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## Business loans

Posted by jrdoceraiii - 2010/07/27 02:48

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help naman po kung saan me puede mag avail ng loan to start a small business? or kahit mag-attend ng seminar for franchising? pls. help me

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## Re:Business loans

Posted by yan9085 - 2010/08/10 03:39

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Time is running out for my friend. While we are sitting at lunch she casually mentions she and her husband are thinking of starting a family. "We're taking a survey,"she says, half-joking. "Do you think I should have a baby?"

wow powr leveling,

"It will change your life,"wow power leveling I say, carefully keeping my tone neutral. "I know,"she says, "no more sleeping in on weekends, no more spontaneous holidays..."

But that's not what I mean at all. I look at my friend, trying to decide what to tell her. I want her to know what she will never learn in childbirth classes. I want to tell her that the physical wounds of child bearing will heal, but becoming a mother will leave her with an emotional wound so raw that she will be vulnerable forever.

cheap aion kinah,

I consider warning her that she will never again read a newspaper without thinking:cheap aion kinah "What if that had been MY child?" That every plane crash, every house fire will haunt her. That when she sees pictures of starving children, she will wonder if anything could be worse than watching your child die. I look at her carefully manicured nails and stylish suit and think that no matter how sophisticated she is, becoming a mother will reduce her to the primitive level of a bear protecting her cub.

flyff penya,

I feel I should warn her that no matter how many years she has invested in her career, flyff penya she will be professionally derailed by motherhood. She might arrange for child care, but one day she will be going into an important business meeting, and she will think her baby's sweet smell. She will have to use every ounce of discipline to keep from running home, just to make sure her child is all right.

maple story mesos,

I want my friend to know that every decision will no longer be routine. maple story mesos That a five-year-old boy's desire to go to the men's room rather than the women's at a restaurant will become a major dilemma. The issues of independence and gender identity will be weighed against the prospect that a child molester may be lurking in the lavatory. However decisive she may be at the office, she will second-guess herself constantly as a mother.

flyff penya,

Looking at my attractive friend, flyff penya I want to assure her that eventually she will shed the added weight of pregnancy, but she will never feel the same about herself. That her own life, now so important, will be of less value to her once she has a child. She would give it up in a moment to save her offspring, but will also begin to hope for more years—not to accomplish her own dreams—but to watch her children accomplish theirs.

flyff penya,

I want to describe to my friend the exhilaration of seeing your child learn to hit a ball.flyff penya I want to capture for her the belly laugh of a baby who is touching the soft fur of a dog for the first time. I want her to taste the joy that is so real it hurts.

My friend's look makes me realize that tears have formed in my eyes. "You'll never regret it," I say finally. Then, squeezing my friend's hand, I offer a prayer for her and me and all of the mere mortal women who stumble their way into this holiest of callings.

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## Re:Business loans

Posted by kmbi - 2011/09/08 07:41

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<http://www.gonegosyo.info/images/fbfiles/images/images-daa2f3c286ce00f35b51386a99ee5244.jpg>

Hi jrdoceraiii,

We would like to introduce you to KMBI (Kabalikat para sa Maunlad na Buhay, Inc.). We are a Non-profit organization that helps budding entrepreneurs fulfill their goals. We are currently launching our Individual Loans. Here is a little info about it:

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KMBI's individual loan dubbed as Individual Microenterprise Program (IMEP) will be tested soon in Mindanao Area of Operations in the Philippines. IMEP intends to provide responsive financial and entrepreneurship development services to growth-oriented microentrepreneurs. Financial services include bigger loan amount from 25,000Php to 150,000Php, while the entrepreneurship development services include training plan that will be tailored-fit to the needs of the microentrepreneur and his/her business.

IMEP is definitely an entrepreneurship development program packaged with loan product.

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#### About KMBI (Kabalikat para sa Maunlad na Buhay)

Since 1986, KMBI has been helping poor Filipino women microentrepreneurs to have access to loans, insurance and capital build-up. From serving 37 clients, it now serves more than 263,000 women all over the country with its 71 branches and 1,300 staff.

In the heart of its microfinance operations is the compassion to serve and facilitate transformation beginning with these women. KMBI puts a premium on values formation, capacity building and women empowerment.

For more information about this, kindly contact the Product Development Division at [productdevt@kmbi.org.ph](mailto:productdevt@kmbi.org.ph) or mobile no. +639228460162 and also can visit us in the KMBI Website :<http://www.kmbi.org.ph/>.

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#### Re:Business loans

Posted by jrdoceraiii - 2011/09/08 09:19

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hi! thank you for reply.. mam, i have few question what are the requirements to avail KMBI's loan?

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#### Re:Business loans

Posted by kmbi - 2011/09/09 00:43

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<http://www.gonegosyo.info/images/fbfiles/images/images-228b163159a0a025abad9b2775fe0942.jpg>

Hi jrdoceraiii,

Here are the info:

#### Eligibility Criteria:

- Male or female aged 18 to 63 years old
- With profitable microenterprise that is at least on its 2nd year of operation
- The business has to be registered; if not, the owner must be willing to register the business
- At least on the 5th loan cycle and of good credit standing for existing clients
- Preferably no outstanding loan with other credit organizations
- The spouse must be willing to be a co-maker
- Residing for at least a year in the community
- Of good moral character and reputation in the community
- Must be willing and able to attend and participate to the meetings and trainings
- Willing and able to make regular CBU payments
- Wanting to improve and expand the business

#### Documentary Requirements:

- Accomplished Loan Application Form
- ENTREP Center Endorsement Letter, for program members (Annex H)
- 2x2 ID picture w/ red background
- Barangay Clearance
- Community Tax Clearance (CTC or Cedula)
- SEC/DTI/Mayor's Permit/BMBE Certificate
- Proof of income (Income Tax Return (ITR), Financial Statement or any record or document showing the business cash

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inflows i.e. notebook, receipts, copy of check payments from clients, etc.)

Have a nice day!

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