FSSI growing community enterprises

# We want to support your social enterprise!

Let us work together in growing your business while creating social impact.

## OUR TRIPLE BOTTOM LINE (3BL) ADVOCACY

We support social enterprises (SEs) in pursuing their people and planet objectives while increasing profitability through providing financial services and capacity building.

### PEOPLE
The participation of marginalized sectors in social enterprises and value chains

### PLANET
The sustainable management of local ecosystems and development of climate change adaptation, mitigation, and disaster risk reduction mechanisms

### PROFIT
The economic sustainability of social enterprises and local value chains

## OUR DEVELOPMENT SERVICES: FINANCING

## LOAN

**Provided to credit-ready enterprises to finance a business proposal or business activity**

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| Loan amount: | Up to Php 10 million for new partners |
| Types of financing: | Credit line (borrower can draw from a maximum amount of credit at any time during the validity period; the amount of credit drawn is payable in fixed number of installment/s) OR<br>Term loan (released in lump sum or in tranches and payable in fixed number of equal installments on principal plus interest) |
| Interest rate: | 0.63% to 1.17% per month (subject to credit evaluation and based on diminishing balance and fixed for the entire loan term); no processing fees or other fees |
| Term: | Up to five (5) years, depending on business projection and cash flow |
| Collateral: | Real Estate Mortgage, Chattel Mortgage, and others |
| Target partners: | Registered cooperatives, NGOs, People's Organizations, and SMEs with at least three (3) years operation |

Loan windows:

1. Enterprise Loan
   Extended to support business growth. Loan purposes include procurement of equipment, building construction and improvements, working capital, building up inventory, financing purchase orders (POs), expanding products/services, and opening new location.

2. Agro-enterprise Loan
   Extended to support enterprises which are agriculture-based and/or directly support the growth of value chain development of local agriculture. Loan purposes include procurement of equipment, building construction and improvements, working capital, building up inventory, financing POs, expanding products/ services and opening new location.

3. WSE Loan
   Extended to support women-owned or women-led enterprises. Loan purposes include procurement of equipment, building construction and improvements, working capital, building up inventory, financing POs, expanding products/ services and opening new location.

4. PO Financing/ Bridge Financing
   Extended to cover short-term financing requirements of commodity-based enterprises. This includes short-term PO financing and additional working capital to help finance approved sales transaction.

5. Wholesale Loan for Agri-Credit
   Extended to augment the working capital of community financial institutions (CFIs) such as primary cooperatives and microfinance NGOs. Loan purpose is for lending to individual producers of agriculture and aquaculture commodities.

6. Wholesale Loan for Microfinance
   Extended to augment the working capital of CFIs. Loan purpose is for lending to individual micro-entrepreneurs.

7. Business Rehab Loan
   Extended to support recovery of business operations that was affected by natural calamities or health emergencies. Loan purposes include working capital and fixed asset acquisition.

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## OTHER FINANCIAL SERVICES

### DEVELOPMENTAL DEPOSIT

Invested in community financial intermediaries (CFIs) to help strengthen their financial condition and sustain their financial services to smaller CFIs/ SEs

| | |
|---|---|
| Target partners: | Secondary cooperatives and cooperative banks |

### SEED CAPITAL

Invested in new and innovative SEs to support them in acquiring business resources necessary to attain their next milestone

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|---|---|
| Loan amount: | Up to Php 500,000 |
| Purpose: | Working capital, expansion, PO financing, purchase of equipment/ property, launch innovative solutions |
| Interest rate: | Zero |
| Target partners; | Social enterprises that aim to reduce poverty and/or protect the environment in a specific location |

## SOCIAL ENTERPRISE DEVELOPMENT

### Improved 3BL performance

Access to resources on adopting and improving triple bottom line or 3BL

### Business development

Adoption of industry and business innovations, environmental management plans, and gender programming

## *Connect with us*

For more information, please contact

You may also call us at (02) 8-928-8671,
or reach us on Facebook through fb.com/FSSI.Philippines
and our website at www.fssi.com.ph

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