

PROFILE OF ON-GOING AGRI-CREDIT PROGRAMS
As of December 31, 2019

Name of Program	Year Started	Lead Overseer	Fund Management Scheme	Credit Delivery Modality	Conduit/s	Major Objectives	Area Coverage	Type of Commodity Financed	Eligible Borrowers	Eligible Loan Purpose	Amount of Loan Ceiling (Php)	Loan Maturity	Collateral Requirements	Interest Rate (p.a.)	Contact Person and Contact Number
DEPARTMENT OF AGRICULTURE-AGRICULTURAL CREDIT POLICY COUNCIL (DA-ACPC)															
1. Production Loan Easy Access (PLEA) Program	2017	ACPC	ACPC	Through Lending Conduits	Coops, Rural Banks, Coop Banks	To address the financial needs of marginal farmers and fisherfolk for fast, convenient and affordable credit for agri-fishery production especially among those in poor and remote areas that are unserved by banks	Nationwide	Rice, corn, high value crops, livestock and poultry	MSFF registered under the Juan Magsasaka't Mangingingisda National Database System or the Registry System for Basic Sectors in Agriculture (RSBSA).	Agricultural production	<u>Rice, corn fisheries, livestock and poultry: up to PHP 50,000</u> <u>HVCC: up to PHP 150,000</u> *Only one member of the household can avail of a loan at a time. Household member can be either the head spouse or adult	Up to 2 to 10 years depending on the commodity or the activity the loan applicant is involved with.	None	6% per annum or 0.5% per month. Interest is not deducted in advance from the loan.	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
2. Survival and Recovery (SURE) Assistance Program	2017	ACPC	ACPC	Through Lending Conduits	Coops, rural Banks, Coop Banks	To support the immediate rehabilitation of agricultural and livelihood activities of farmers and fishers in areas "Under State of Calamity" with considerable damage in agriculture due to natural calamities as determined by the DA and/or	Areas "Under State of Calamity" with considerable damage in agriculture due to natural calamities as determined by the DA and/or LGUs;	Rice, corn, high value crops, livestock and poultry	MSFF whose livelihood was affected by the calamity	Survival Assistance - for immediate and emergency needs of the affected borrowers Recovery Assistance to finance the requirements of rehabilitating his/her farming and/or fishing or	Survival Assistance – P5,000.00 per borrower Recovery Assistance P20,000.00 per borrower	To be determined by the lending conduit depending on the gestation of the project financed and capacity of the borrower to repay the loan but not to exceed 3 years	None	Zero % interest	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392

						LGUs.				livelihood activities Includes production inputs, repair of farm/fishery assets, and acquisition of livestock/work animals					
3. Capital Loan Easy Access	2019	ACPC	ACPC			To provide the required working capital for the marketing/trading and processing of agri-fishery products	Nationwide		Cooperatives/Associations of MSFF CDA/SEC/DOLE- BRW registered 2 years in operation No pending case or investigation against the organization, its Board and key officers With management capable to implement the program With established/firm market and existing facilities required for the project Direct beneficiaries are MSFF	Finance working capital requirements of trading, marketing, processing of agri- fisheries products	Up to P5.0 million	Amortized based on cash flow up to 5 years	None	6% per annum based on diminishing balance	Charleston M. Dulay Contact No. (02) 636-3392
4. Agricultural and Fisheries	2019	ACPC	ACPC			Provision of financing for the acquisition of farm machineries and equipment to	Nationwide		Individual MSFF Organization borrowers (coops or	Finance acquisition of machinery, equipment	Acquisition cost of machine/ equipment	None	Amortized based on cash	2% per annum	ACPC-Program Development Division: Dir.

Machineries and Equipment Loan Program						make farm operations more cost-effective by addressing labor intensity in land preparation, crop cultivation and maintenance, and minimize post-harvest losses			associations of MSFF – CDA/SEC registered) Must pass the following: Good credit standing No adverse finding (no derogatory record with DA/other agencies) With sufficient coverage area Viable business plan (can pay off the loan)	and/or facilities from production, harvesting to post harvest Standalone – one type of machinery Combo package – set of machinery, equipment, facilities			flow up to 10 years		Ma. Cristina G. Lopez Tel. No. 8636-3392
5. Sikat Saka Program	2012	ACPC	LBP	Through Irrigators Association		Provides financing for the palay production of small farmers through irrigator's associations (IAs), to (i) help the yet "unreached" palay and corn farmers access to timely, adequate, and affordable production credit; and (ii) improve the viability of agricultural production towards the attainment of food self-sufficiency	Nationwide	Rice and corn	Small palay and corn farmers Owners of 1-5 hectares of irrigated land With a purchase order or market contract with NFA or other buyers Have attended the Program briefing and any training/ seminar on organizational	Finance palay and corn production	Based on farm budgetary plan but not to exceed: Rice (per hectare) Inbred – P37,000 Hybrid – P42,000 Corn (per hectare) Open pollinated – P28,000 Hybrid – P40,000	6 months	None	15% per annum for the first two loan cycles. Interest rate for the succeeding cycles is decreased by 1% per cycle for borrowers who fully pay their loans on time until the annual interest rate reaches the	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392

														maximum discounted rate of	
6. Agrarian Production Credit Program (APCP)	2012	ACPC	ACPC,LBP and DAR	Through conduits	Coops, FAs	To provide credit assistance for agriculture and fisheries production, agri-enterprise, and/or livelihood projects to newly organized and existing ARBOs, Pos, Fos other than ARBOs and other conduits that are generally not qualified under the regular credit programs of the bank	Nationwide except BARMM	Rice, corn, high value crops, fishpen	Coops,FAs, FOs, POS	To finance the requirements for Agriculture and Fisheries production such as, but not limited to, corn, sugarcane, coconut, cacao, coffee, livestock, poultry and fishery products and Agri-enterprise and livelihood projects such as, but not limited to, trading and processing of agricultural crops and commodities	*Total credit requirement of the eligible borrower bawed on the applicable loan ceiling of LANDBANK. For those with existing agriculture and fisheries production loan *up to 10% of the loan portfolio of the borrower. Without existing agriculture and fisheries production loan under the APCP, up to Php1 million per borrower	*For agriculture and fisheries production based on the cycle/cash flow of the project but not to exceed seven (7) years with grace period of up to three (3) years on the principal. *Semi-Annual/Annual Crops. Plantation Crop - maximum of 7 years. *For Fixed Asset Aquisition - remaining economic useful life of the asset to be acquired, whichever is applicable, but not to exceed 5 years	*Assinment of the PN's underlying collateral. *Assinment of insurance proceeds/guarantee claims/holdout on deposit (if any). *Chattel mortgage as object of financing (if any).	For Short-term Loan 8.5% per annum; For Term Loan - 9.5% per annum	Nereo Tierra Contact No. 8926-1890
7. Expanded Survival and Recovery Assistance for Rice Farmers (SURE-Aid)	2019	ACPC	LBP			Provision of a one-time loan assistance to rice farmers whose incomes were affected by the drop in the farm	Nationwide	Rice	Rice farmers tilling 1.0 hectare and below, listed in the RSBSA, and/or through DA	Immediate relief to rice farmers to regain their capacity to continue their rice production	PHP15,000 plus cost of Documentary Stamp Tax (DST)/Cash Card	8 years, inclusive of 6 months grace period	None	0%	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-

						gate prices of palay after the enactment of the Philippine Rice Tarrification (RTL)			identified service conduits, and endorsed by the local government units (LGUs), and DA regional						3392
8. BuyANIhan Program	2019	ACPC	LBP and DBP	Through LBP and DBP		BuyANIhan provides financing to cooperatives and associations with rice farmers as members to elevate direct engagement of cooperatives and associations in the rice industry value chain	Nationwide	Rice	Cooperatives/ associations with rice farmers as members, endorsed by DA- Regional Field Offices	Working capital for buying palay	Up to 100% of the maximum inventory level based on the warehouse/storage capacity	Credit line – 3 years, with each drawdown payable based on cash conversion cycle Term loan – 3 years, payable quarterly, semi-annually.	None	0%	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
9. Survival and Recovery Assistance for Hog Raisers (SURE Hogs)	2019	ACPC	ACPC			Credit support to backyard hog raisers whose stocks were affected by the African Swine Fever (ASF)	ASF-Affected Areas	Swine	Backyard hog raisers identified by the DA-RFOs who are affected by the ASF, and registered	Finance other agriculture or fisheries livelihood	PHP3,000 per culled hog, or a maximum of PHP30,000 per hog post	Not to exceed 3 years	None	0%	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392

10. Expanded Rice Credit Assistance- Rice Competitiveness Enhancement Fund (ERCA-RCEF)	2019	ACPC	LBP and DBP			Provision of financial assistance to rice farmers, which aims to help increase productivity of rice farmers who were projected to have reduction or loss in farm income arising from the proposed tariffication. ERCA is allocated with the amount of PHP 1.0 billion, which is 10% of the Rice Competitiveness Enhancement Fund, as provided for in the RTL	Nationwide	Rice	Rice farmers and their cooperatives and associations	Individual farmer – purchase of farm inputs; acquisition of machinery and equipment, including mechanical dryer Cooperative/ association – purchase of farm inputs; working capital; acquisition of machinery and equipment, including mechanical dryer; establishment of facilities; relending/ rediscounting to small farmers listed	Direct lending – up to 90% of the total project cost based on the farm plan and budget On-lending – based on net borrowing capacity of Relending – up to 90% of the total budget cost of Rediscounting – up to 90% of face value of the sub-PN or their outstanding balance in current status, whichever is lower	2 years loan line for palay production available via 180 days PN; roll-over may be allowed For acquisition of fixed asset/s, the term of the loan shall depend on the projected cash flow but no longer than the economic useful life of the fixed asset/s For relending/rediscounting – based on the maturity of sub-borrower PN	None	Direct lending – 2% per annum On lending – 0% per annum, provided that the effective pass-on rate to end-borrowers shall not be more than 6% per annum	ACPC- Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
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DEPARTMENT OF AGRICULTURE-BUREAU OF FISHERIES AND AQUATIC RESOURCES (DA-BFAR)

11. BFAR-LandBank Partnership for the Promotion and Development of Mariculture Park	Jul-05	BFAR	Trust Banking Group of the Land Bank of the Philippines (Guarantee Fund) Invest and reinvest the	Prioritized Mariculture Park locators/investors Provide financial assistance 3. Extend capability building support	Countryside financial institutions (Rural Banks)	Expanded financial, technical and marketing assistance to the fisheries sector to improve production efficiency and optimize utilization of mariculture parks	Nationwide	-Seaweed, Milkfish, Grouper, Abalone, Pompano Rabbitfish and ancillary industries G20 -Application for Fund coverage of projects and activities not	Cooperatives LGUs Countryside Financial Institutions SMEs (Single Proprietorship, Partnership, Corporation) NGOs including Associations and People's Organizations	Loan purpose is to finance fish production and related projects 1. Fund coverage of projects and activities not listed above shall be subject to evaluation by the Fisheries Trust	Coops - up to 6 times of its networth LGUs- based on the project cost but not more than the LGU's net borrowing capacity as determined by Land Bank 3. CFIs- should not exceed its Net	- Short Term Loan, One Year - Term Loan- within (6) months from the date approval	- Real Estate Mortgage - Chattel Mortgage - Assignment of sub-PNs and underlying	The applicable interest rate for all types of borrower shall be based on LANDBAN KS' prevailing interest rates per type of	Drusila Esther E. Bayate, Assistance Director for Technical Services, and Trust Fund Oversight Committee Chairman
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			undisbur sed/ unreleas ed portion of the Fund in governm ent securities such as: Treasury notes Treasury bills Retail Treasury Bonds 4. Bangko Sentral ng Pilipinas (BSP) Bills/Spe cial Deposit Account and other instrume nts the repayme nt and servicing of which are guarante ed to the governm ent	to the cooperati ve locators in the Maricultu re Parks through the conduct of needed training for existing and potential Banks client 4. Facilitate extension of maket linkaging assistanc e to locator- Bank clients through the Banks Develop ment Assistanc e Center			listed above shall be subject to evaluation by BFAR		Secretariat for endorsement to and approval by the Fisheries Trust Fund Oversight Committee	Borrowing Capacity 4. NGOs- should not be more than the requirement of borrowers but not to exceed twice its existing loanable funds (exclusive if borrowings) 5. SMEs- based on Net Boorowing Capacity 6. the amount of loan shall be based on the actual	collater als (redisco unting) - Availab le credit enhanc ement instrum ents such as insuran ce, PCIC, PTMA and Credit Surety Fund as applica ble	borrower of the time of loan drawdown	
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DEPARTMENT OF AGRICULTURE-NATIONAL TOBACCO ADMINISTRATION(DA-NTA)

12. Integrated Farming and	2017- 2018	NTA				To increase farmers' productivity and	Region I (Ilocos Norte, Ilocos	Tobacco	Tobaco Farmers	For Cash Portion: - Cost of Seedlings,	Virginia: Neutral Flavor: Php45,400/ hectare	One (1) year	None	For NTA Financed: The	NTA Corporate Planning
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Other Income Generating Activities Project-Tobacco Contract Growing System (IFOIGAP-TCGS)						profitability from tobacco production through the adoption of good agricultural practices; Promote a market-oriented approach in tobacco production through the adoption of a contract growing scheme, to enhance participation of the private sector in production technology transfer, production assistance and leaf marketing	Sur, La Union, Pangasinan) ; CAR (Abra); Region II (Cagayan, Isabela)			Land Preparation, Gas & Oil, & Fuelwood In Kind: Fertilizer, Pesticides, Fungicides, Suckercide (the NTA shall subsidize a portion of the amount allocated for farm inputs (fertilizer, Pesticides, Fungicides, Suckercide). This amount shall be in the form of subsidy and is not recoverable).	Improved Flavor: Php63,400/ hectare Burley Neutral Flavor: Php55,600/ hectare Improved Flavor: Php69,500/ hectare Native Batek: Php45,400/ hectare			production assistance shall be subject to an interest charge of two percent (2%) per annum on the principal net of subsidy; a one time service charge of one percent (1%) based on the total amount availed	Dept. Tel. 372-3185/82
13. Integrated Farming and Other Generating Activities Project (IFOIGAP-Rice, Wet Season 2017` under NTA Financing	2017	NTA				To contribute to the attainment of food/rice self-sufficiency program of the Government/Department of Agriculture Increase the present level of productivity and income of the tobacco farmer	Region I - (Ilocos Norte, Ilocos Sur, La Union, Pangasinan) ; CAR (Abra); Region II (Cagayan, Isabela)	Rice	Tobacco Farmers	The "Cash Portion" shall be used for the Purchase of certified seed, gasoline and oil and hire tractor during land preparation while the "in kind" shall be in the form of fertilizers which shall be purchased by the NTA thru	Production Assistance will be based on the actual need of the FCs but shall not exceed Php20,000/ hectare	The FC shall pay the production and marketing assistance, administrative charges and service fees in full from the proceeds of the sale of palay.	None	Administrative charge of 2% per annum; service charge of one (1%), both of which are deducted from the proceeds of the sale of palay.	NTA Corporate Planning Dept. Tel. 3723185/82
14. Curing Barn Assistance Project	FY 2017	NTA				To promote the use of the NTA prescribed efficient curing	Region I - (Ilocos Norte, Ilocos Sur, La		Tobacco Farmers	For Repair (FCB / Semi-Permanent ACS)	Php20,000.00 per unit for Repair, provided that Php10,000.00	For Repair (FCB /Semi-Permanent ACS)	None	6% per annum; a one time service	NTA Corporate Planning Dept. Tel.

						barns/sheds particularly the use of Venturi and Anawang designs; To increase the income of tobacco farmers through the production of properly cured leaf; and To maximize the local tobacco farmer's share of the markets for domestic cigarette manufacturing, and for the growing exportation;	Union, Pangasinan); CAR (Abra); Region II (Cagayan, Isabela)			For construction (New FCB & Semi-Permanent ACS& New Semi-Permanent Collapsible ACS.	will be free; Php50,000.00 per unit for construction, Php 10,000.00 will be free. PhP 40,000.00 /farmer, Php10,000.00 will be free.	Php10,000.00 will be payable to the NTA for a (2) year maximum term; For construction (New FCB & Semi-Permanent ACS Woodshed) Php 40,000.00 will be payable to the NTA for a four (4) year maximum term. For construction (New Semi-Permanent Collapsible ACS) Php 30,000.00 will be payable to the NTA for a three year maximum	charge of one (1%) on the principal; a penalty charged at a rate of three percent (3%) per month computed from the due date	3723185/82
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DEPARTMENT OF AGRICULTURE-SUGAR REGULATORY ADMINISTRATION (DA-SRA)

15. LBP-SRA Special Credit Program under the Sugarcane Industry Development Act (SCP-SIDA)	2018	SRA & LBP	SRA transfers fund to LBP as Program Fund. The program and Income	Direct Lending by LBP Lending Centers to borrower s. SRA endorses loan	LBP Lebding Centers	Promote and support productivity Improvement programs to boost the production of sugarcane and increase the incomes of	Sugarcane producing regions and provinces	Sugarcane	Individual Farmers (10 has and below) Collective farms (30 has and below) Block farms (At least 30 has)	1. Sugarcane production 2. Asset acquisition for farm mechanization and hauling services 3. Equipment	1. Up to 90% of the production cost (Sugarcane Production) based on standardized farm plan and budget 2. Up to 90% of the project cost and	Maximum of 18 months for production loan Based on cash flow/payback period (for other loan purpose)	1. For production loans: assignment of sugar quedans (for borrow	2% per annum for sugarcane loan 5% per annum for other loan purpose	From LBP-PMD1: Mr.Edgardo de Guzman From SRA: Mr.Roberto C. Velasco, SCP-TWG; Head Alex John Galicia, SCP
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			Fund is managed by LBP based on the joint Memorandum Circular between LBP and SRA	applicant s to LBP. Credit modality is provided on the Joint Memorandum Circular between LBP and SRA		sugarcane farmers/planters and farm workers			Common Service Centers	shed/garage/motorpool construction 4. Working Capital	financing requirement (for other loan purpose)	One year line available via Promissory Notes depending on cash cycle for Working Capital Loan	er with sugar quedan) or assign ment of sales procee ds of sugarc ane (for borrow er with no sugar quedan) 2. Any asset accepta ble to bank (for other loan purpos e)	Secretariat - 8929-6137
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LAND BANK OF THE PHILIPPINES

16. Agricultural Competitiveness Enhancement Fund (ACEF)		LBP	LBP	Direct Lending by LBP Lending Centers to borrowers.	LBP Lending Centers	The program aims to: Provide necessary credit to farmers and fisherfolk and their cooperatives and associations and micro and small enterprises to increase their productivity; and Establish an agricultural lending program that enhances competitiveness	Nationwide		Individual farmers and fisherfolk Micro and Small Enterprises Farmers and Fisherfolk Cooperatives and associations Conduits	Livelihood/Agri-Enterprise Loans – To augment conduit funds for relending to ARBs/SFHs to finance their livelihood and agri- enterprises projects Providential Loans – to augment conduit's funds for relending to member	Livelihood/Agri-Enterprise Loans - Up to P1.0 Million per farmer/fisherfolk Farmer and Fisherfolk coop/ association – Up to P5.0 Million per project per borrower		Productio n o Combi nation of the followin g: PCIC insuran ce and/or AGFP guarant ee coverag e, if	6% per annum	Programs Management Department I (PMD I) 522-0000 loc. 7450,2992, 2804
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						of target project beneficiaries or sectors especially the small farmers and fisherfolk				ARBs/SFHs to finance their house or office repairs;				applicable; and Assignment of expected produce Acquisition of fixed asset o Any or combination of the following: Chattel mortgage on object of financing Assignment of expected produce PCIC Insurance proceeds		
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17. Sulong Saka	LBP	LBP			Aims to provide credit assistance to farmers cultivating highvalue crops such as banana, cacao, coffee, oil palm, rubber, vegetables, among others and for various qualified stakeholders to support their production, processing, marketing and other agribusiness projects	Nationwide	Highvalue Crops	Individual Small Farm Holders * Small and Medium Enterprises (SMEs) Cooperatives * Farmers Associations/Organizations * Large Agribusiness Enterprises (LAEs)/Corporation Local government Units (LGUs) * Non-Government Organizations (NGOs) * Countryside Financial Institution (CFIs)	* Production of High Value Crops such as Vegetables (Highland, Lowland, Spices, Legumes); Fruits (Mango, Banana, Pineapple, Others); Industrial Crops (Abacca, Bamboo. Coffee, Cavao, Rubber, Oil Palm) and Alternative Food Staple Crops (Saba Cardaba, Soybean, Rootcrops) * Establishment of Nursery, budwood/mother plant/parent clone gardens * New Plantation, Replanting, Rejuvenation, Rehabilitation of old trees	* For Production Loan - standard project cost sharing of 80:20 (90:10 for small farmers) * For Fixed Assets - not more than 80% of the acquisition/construction cost * For Commodity Loan - up to 85% of the market price of commodity at the time availment * For LGUs - not more than the net borrowing capacity based on BLGF certification				
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18. Agricultural Credit Support Project (ACSP)	LBP	*DA - Provides funds, technical and marketing support * DAR - Provides farm facilities and other support services * DENR - Provides other support services * LBP - Provides credit, manages fund and administers loans	Through LBP Lending Centers	LBP Lending Centers	ACSP offers loan funds toward increasing investments, creating new job opportunities, and improving agricultural productivity in the rural areas * The Department of Agriculture, Department of Agrarian Reform, Department of Environment and Natural Resources and Land Bank of the Philippines partnered to provide credit assistance to Agrarian Reform Beneficiaries (ARBs) through their respective organizations and support their on-farm and off-farm activities whether individual or communal projects	Nationwide		Agrarian Reform Beneficiaries Organizations (ARBOs) * Farmer Organizations (Fos) Peoples Organization (Pos) Other Conduits such as Coops, Rural Banks and NGOs ARBs or their household members who are actual cultivators of the land and have no outstanding loan with any financing institutions for the same project/loan	* Crop production (short and long gestating crops) * Agri-enterprise * Livelihood projects (agri-related)	* For Crop Production - Up to 80% of the total project cost * For Agri-enterprise and Livelihood Projects: - For those with existing crop production loan, up to 10% of the loan portfolio of the borrower - For those without existing crop production loan under ACPCP, up to P1,000,000 per borrower	* Short Term Loan - not more than 1 year * Term Loans - more than 1 year but not to exceed 7 years inclusive of up to 3 years grace period		* For short term loans - 8.5% per annum * For term loans - 9.5% per annum	
19. Sustainable Aquaculture Lending Program	LBP	LBP	Through LBP Lending Centers	LBP Lending Centers	Sustainable Aquaculture Lending Program (SALP)/Pagsasa kang Pantubig strengthens the value chain of	Nationwide	Aquaculture and Mariculture products	* Cooperatives/Federations * Associations/Non-Government Organizations * Micro, Small and Medium	* Purchase of inputs for Aquaculture/Mariculture Production * Working Capital for	Up to 80% of the total project cost		Any or combination of the following: * Real		

(SALP)/ Pagsas akang Pantubi g						fishery, mariculture, aquaculture and sporting economic activities. It is anchored on the business relationship of institutional buyers or processing /canning companies, linked with small fishers, or micro, small and medium enterprises (MSMEs) which serve as their growers or suppliers			Enterprises *Large Agri- business Entities *Countryside Financial Institutions	Trading/Mar keting/Mar operation *Fixed Assets Acquisition (fishing vessel/banca and paraphernalia, fish cage, pump, aerator, High Density Polyethylene (HOPE) liner, generator, transport, machinery, equipment, etc) and installation of other support facilities *Pond developmen y and/or improvement *Building construction			Estate Mortgg e *Chattel Mortgag e *Assign ment of Receiv ables/ Pos *Assign ment of sub- PNs and underlyi ng collater als (Redisc ounting) *Assign ment of guarant ee and/or insuran ce coverag e		
20. Credit Assista nce Progra m Program Benefici aries Develo pment	2006	LBP	LBP, DAR	Through conduits	Coops, FAs	Aims to continue the provision of credit assistance to existing CAP- PED window III cooperative/FA borrowers	Nationwide except BARMM	Rice, corn, high value crops, fishpen	Coops, FAs	Working capital, Agr production, livestock & aquaculture, fixed asset acquisition	5M/conduit, 80% of the project cost	2 years or monthly, quarterly, semi- annualy of lump sum	PNs, assign ment of Invty, receiva bles, proceed s of marketi ng contract , chattel	ST - 8.5% p.a., TL - 9.5% p.a.	Preciosa Osi - Contact No. 8926-1890

													mortgage, assignment of insurance elements		
21. Assistance to Restore and install Sustainable Enterprise for Agrarian Reform Beneficiaries (ARISE - ARBs) Small	2018-2021	LBP	LBP, DAR	Through conduits	Coops, FAs	Aims to make available financing support to disaster affected women and men ARBs/SFHs and their families to restore livelihoods and farming activities	Area identified by PAGASA/NDR RMC that were affected by natural calamities	Repair of office and or house and restoration of agr- based enterprise	ARBs/SFHs and ARB cooperatives - FZ	Finance repair of office (ARBOs, Coops) and or house of ARBs and Livelihood and enterprise loan	1M/conduit	12 months	N/A	3%/annum	Preciosa Osi - Contact No. 8926-1890
22. Accessible Fund for Delivery to Agrarian Reform Beneficiaries Program (AFFORD-ARBS)	2019	LBP	LBP, DAR	Individual	N/A	To provide credit assistance to individual ARBs	Nationwide except BARMM	Rice, corn, high value crops, fishpen and small farm implements	Individual ARBs with EP or CLOA and Leaseholder	To finance the production of rice, corn, high value crops, fishpen and purchase of small farm implements	*For crop production-based on the credit needs of the farmer per farm plan and budget submitted, but not to exceed eighty (80%) of the total cost. * For acquisition of small farm implements - up to 80% of the acquisition cost	*For S.T.L. - up to 360 days, P.N. Payable in lump sum or based on crop cycle *For T.L. - more than one year up to five (5) years, based on crop cycle or project cash flow and/or economic useful life of fixed asset to be financed, payable annually, -	*AGFP coverage with corresponding premium to be borne by the farmer-borrower and to be deducted from the loan proceeds *Assignment of	Fixed at 5% per annum	Ricrdo Reyes - No. 8926-1890

																						PCIC insurance claims on crop damage *Assignment of Produce and Receivables *Credit life insurance (optional)		
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DEVELOPMENT BANK OF THE PHILIPPINES

23. Sustainable Agribusiness Financing Program		DBP	DBP			The SAFF is a credit assistance program for agribusiness projects engaged in the production, harvesting, processing, and marketing of crops, poultry, livestock, and fishery.			Wholesale: (with at least one (1) year profitable operation) Banks – Commercial Banks; Thrift Banks; Rural Banks; Cooperative Banks; and Microfinance Institutions Non-Banks – Non- Government Organizations (NGO); Irrigators' Associations (IA); SEC registered Financing Companies; Cooperatives; Farmer/Fisherfolk Associations; other types of	All agri-business projects including but not limited to the traditional crops, high value crops, organic crops – from production, post-harvest, processing to marketing or the whole value chain; Poultry, livestock, fishery including cattle/goat dairy	Loan amount shall be up to maximum of 90% of the total project cost (TPC) For Domestic Packing Credit, up to 80% value of PO			Prevailing market rate Term Loan – shall be based on the project cycle and projected cash flow as determined by DBP but not to exceed ten (10) years, inclusive of grace period. Progress and/or balloon payment on principal	Rallen O. Verdadero Head, Program Development Management II 812-8088/ 818-9511 loc.3327
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								assoc./org. duly registered with the corresponding government	production, cattle breeding cum fattening, swine production, goat raising, fish production and harvest, processing to marketing of meat and other food production projects; Investment in big				and interest may be allowed. Credit Line – shall be based on the approved tenor/client's cash conversion cycle but not more than 360 days. Domestic Packing Credit	
24. Sustainable Agribusiness Financing Program for the Dairy Industry (SAFP DAIRY)		DBP	DBP		This is a sub-program under the SAFP specifically to assist the National Dairy Authority (NDA) attain its roadmap's main objective which is to gain significant level in Ready to Drink (RTD) Milk market .			Wholesale: (with at least one (1) year profitable operation) Banks – Commercial Banks; Thrift Banks; Rural Banks; Cooperative Banks; and Microfinance Institutions Non-Banks – Non- Government Organizations (NGO); Federations; SEC registered Financing Companies; Dairy Cooperatives; Farmer Associations; other types of	Stock acquisition Breeding Growing/rearing Buildings and improvements Milking/ processing machinery, equipment & tools fabrication and maintenance Milk production and processing Milk distribution and dealerships	Loan amount shall be up to maximum of 80% of the total project cost (TPC) For Domestic Packing Credit, up to 80% value of PO	Term Loan – shall be based on the project cycle and projected cash flow as determined by DBP but not to exceed ten (10) years, inclusive of grace period. Progress and/or balloon payment on principal and interest may be allowed. Credit Line – shall be based on the approved tenor/client's cash conversion	Prevailing market rate	Rallen O. Verdadero Head, Program Development Management II 812-8088/ 818-9511 loc.3327	

								dairy assoc./org. duly registered with the corresponding government agencies	Feed production/milling /mixing Forage production Loan refinancing Other dairy-related enterprises PO financing Working capital Land (project site)		cycle but not more than 360 days. Domestic Packing Credit – shall not exceed the expiry date of the PO.			
25. Broiler Contract Growing Program (BCGP)		DBP	DBP			A sub program under the Sustainable Agribusiness Financing Program, it is designed to encourage contract growers to expand their business by facilitating the financing of poultry broiler contract growing projects through shortened loan processing. It likewise aims to finance the promotion of agribusiness for countryside development while responding to the food requirements of the country		Poultry broiler contract growers who are registered with Securities and Exchange Commission, Department of Trade and Industry, Department of Labor and Employment, or Cooperative Development Authority Engaged in poultry broiler contract growing projects that will not pose risk to health, national security and the environment Holder of a letter of approval/contract growing agreement with a legitimate integrator	*Farm development *Farm acquisition *Farm expansion/rehabilitation	Loan amount shall be up to maximum of 80% of the Total Project Cost	Maximum of 10 years		Maximum of 10 years	Project Managers Program Development and Management II 812-8088

26. Tree Plantation Financing Program		DBP	DBP		A credit assistance program for the expansion, harvesting, maintenance and protection of existing tree plantations with at least 4 year old standing trees in at least 1% of the plantation area of qualified private and public land.		Wood trees	*Industrial tree plantation companies *Wood producers *Integrated Forest Management Agreement holders- members or accredited by the Philippine Wood Producers Association *Socialized Integrated Forest Management Agreement (SIFMA) holders *Private land owners *LGUs *Private schools *People/s Organization/Cooperatives	*Expansion of tree plantation: - Acquisition and planting of major tree planting stocks Site development - Maintenance and operating expenses for the expansion of plantation - Lookout tower - Bunkhouse - Water system - Fire lines *Existing tree plantation of at least 4 year old tree species: - Maintenance and protection expenses *Harvesting of fruits of mature tree species *Processing and Post Harvest facilities: -					
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