

Our program partners

Lending Conduits

- Government Financial Institutions (GFIs)
- Non-Government Financial Institutions (NGFIs) including cooperative banks, rural banks, viable NGOs, cooperatives and other private financial institutions.

Our Partner Lending Conduits **manage** the credit program, **disburse** credit funds to eligible borrowers, **monitor** and **collect** loans from borrowers.

Capacity Building

- State Universities and Colleges (SUCs)
- Government Agencies
- Other providers of Business Development Services (BDS)

Our capacity building partners shall provide our borrowers with technical assistance and training, including but not limited to:

- mentoring
- marketing
- innovative financing
- product packaging
- business planning



How to sign up

Interested applicants may sign up for the program through the AgriCredit Client E-Signup System (ACPC ACCESS) Website at <https://acpcaccess.ph/>



Contact us

Department of Agriculture
Agricultural Credit Policy Council



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ANYO

AGRI-NEGOSYO LOAN PROGRAM



DEPARTMENT OF AGRICULTURE
AGRICULTURAL CREDIT POLICY COUNCIL
(DA-ACPC)

What is Agri-Negosyo?

The Agri-Negosyo (ANYO) Loan Program offers loans to finance capital requirements of eligible borrowers to finance their capital requirements to enable them to improve the efficiency, productivity, and profitability of their farm as well as non-farm income-generating activities.

Eligible Loan Purposes

- production
- processing
- distribution
- marketing
- acquisition of machinery/equipment
- construction of facility/ies

Who are eligible?

- ✓ Registered Agri-fishery-based micro and small enterprises (MSEs)
- ✓ Farmer and fisherfolk organizations/associations
- ✓ Individual small farmers and fisherfolk (SFF)

Loanable Amount

For individuals: up to P300,000

For Micro Enterprises: up to P3.00 million

For Small Enterprises: up to P15.00 million
(Depending on total assets of the enterprise)

Finance Charges

0% interest

partner lending conduit may charge a one-time service fee of up to 3.5%

Loan Maturity

Depends on cash flow of the project but not to exceed five (5) years

Eligible loan beneficiaries can avail themselves of loans up to three (3) cycles only.

For Individual SFF

1. One (1) valid government-issued ID with picture
2. One (1) 1x1 photo taken within the last three (3) months
3. Proof of registration/enrollment in the RSBSA



Borrowers must be registered or enrolled in the **Registry System for Basic Sectors in Agriculture (RSBSA)** or the **Farmers and Fisherfolk Enterprise Development Info System (FFEDIS)**.

Those not registered under the Registry System for Basic Sectors in Agriculture (RSBSA) shall be required to enroll in the RSBSA through the DA Inclusion Protocol thru the DA Regional Field Offices or the Municipal Agriculture Office (MAO)

Documentary Requirements

For MSEs & Organizations/Associations

1. Letter of Intent with Project Proposal
2. Board Resolution
3. Copy of registration documents
4. Copy of the organization's latest Audited Financial Statements
5. Endorsement from DA
6. Proof of registration/enrollment with FFEDIS

