

Our program partners

Lending Conduits

- Government Financial Institutions (GFIs)
- Non-Government Financial Institutions (NGFIs) including cooperative banks, rural banks, 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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KAPITAL ACCESS FOR YOUNG AGRIPRENEURS

LOAN PROGRAM

Kayang-KAYA mo na!



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

WHAT IS THE KAPITAL ACCESS FOR YOUNG AGRIPRENEURS?

The Kapital Access for Young Agripreneurs (KAYA) Program offers loans to finance the capital requirements of start-up or existing agri-based projects of young entrepreneurs and agri-fishery graduates.



**up to
P500,000**
per borrower

0% interest

Lending conduit may charge a one-time service fee of 3.5%

**up to 5 years
to pay**

based on projected cash flow



DOCUMENTARY REQUIREMENTS

1. One (1) government-issued ID with picture
2. Proof of Agri-Fishery training/schooling completion (diploma or certificate of training)
3. Simple Business Plan (template will be provided)
4. Proof of enrollment/registration in the RSBSA



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 thru the Municipal Agriculture Office (MAO)

Who are eligible?

Borrowers must be:

- ☒ **Young agripreneurs aged 18 to 30 years old; and**
- ☒ **Graduates of either formal or non-formal agri-fishery schooling***

**including but not limited to agriculture and fishery related degrees from higher education institutions, DA and ATI-accredited programs, TESDA programs, farm schools, and secondary schools with agriculture and fishery-related courses, as defined under Section 2 (d) of R.A. 11321(Sagip Saka Act) - IRR*

Eligible loan purpose:

To finance capital requirements of start-up or existing agri-enterprise

Eligible loan borrowers can avail loans under the program up to a maximum of 3 cycles.