P50 Million to financial institutions and exporter organizations for on-lending to the SME export sector and a soft loan facility for capacity building of exporter organizations.
- **Access of Small Enterprises to Sound Lending Opportunities (ASENSO)**
Lending program by government financial institutions (GFIs) designed to give small and medium enterprises (SMEs) greater access to short- and long-term funds of up to P5.0 million for the purchase of equipment, lot and inventories as well as building construction.

CREDIT INSURANCE

Export Credit Insurance (ECI)

Insurance coverage to exporters against the risk of non-payment by foreign buyers of export shipments on credit arising from political or commercial risks.

HOW TO AVAIL OF THE PROGRAMS

Guarantee Programs

Guarantee Program for SMEs	
Program	Guarantees on short term loans to direct and indirect exporters, firms involved in priority projects of the National Government and import substitution industries
Purpose of the Loan	Working capital, such as but not limited to: <ul style="list-style-type: none"> • Receivables financing • Inventory financing • Supplier's credit whether domestic or imported • Discounting of drafts drawn against buyers
Program Features:	
Guarantee Coverage	Up to 90% of the principal of the approved loan
Eligible Borrowers	Any entity, enterprise or corporation organized or licensed to engage in business in the Philippines
Business Experience	Profitable operations for the last two (2) years
Debt to Equity Ratio	4 : 1 maximum (after financing)
Minimum Networth	P500,000
Loan Amount	Up to P20 Million or its equivalents in US Dollars
Term/Maturity	180 days PN extendible provided that shipment date and/or expiry of LC/CPO is extended but not beyond 360 days
Collateral	REM/ChM and/or other acceptable collaterals
Application Fee	P10,000 plus GRT, payable up-front upon application (non-refundable)
Processing Fee	1/4 of 1% of the guaranteed amount plus GRT, payable upon receipt of Notice of Approval
Guarantee Fee	Maximum of 2.5% per annum plus GRT
Amendment or Extension Fee	P5,000 plus GRT per amendment or extension
Out-of-Pocket Expenses	For account of the applicant/funder as billed
Taxes	Applicable taxes for account of the borrower

Portfolio Guarantee Program for SMEs	
Program	To optimize on the capital leveraging advantage of PhilEXIM, benefiting the SME portfolio of banks.
Coverage	SME industries with SME size based on Magna Carta definition
Program Features:	

Portfolio Guarantee Program for SMEs	
Term	One year
Availability	SME loan portfolio only
Eligible Sectors	Export Trade Capital Goods Manufacturing Import Substitution (with at least 50% component)
Portfolio Requirement	P50 Million to P300 Million
Interest Rate	Bank prevailing lending rate
Guarantee Cover	Up to 90% of principal only
Portfolio Credit Rating	From B-BBB
Portfolio Review	Every Anniversary date
Guarantee Fee	1.5% to 2.5% based on Portfolio Credit Scoring (payable upfront)
Nature of the Guarantee	Ordinary Guarantee, No waiver of the right of excussion
Portfolio Credit Rating	B-BBB

Guarantee Program for Large Accounts	
Program	<ul style="list-style-type: none"> Guarantees on loans to direct and indirect exporters, firms involved in priority projects of the National Government and import substitution industries Guarantees on investments
Purpose of the Loan	<ul style="list-style-type: none"> CAPEX inclusive of land acquisition Working capital Project Financing
Program Features:	
Guarantee Coverage	Up to 90% of the principal of the approved loan
Eligible Borrowers	Any entity, enterprise or corporation organized or licensed to engage business in the Philippines
Debt to Equity Ratio	3 : 1 maximum (after financing)
Exposure Limit	Maximum: Single Borrower's Limit
Term	Fixed or Revolving Short Term : up to 1 year Medium Term : more than 1 year up to 3 years Long Term : more than 3 years
Collateral	Project assets and other acceptable collaterals
Application Fee	P100,000 plus GRT, payable up-front upon application (non-refundable)
Processing Fee	1/8 of 1% of the guaranteed amount plus GRT, payable upon receipt of Notice of Approval
Guarantee Fee	Maximum of 2.5% per annum plus GRT
Amendment or Extension Fee	P5,000 plus GRT per amendment or extension
Out-of-Pocket Expenses	For account of the applicant/funder as billed
Taxes	Applicable taxes for account of the borrower

Lending Programs

Short Term Direct Lending Program for SMEs	
Program	Short term loans to persons or entities licensed to engage in export-oriented activities, as well as in activities which, in the determination of TIDCORP, promote and develop the capital goods and import substitution industries.
Purpose of the Loan	Working capital, such as but not limited to: <ul style="list-style-type: none"> • Receivables financing • Inventory financing • Supplier's credit whether domestic or imported • Discounting of drafts drawn against buyers
Program Features:	
Eligible Borrowers	
Direct Exporters	<ul style="list-style-type: none"> • With minimum export volume of US\$100,000.00 or its equivalent within the last six months prior to application • Profitable operations for the last 2 years
Indirect Exporters	<ul style="list-style-type: none"> • Indirectly exporting in the immediately preceding year; and • Profitable operations for the last 2 years
Type of Credit Accommodations	Transactional and / or Revolving Line
Term/Maturity	180 days PN extendible provided that shipment date and/or expiry of LC / CPO is extended but not beyond 360 days
Loan Limit	<ul style="list-style-type: none"> • 80% of the value of the L/C, CPO, CSC and/or export bills provided maximum amount will not exceed P20.0 Million. • For indirect exporters, 80% of the value of the receivable from the exporter provided maximum amount will not exceed P20.0 Million.
Financial Position	<ul style="list-style-type: none"> • Maximum debt to equity ratio at 4:1 after financing • Increasing trend in ROA and ROE
Collateral	REM/ChM and/or other acceptable collaterals
Application Fee	P10,000 plus GRT, payable up-front upon application (non-refundable)
Processing Fee	¼ of 1% of the approved loan amount plus GRT (payable upon receipt of Notice of Approval or may be deducted from the initial loan proceeds)
Interest	Applicable PDST-F rate plus spread
Amendment or Extension Fee	P5,000 plus GRT per amendment or extension
Out-of-Pocket Expenses	For account of the client as billed
Taxes	Applicable taxes for account of the borrower

Medium to Long-Term Direct Lending Program for SMEs	
Program	Medium to Long-term loans to persons or entities licensed to engage in export-oriented activities, as well as in activities which, in the determination of TIDCORP, promote and develop the capital goods and import substitution industries.
Purpose of the Loan	<ul style="list-style-type: none"> • CAPEX inclusive of land acquisition • Permanent working capital
Program Features:	
Business Experience	Profitable operations for the last 2 years
Type and Tenor of Loan	<ul style="list-style-type: none"> • Medium Term Loan: Up to 3 years • Long Term Loan: Up to 7 years
Loan Limit	Up to P50 million but not more than 30% for land acquisition
Repayment Terms	Principal and interest payable in arrears, quarterly or semi-annually
Debt to Equity Ratio	<ul style="list-style-type: none"> • Maximum debt-equity ratio of 4:1 after financing • Minimum net worth of P500,000.00
Collateral	Project assets and any acceptable collaterals
Application Fee	<ul style="list-style-type: none"> • P1 M application – P10,000 plus GRT payable upfront upon application, non-refundable • Over P1 M application – P20,000 plus GRT payable upfront upon application, non-refundable
Processing Fee	1/4 of 1% of the approved amount plus GRT which may be deducted from the loan proceeds
Interest Rate	Applicable PDST-F rate plus applicable spread
Out-of-Pocket Expenses	For account of the client as billed
Taxes	Applicable taxes for account of the borrower

Wholesale Lending Program for SMEs	
Program	Short term loans of up to P50 Million to financial Institutions and exporter organizations for on-lending to the SME export sector and a soft loan facility for capacity building of exporter organizations.
Purpose	<p>Working capital</p> <p>Also available for:</p> <ul style="list-style-type: none"> • Check Rediscounting Facility to finance P.O.'s and LC's of end borrower/member; • Acquisition of equipment & tools needed in operations; • Improvement of workplace, storage, or warehouse

Wholesale Lending Program for SMEs	
	facility; <ul style="list-style-type: none"> • Advertisement & promotion design, packaging & other quality maintenance & upgrading costs; and • Participation of member exporters in local & international trade shows.
Eligibility Criteria	
Financial Institution	BSP accredited financial institution
Exporter Association	<ol style="list-style-type: none"> 1. Duly registered with SEC/CDA with at least two (2) years in operation; 2. Debt to equity ratio of 5:1; 3. Well-managed records, accounting & internal control systems, including: <ol style="list-style-type: none"> a. Membership directory of at least 10 active members b. Written Policies c. Board Resolutions 4. With good leadership; 5. Available to direct and indirect exporters; and 6. With at least 85% membership fee collection rate.
Program Features:	
Eligible Partner-Borrower Conduit:	
Financial Institution	BSP accredited financial institution
Exporter Association	Exporter Organizations – primary associations, federations, chambers, chapters and cooperatives
Eligible End Borrowers	<ol style="list-style-type: none"> 1. Direct Exporters – any entity that earns foreign exchange revenues; and 2. Indirect Exporters – supply chain of direct exporters.
Credit Limit:	
Financial Institution	<ul style="list-style-type: none"> • Minimum P 10 Million • Maximum P 50 Million
Exporter Association	<ul style="list-style-type: none"> • Minimum P 10 Million • Maximum P 50 Million • Single Borrower's Limit for End Borrower - P2.5 Million
Collateral Requirements	REM, ChM and other acceptable collaterals; Conduit may require other collaterals
Financing Charges For One Year Revolving Credit Line:	
Interest Rate	PDST-F rate plus applicable spread
Handling Fee	P 10,000 payable upfront
Service Fee	P 5,000 for every availment
Out-of-pocket Expenses	Actual
Repayment Terms	<ul style="list-style-type: none"> • Principal – One time payment based on maximum one (1) year Promissory Note; and • Interest – discounted

**Access of Small Enterprises to Sound Lending Opportunities (ASENSO)
Matrix of Lending Features of Short-Term**

Wholesale Lending Program for SMEs	
Soft Loan Facility for Capacity Building	
Eligible Purpose	Building up of data bank and members' profile, common service / business support facility improvements, marketing & networking, & upgrading of MIS, accounting & internal control systems
Maximum Loan Amount	5% of the approved credit line provided that the total amount shall not exceed the original amount of the line
Interest	2% lower than Wholesale Lending rate
Repayment Term	One time payment of principal
Conditions	At least 50% of the line has been availed

Purpose of the Loan	Export Financing (Export Packing Credit)	Revolving Credit Line (Temporary Working Capital)
Target Industries	At least 60% Filipino-owned whose assets are not more than P100 Million, excluding the value of the land, or subject to ownership rules as defined under existing Philippine laws for specific industries	All industries except a) Trading of imported goods, of liquor and cigarettes; and b) Extractive industries
Eligible Enterprises	At least 60% Filipino-owned whose assets are not more than P100 Million, excluding the value of the land, or subject to ownership rules as defined under existing Philippine laws for specific industries	At least 60% Filipino-owned whose assets are not more than P100 Million, excluding the value of the land, or subject to ownership rules as defined under existing Philippine laws for specific industries
Maximum Financing	70% of the value of LC/PO; maximum of P5.0 Million	70% of working capital requirement; maximum of P5.0 Million
Interest	ASENSO lending rate repriced quarterly by the ASENSO Finance Committee	ASENSO lending rate repriced quarterly by the ASENSO Finance Committee
Repayment Term	Maximum of one year	Maximum of one year
Collateral *	<ol style="list-style-type: none"> 1) Post dated check 2) Registered/Unregistered REM/CHM 3) Assignment of LC or PO 4) Assignment of life insurance 5) Guarantee cover 	<ol style="list-style-type: none"> 1) Post dated check 2) Registered/Unregistered REM/CHM 3) Assignment of life insurance 4) Guarantee cover (if franchisee) 5) Assignment of lease rights (if franchisee)
Evaluation and Service Fee	P2,000 for every P1.0 Million plus front-end fee of ½ of 1% of approved loan	P2,000 for every P1.0 Million plus front-end fee of ½ of 1% of approved loan
Financial Profile of the Borrower		
Debt to Equity Ratio	At most 80:20 after loan	At most 80:20 after loan At most 70:30 (if franchisee)
Profitability	Positive income for last year (if past Year's income is negative, the average income of past 2 or 3 years should be positive)	Positive income for last year (if past Year's income is negative, the average income of past 2 or 3 years should be positive)
Other Ratios	Based on industry standards	Based on industry standards

* The program will not decline a loan only on the basis of inadequate collateral. However, the borrower must be willing to mortgage any available business and personal collateral, including assets to be acquired from the loan to secure the borrowing.

Access of Small Enterprises to Sound Lending Opportunities (ASENSO) Matrix of Lending Features of Long-Term Loans	
Purpose of the Loan	<ul style="list-style-type: none"> • Purchase of Equipment • Building Construction • Purchase of Lot • Purchase of Inventories – Permanent Working Capital <p style="text-align: right;">} Term Loans</p>
Target Industries	All industries except <ul style="list-style-type: none"> c) Trading of imported goods, of liquor and cigarettes; and d) Extractive industries
Eligible Enterprises	At least 60% Filipino-owned whose assets are not more than P100 Million, excluding the value of the land, or subject to ownership rules as defined under existing Philippine laws for specific industries
Maximum Financing	<ul style="list-style-type: none"> • 80% of the incremental project cost • Maximum of P5.0 Million
Interest	ASENSO lending rate repriced quarterly by the ASENSO Finance Committee
Repayment Term	Maximum of five (5) years, inclusive of maximum one (1) year grace period on principal monthly amortization
Collateral **	<ol style="list-style-type: none"> 1) Post dated check 2) Registered/Unregistered REM/CHM 3) Assignment of life insurance 4) Corporate Guarantee (if franchisee) 5) Assignment of lease rights (if franchisee)
Evaluation and Service Fee	P2,000 for every P1.0 Million plus front-end fee of ½ of 1% of approved loan and commitment fee of P0.125% of unavailed balance
Financial Profile of the Borrower	
Debt to Equity Ratio	<ul style="list-style-type: none"> • At most 80:20 after the loan • At most 70:30 (if franchisee)
Profitability	Positive income for last year, (if past year's income is negative, the average income of past 2 or 3 years should be positive)
Other Ratios	Based on industry standards

** *The program will not decline a loan only on the basis of inadequate collateral. However, the borrower must be willing to mortgage any available business and personal collateral, including assets to be acquired from the loan to secure the borrowing.*

DOCUMENTARY REQUIREMENTS

A. Documentary Requirements for Large Accounts

1. Letter of Application indicating the amount of guarantee applied for;
2. Board Resolution/Sec Cert authorizing the Client to secure PhilEXIM's guarantee and designating the duly authorized signatory to file and/or sign all documents relative to the application;
3. SEC/DTI Papers including SEC Approval of Investment Certificates (if not yet issued, status and copy of application);
4. Updated list of the following, as certified under oath by the Corporate Secretary:
 - Stockholders of the company as of date of application to include name, nationality, number of shares subscribed and amount paid on subscription;
 - Executive officers and Directors of the company, indicate if full or part-time with the company.
5. Audited Financial Statements (AFS) for the past 3 years and Interim Financial Statement for the current year in case the latest AFS is more than 6 months prior to the date of evaluation. The Statement must be accompanied with supporting schedules and notes to financial statements;
6. Duly notarized Confidential Client Information Sheet to be accomplished by principal officers and stockholders and submitted together with the latest personal income tax return and personal balance sheet (Assets and Liabilities);
7. Information Memorandum/Details of the project including among others the following: (a) Development Plan; (b) Technical Specification; (c) Architectural and Engineering Plan; (d) Detailed Cost Estimate of the Project; (e) market data to support the projects demand and assumptions; and (f) projected cash flow, projected balance sheet and income statement over the period of the guarantee complete with supporting schedules, underlying assumptions, breakeven analysis and sensitivity analysis;
8. List of assets offered as security, indicating acquisition cost, date of acquisition and net book value, complete with description and specification in addition to the assets to be financed by the loan;
9. Copies of proposed collateral documents with appraisal report by an independent appraiser;
10. Copy of contracts, agreements (e.g. marketing or management contracts, loan agreements, etc.), government approvals whichever is available;
11. Bank approval in principle or commitment to extend loan and the indicative terms and conditions of the loan ;
12. Status of different projects of the company;
13. BOI Registration/DOT Endorsement (if any);
14. Affidavit of anti-corruption

B. Documentary Requirements for SME

1. Photocopy of the DTI/SEC Registration Papers;
2. Company Profile;
3. Duly Accomplished Application for Credit Accommodation;
4. Duly accomplished and notarized Client Information Sheet/s;

5. Income Tax Returns for two (2) Audited Financial Statements and Interim Financial Statements, if applicable:
 - Photocopy of passbook/s showing ending balances as per Audited Financial Statements and interim, if applicable;
 - Aging of Receivables;
 - Schedule of Fixed Assets; and
 - Certification of Loan Outstanding, if applicable
6. Complete list of Buyers with addresses;
7. Complete list of Suppliers with Contact Numbers, Materials Purchased and Ave. Monthly Purchases;
8. List of Machineries and Equipment;
9. Cashflow projections for the next twelve (12) months;
10. Bank Certification of the Export negotiation;
11. Photocopy of the title(s), tax declaration(s), tax receipt(s), location map, vicinity map and approved subdivision plan, if applicable;
12. Copy of invoices and other documents covering chattel mortgages, if applicable;
13. For Corporation: Board Resolution authorizing officers of the company to sign, endorse and or negotiate loan.

C. Documentary Requirements for Wholesale Lending

1. Certified True Copy of the DTI/SEC/COR whatever is applicable;
2. Certified True Copy of the Articles of Incorporation;
3. Duly accomplished company business Information Sheet;
4. List of Principal Stockholders and their stockholdings;
5. Notarized Personal Information Sheet of the Board of Directors with pictures;
6. Audited Financial Statements for the last three (3) years and interim Financial Statements, if applicable;
7. Corporate Vision, Mission and Goals;
8. Board Resolution certified under oath by its corporate/board secretary approving the application for accreditation and availment of line, execution of all loan agreements and designating the authorized representative/s to sign all documents.

D. Documentary Requirements for Access of Small Enterprises to Sound Lending Opportunities (ASENSO)

1. Duly accomplished/completely filled-up Application of Credit Accommodation – ACA (write NA if not applicable)
2. Duly accomplished/completely filled-up and notarized Client Information Sheet – CIS (write NA if not applicable)
3. Statement of Assets and Liabilities of Surety(ies) and of the firm's directors /officers for corporation
4. Income Tax Returns of Surety(ies) for the last two (2) years, if applicable
5. Two (2) latest 1 x 1 ID pictures (signed at the back) to be attached in the ACA and CIS
6. Valid Identification Cards per CPM No. 05-010 dated 11 March 2005 at least two (2) primary IDs or one (1) primary ID and two (2) secondary IDs
 - a) PRIMARY IDs
 - i. Philippine Passport
 - ii. Driver's License with validated Official Receipt from LTO

- iii. Professional Regulation Commission Card/License
- iv. SSS/GSIS ID
- v. Firearms License
- b) SECONDARY IDs
 - i. Company ID
 - ii. Tax Identification Number (TIN) Card
 - iii. Digital Voter's ID (2004)
 - iv. Major Credit Card with Picture
 - v. Philippine Postal ID Card

COMPANY'S PERTINENT DOCUMENTS

1. Copy of the latest business and mayor's permit for the current year
2. Copy of BIR Tax Receipts of firm's ITR for the past two (2) years
3. Business Registration
 - a) PARTNERSHIP/CORPORATION
 - i. Certified list of officers and specimen signatures
 - ii. SEC Registration, Articles of Incorporation/Partnership and By-Laws duly certified by the Corporate Secretary
 - iii. Latest General Information Sheet (GIS)
 - iv. Duly notarized Board Resolution / Secretary's Certificate / Other applicable document authorizing officers of the company to sign, endorse and/or negotiate loan, as well as open a current or a savings account with PhilEXIM's conduit bank (See attached Secretary's Certificate)
 - b) SOLE PROPRIETOR
 - i. DTI Registration

FINANCIAL STATEMENT

1. Audited Financial Statements (FS) for the last two (2) years with complete NOTES to Financials and stamped received by BIR with copy Income Tax Returns.
2. Interim Financial Statement as of latest date
3. Copy of Bank Statement(s)/Passbook(s)/Bank Certification of Time Deposits or Placements reconciling items showing ending cash balances of FS
4. Schedule of Aging of Accounts Receivables as of latest FS
5. Schedule of Aging of Accounts Payable as of latest FS
6. List of Fixed Assets with Acquisition Cost and Depreciation Schedules
7. Schedule of Credit Facilities and other pending loan applications with banks and other financial institutions, if any
8. Confirmed booked orders with corresponding delivery schedules
9. 1 year Cash Flow Projection after financing

FEES

Processing Fee (Short Term Loans) –

- Upfront – P2,000 for every P1.0 Million plus 5% Gross Receipt Tax (GRT) payable upfront upon application, non-refundable; and

- Front-End – $\frac{1}{2}$ of 1% of approved loan plus 5% Gross Receipt Tax (GRT) payable upon conformity to the Notice of Approval or to be deducted from proceeds of initial loan disbursement.

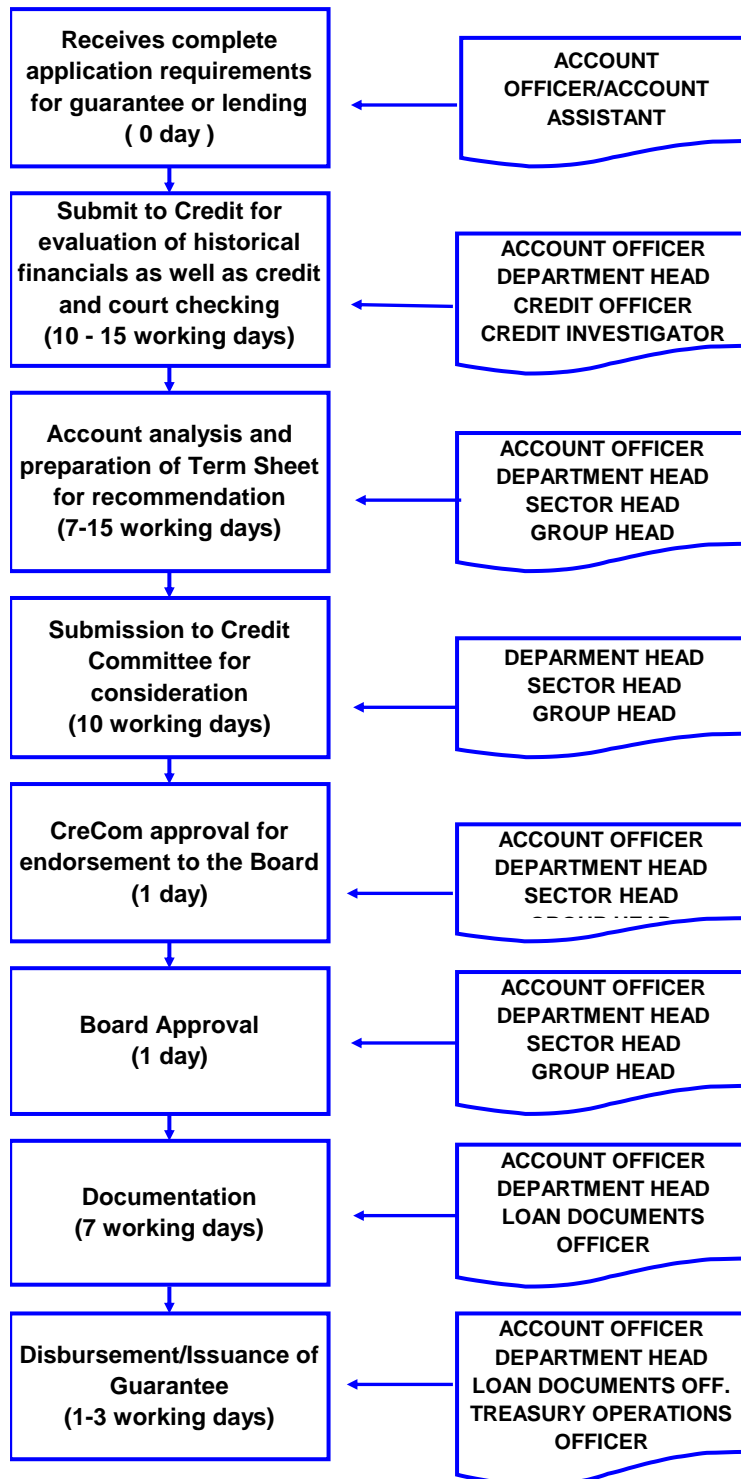
Processing Fee (Medium to Long Term Loans) –

- Upfront – P2,000 for every P1.0 Million plus 5% Gross Receipt Tax (GRT) payable upfront upon application, non-refundable;
- Front-End – $\frac{1}{2}$ of 1% of approved loan plus 5% Gross Receipt Tax (GRT) payable upon conformity to the Notice of Approval or to be deducted from proceeds of initial loan disbursement; and
- Commitment Fee of 0.125% of un-availed balance.

Note: Additional documents may be required in the conduct of the evaluation of the account

AVERAGE PROCESSING TIME (50 Working Days) *

Responsible Persons



* Based on complete submission of documents.

COMPLAINTS & REDRESS MECHANISM (Whistle Blowing Policy)

PhilEXIM embraces complaints as opportunities to improve efficiency and quality of services delivery. PhilEXIM also views complaints as opportunities to increase goodwill and respect from citizens it serves.

Any individual, employee, group, entity, or other party affected or likely to be affected by PhilEXIM's policies and initiatives can file a complaint. If a complaint is made on behalf of another party, that group should be identified and evidence of authority to represent that group should be provided.

Reporting Channels

Complaints can be filed through the following dedicated reporting channels:

- 1) Web-site - <http://www.philexim.gov.ph/>,
- 2) E-mail – “Contact us” portion of the PhilEXIM home page
- 3) Mail – **Office of the President and CEO**
17/F Citibank Tower, Valero St., Makati City, 1226
- 4) Telephone - (632) 848-1925
- 5) Fax – (632) 848 1925

The complaint need not follow a specific format. However, it helps to speed up the process if the following details are provided:

- Name, address, telephone number, fax number, and e-mail address of the complainant;
- Background information on the complaint, including the names of any party that the complaint has dealt with in an attempt to resolve the issue or raise the concerns;
- A clear statement outlining the complainant's opinion of the possible effects of the problem;
- The complainant's opinion on the desired result or outcome of an investigation; and
- What has been done to solve the problem, if any, including any previous contact with PhilEXIM.

Anonymous Reporting

The Agency shall accept reports made anonymously. The complainant/whistleblower who files a report anonymously may choose to provide a manner by which he/she can be contacted without jeopardizing his anonymity. Acceptable means shall include, but it is not limited to using the e-mail, a landline call or pre-paid mobile number, and the like.

Anonymous reporting is limited to the identity of the complainant/whistleblower. The full names, positions and the alleged violations, actions and/or omission must be clearly identified, together with the law, rule and regulations being violated.

The Agency will acknowledge receipt of the complaint within three (3) business days and determine whether such complaint falls within the mandate. Complaints accepted are registered in a database and given an identification number to help ensure that it is dealt with in a timely manner.

All complaints received by the Office shall be reported to the Corporate Governance Committee (CGC). If the CGC decides to reject the complaint, the complainant will be notified accordingly. In case the person involved in the complaint is the President/CEO, the complaint shall be reported directly to the Board of Directors.

In resolving complaints, the Agency will emphasize on problem-solving methods such as facilitation, mediation and negotiation. Depending on the nature of the complaint and the assessment, they may proceed to resolve the complaint through the promotion of dialogue, dispute resolution, compliance audit or any other appropriate method. When necessary, the Head of Agency will direct the responsible office/unit to oversee the conduct of a detailed investigation.

The CGC may conclude or close a complaint at anytime if a satisfactory resolution has been reached or when it is felt that further investigation or problem-solving techniques will not be productive. The complainant will be advised in writing if this decision has been made.

As part of the resolution, the CGC will include a process for follow-up monitoring and review. The CGC can request the assistance of any official or employee of PhilEXIM to help ensure that effective monitoring and follow-up are done accordingly.

Confidentiality

Communication with parties during the course of the resolution process will be treated as privileged. The same constraints apply when confidential business information is received during investigations.

Protection of a Complainant/Whistleblower

Retaliation actions against a complainant/whistleblower will be taken cognizance by the CGC if the complainant/whistleblower is made in good faith, and the CGC shall extend all possible assistance to the complainant/whistleblower under the law and given the circumstances.

PhileXIM DIRECTORY

MAIN OFFICE

Office of the Corporate Secretary & Corporate Governance Office

ATTY. DYNAH GLADY G. NEPOMUCENO-BAYOT
Senior Vice President & Corporate Secretary
☎ 885-4712
✉ dgnepomuceno@philexim.gov.ph

Internal Audit Office

EDNA G. DE LEON
Senior Vice President
☎ 885-4715
✉ egdeleon@philexim.gov.ph

Office of the President

ATTY. FLORENCIO P. GABRIEL, JR.
Officer-In-Charge
☎ 885-4703
✉ fpg@philexim.gov.ph

Strategy and Development Sector Corporate Planning and Communications

Department

Human Resources and Administration Department

IAN A. BRIONES
First Senior Vice President & Chief of Staff
☎ 885-4713
✉ iabriones@philexim.gov.ph

Finance and Information Management Sector

MARILOU A. MEDINA
First Senior Vice President
☎ 885-4705
✉ mamedina@philexim.gov.ph

Risk Management Office

ARMAND D. EUGENIO
Vice President
☎ 885-4739
✉ adeugenio@philexim.gov.ph

Corporate Resources Group Legal and Asset Management Sector

ATTY. ISABELO G. GUMARU
First Senior Vice President & Chief Legal Counsel
☎ 885-4704
✉ iggumaru@philexim.gov.ph

Legal and Asset Department

LYNETTE MAY D. MANARANG
Vice President
☎ 885-4748
✉ imdmanarang@philexim.gov.ph

Treasury and Loan Operations & Technology and Systems Department

ARSENIO C. DE GUZMAN
Vice President
☎ 885-4717
✉ acdeguzman@philexim.gov.ph

Finance Services and Budget Department

MILDRED B. FLORES
Vice President
☎ 885-4706
✉ mbflores@philexim.gov.ph

Business Revenue Group I

Revenue Center 1

EMMANUEL R. TORRES
First Senior Vice President
☎ 885-4722
✉ ertorres@philexim.gov.ph

Revenue Center 2

ROVI M. PERALTA
Vice President
☎ 885-4721
✉ rperalta@philexim.gov.ph

Revenue Center 3

EVANGELINE MAURA Q. GOTANGCO
Vice President
☎ 885-4718
✉ emqgotangco@philexim.gov.ph

Credit and Monitoring Department

MILDRED S. VIRAY
Vice President
☎ 885-4720
✉ msviray@philexim.gov.ph

Business Revenue Group II

Revenue Center 4

CELSO R. GUTIERREZ
First Senior Vice President
☎ 885-4710
✉ crgutierrez@philexim.gov.ph

Revenue Center 5

EDUARDO S. ANGELES
Vice President
☎ 885-4711
✉ edangeles@philexim.gov.ph

Revenue Center 6

JULITA LEAH M. GARCIA
Vice President
☎ 885-4725
✉ lagarcia@philexim.gov.ph

Credit and Monitoring Department

ESTRELLITA N. TESORO
Vice President
☎ 885-4708
✉ entesoro@philexim.gov.ph

CEBU BUSINESS CENTER

✉ Unit 904B 9th Floor, Keppel Center, Cebu
Business Park, Cebu City
☎ (032)233-0469

ANNEXES

ANNEX 1

TRADE & INVESTMENT DEVELOPMENT CORPORATION of the PHILIPPINES
 also known as **PHILIPPINE EXPORT IMPORT CREDIT AGENCY (PhilEXIM)**
 17/F, Citibank Tower, Valero Street, Makati City

CLIENT INFORMATION SHEET

Name of Business/Company:	
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PRINCIPALS, OWNERS & SENIOR OFFICERS

INSTRUCTIONS

1. This part of the BIS shall be accomplished by each individual applicant (ex. sole proprietor), each partner, and in the case of corporations, by each principal and senior officer . Reproduce as many copies as required.
2. Senior officers include the President/CEO, Executive Vice President, Chief Finance Officer, Treasurer, Chief Operating Officer
3. Please print all entries. Do not leave boxes blank. Put 'NA' if the information asked is not applicable.
4. If more space if needed, please continue on a separate sheet of paper using the same format.

PART 1- PERSONAL INFORMATION

1. GENERAL INFORMATION

Full Name:			
	(First Name)	(Middle Name)	(Surname)
Date of Birth:		Place of Birth:	
Citizenship:		Civil Status:	
		Age:	
Tel No:		Mobile No:	
		Email:	
		TIN:	
		SSS/GSIS No:	

2. EDUCATION

School Attended	Year Graduated	Degree Obtained

3. WORK EXPERIENCE

Year	Position	Company	Salary

4. MEMBERSHIPS (Professional, Trade or Other Associations)

Complete Name of Association	Address	Tel No.

5. OTHER SOURCES OF INCOME (Past 5 years)

Company	Address	Monthly Income

PART 2- FOR INDIVIDUAL APPLICANTS/PARTNERS ONLY

6. PERSONAL INFORMATION (Spouse)

Full Name:			
	(First Name)	(Middle Name)	(Surname)
Date of Birth:		Place of Birth:	
Citizenship:		Profession:	
XXXXXXXXXX		Age:	
Tel/Fax No.:		Mobile No.:	
		Email:	

Business Address:		Position:	
Tel/Fax No:		Website:	
		Email:	
Degree/Course:		School:	
		Year Graduated:	

7. CHILDREN

Name	Age	School/Company

8. RESIDENCES (Past 5 Years)

Year	Address	Rented/Owned/Mortgaged

PART 3- CERTIFICATION

Are there any pending civil, administrative or criminal cases filed by you or against you?

YES		NO	
-----	--	----	--

If answer is YES, please give details:

Case Type	Case No.	Date Filed	Where Filed	Defendant(s)	Complainant

I hereby certify to the best of my knowledge that the information I have given above are true and correct. Authority is also hereby given for PhilEXIM (TIDCORP) to confirm and verify the abovementioned information. I hereby undertake that I will notify PhilEXIM (TIDCORP) in writing of any change in my address and other personal information.

Signature over printed name

Date signed

ANNEX 2

TRADE & INVESTMENT DEVELOPMENT CORPORATION of the PHILIPPINES
 also known as PHILIPPINE EXPORT IMPORT CREDIT AGENCY (PhilEXIM)
 17/F, Citibank Tower, Valero Street, Makati City

BUSINESS INFORMATION SHEET

INSTRUCTIONS

1. Please print all entries. Do not leave boxes blank. Put 'NA' if the information asked is not applicable.
2. The required number of Annexes must be attached to complete this document.

1. GENERAL COMPANY/ BUSINESS INFORMATION

Company/ Business Name:		TIN:	
Office Address:			
Tel Nos:		Fax No.	
Website:		Email:	
Plant Address:			

2. NATURE OF BUSINESS

Manufacturing	Trading	Services	Others, pls specify:
Specific Product Line		Industry Classification	

3. FORM OF ORGANIZATION

Sole Proprietorship	Partnership	Corporation	Others, pls specify
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4. BUSINESS REGISTRATION/CAPITALIZATION

SEC/DTI Registration Number:		Date Registered: (dd-mmm-yyyy)	
Authorized Capital Stock:		Amount Subscribed:	Amount Paid-Up:

5. BUSINESS OPERATIONS

Date Started Operations: (dd-mmm-yyyy)		Direct Exporter Since: (dd-mmm-yyyy)	
No. of Years/Months Exporting Experience:		Indirect Exporter Since: (dd-mmm-yyyy)	

6. MAIN PRODUCTION FACILITY

Location:			
Land Area:	Floor Area:	Production Capacity:	
Owned	Leased	Lessor:	
Rental Amount:	Term:	Expiry:	

7. MANPOWER COMPLEMENT

Regular Employees:	Unionized (Y/N):	No. of Shifts:
Contractual Employees:	Sub-Contractual:	

NOTE: If more space is needed for entries to Items 8 to 15, pls. continue on a separate sheet of paper, using the same format.

8. COMPANY OWNERSHIP

Name	% Equity	Citizenship	Position

9. KEY COMPANY OFFICERS

Name	Position	Area of Responsibility

10. AFFILIATES/SUBSIDIARIES

Company Name	Address	Nature of Business	% Equity

11. PRODUCTS (Export and Domestic)

Product Line	% to Total Sales	Ave. Profit Margin (%)	Production Capacity

12. MAJOR MARKET(S)

Name of Local or Foreign Buyer	Address	% to Total Sales	Mode/Term of Payment	No. of Years Dealing w/ Buyer	Experience w/ Buyer

13. MACHINERIES/EQUIPMENT

Type	Brand/Make	Age	Ownership	Acquisition Cost

14. MAJOR RAW MATERIALS/SUPPLIES

Raw Materials/Supplies	Name of Supplier	Ave. Monthly Volume	Payment Terms

15. TRADE DEALINGS

Name of Supplier	Address	Tel No.	Contact Person

16. BANK DEALINGS, CREDIT EXPERIENCE & COURT CASES

A. Please give details about any outstanding accounts you have with private/government banks & non-bank Government Financial Institutions (GFIs), e.g., TLRC, SB Corp., GSIS, SSS, QUEDANCOR, etc.

Name of Financial Institution	Facility and Amount	Expiry of Line	Outstanding Balance	Collateral

B. Have you experienced non-payment by your existing and past foreign buyer(s)? YES _____ NO _____

If the answer is YES, please give details:

Name of Buyer	Country/Location	Unpaid Amount	Mode/Term of Payment	Reason for Non-Payment

C. Are there any pending civil or criminal cases filed by you or against you? YES _____ NO _____

If answer is YES, please give details:

Case Type	Case No.	Date Filed	Where Filed	Defendant/Complainant	Status

I hereby certify to the best of my knowledge that the information I have given above are true and correct. Authority is also hereby given for PhilEXIM (TIDCORP) to confirm and verify the abovementioned information. I hereby undertake that I will notify PhilEXIM (TIDCORP) in writing of any change in my address and other personal information.

Signature over printed name

Date signed