



INVESTMENT PLAN

Option 1 - Bank Financing:

Investment Package – P180,000 Initial Down Payment

30% Down payment	PHP 540,000	(payable in 3 months, 180,000/month) upon bank approval.
<u>70% Bank Financing</u>	PHP 1,260,000	(payable up to 5 years)
Total	PHP 1,800,000	

Bank Financing Options: Lease

Term Options:

Loan Term	Rate/annum	Monthly Amortization	
12 Months	8%	PHP	156,579.17
24 Months	8.50%	PHP	81,820.00
36 Months	9%	PHP	57,239.52
48 Months	9.50%	PHP	45,221.65
60 Months	10%	PHP	38,244.68

Monthly amortization will start 3 months after the operations

Option 2 - Cash Payment:

Total price	PHP	1,800,000.00
Less Discount	PHP	50,000.00
Net Cash	PHP	1,750,000.00

For Options 1 & 2 :

- NO FRANCHISE FEE
- NO ROYALTY FEE
- NO MARKETING FEE

DOCUMENTATION REQUIREMENTS FOR BANK FINANCING:

ALL APPLICANTS:

- 1) Completed Application forms
- 2) Bank statement of at least the last 6 months
- 3) Copy of Income Tax Return (ITRs) for the last 3 years
- 4) Copy of 2 valid IDs with a photo and signature
- 5) Copy of marriage contract (if applicable)
- 6) Franchise contract/endorsement from the franchisor
- 7) Financial projections corresponding to the tenor of the loan

START UP

- 1) Most recent certificate of employment indicating position and tenure.
- 2) Pay slip for the last three (3) months.
- 3) Other proof of income source for the last three (3) months.

EXISTING FRANCHISE BUSINESS OWNERS

- 1) Copy of BIR-Audited financial statement for the last Three (3) years.
- 2) Business registration documents (DTI/SEC).

COLLATERALS:

REM ACCOUNTS

- 1) Collateral appraisal/reappraisal authorization
- 2) Copy of TCT/CCT
- 3) Copy of updated Tax declaration and real estate Tax receipt
- 4) Vicinity map/ location plan/ lot plan
- 5) Mater deed of restriction (condominiums only)
- 6) Deed of undertaking to vacate and affidavit of consent to mortgage (if applicable)

HOLDOUT ACCOUNTS

- 1) Original deposit instrument or another acceptable documentation

**Processing Fee includes Full Credit Investigation & appraisal of collateral fee: P6,000.00*