

Loan Purpose

1. Production Loan - to finance the production of crops, livestock, poultry and the requirements in aquaculture or fishing activity. Loan amount shall be based on the production requirements.
2. Agri- Microfinance Loan - to finance any or a combination of farm, off-farm/non-farm income generating activities of the borrower. Any of the household members (spouse, adult member, head of household) of a farm/fishery household may be the borrower of the loan. Loan amount shall be based on the household's cashflow.
3. Other Loans – to finance loans for acquisition of farm equipment or work-animals, working capital for trading, etc.

Loan Amount to Borrowers

The loan amount per borrower and type of borrower shall be set by the lending conduits based on the casflow profiles of target borrowers.

Loan Maturity and Mode & Payment

The maturity and mode of payment shall be based on the cashflow of the farming/income generating activities or target project of the borrower.

Interest Rate

Interest rate to borrowers is 6% per annum, which shall not be deducted in advance from the loan.

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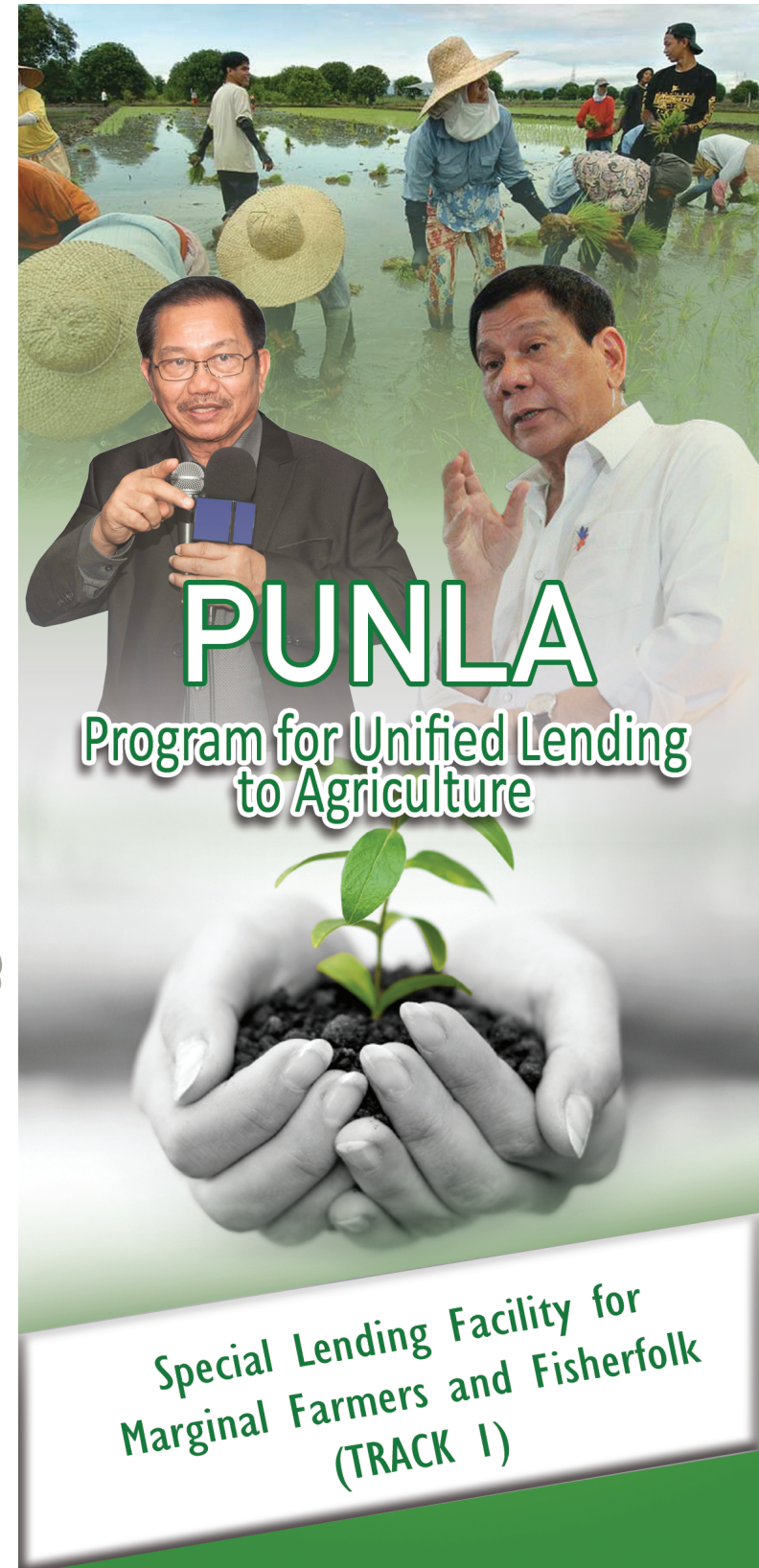
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**Special Lending Facility for
Marginal Farmers and Fisherfolk
(TRACK 1)**

THE PROGRAM FOR UNIFIED LENDING TO AGRICULTURE

PUNLA

The Program for Unified Lending to Agriculture Special Lending Facility for Marginal Farmers and Fisherfolk (PUNLA TRACK 1) is a credit facility under the Agro-Industry Modernization Credit and Financing Program (AMCFP), the government's umbrella financing program for agriculture and fisheries.

Program Objective

PUNLA Track 1 aims to address the financial needs of marginal farmers and fisherfolk for fast, convenient and affordable credit. It seeks to strengthen the delivery of agricultural credit and increase outreach to more marginalized farmers and fisherfolk.

Program Description

PUNLA Track 1 taps lending conduits in extending non-collateralized loans for agri-fishery production and agri-microfinance to marginal farmers and fisherfolk in the ten (10) poorest provinces in the country.

These provinces are:

- Apayao
- Eastern Samar
- Western Samar
- Northern Samar
- Negros Oriental
- Zamboanga del Norte
- Lanao del Sur
- Cotabato
- Sarangani
- Maguindanao

Other geographic areas, resettlement areas, and indigenous communities identified and deemed critical for development intervention by the DA shall also be included subject to approval by the DA Secretary.

The program also provides institutional building support to lending conduits to strengthen their capacities to effectively manage credit delivery. The program shall likewise coordinate with local government units (LGUs), State Universities and Colleges (SUCs) and/or Technical Service Providers for the training and farm extension support to farmers and fisherfolk borrowers.

Eligible Lending Conduits

Eligible lending conduits are cooperatives, cooperative banks and NGOs categorized as follows:

Type 1 conduits are cooperatives, cooperative banks and NGOs that are currently accredited by or have been/are qualified under any existing partnership under the ACPC lending programs and/or with any of the following institutions/programs: Land Bank of the Philippines (LANDBANK), People's Credit and Finance Corporation (PCFC), Agricultural Guarantee Fund Pool (AGFP), Development Bank of the Philippines, Small Business Guarantee and Finance Corporation (SBGFC).

Type 2 conduits are cooperatives/ farmers organizations and NGOs that are not qualified as Type 1 conduits, but comply with the following basic eligibility criteria:

- a) Must have juridical personality - registered with SEC, CDA, DOLE, or other government registering agencies
- b) Must have been endorsed by a government agency/instrumentality

- c) Must have an existing set of officers with good character reference
- d) Must have a Core Management Team - with a manager, treasurer and bookkeeper who can be part time or full-time
- e) Must have an existing bank account in the name of the organization. If none, compliance shall be a pre-release requirement.
- f) Must have contributions (cash or in kind) and/or savings from members

Type 2 conduits that have developed a satisfactory track record in the Program after at least a year may graduate into Type 1 conduits. Such must have: (a) good repayment performance (at most 5% past due ratio); and (b) established financial recording and control system.

Eligible Farmer Fisherfolk Borrowers

Eligible borrowers are farmers and fisherfolk (SFF) and their households who are:

- Engaged in the production of crops, poultry and/or livestock, aquaculture or fishing activity;
- Classified as poor as per government's defined poverty threshold.

