

# OUR PROGRAM PARTNERS

## PARTNER LENDING CONDUITS

- Government Financial Institutions (GFIs);
- NGOs, cooperative banks, rural banks, and other private financial institutions, cooperatives/associations

*Our Partner Lending Conduits conduct the evaluation of loan applications, disburse credit funds to eligible borrowers, monitor and collect loans from borrowers.*

## CAPACITY-BUILDING

For individuals:

- Business Plan Preparation
- Financial Literacy
- Credit Worthiness
- Simple Bookkeeping
- Other relevant training

For Micro and Small Enterprises (MSEs):

- Internal Control
- Financial Management
- Enterprise Management
- Other relevant training

DA-ACPC's training partners include:

- State Universities and Colleges (SUCs)
- Government Agencies
- Development Service Providers

## HOW TO SIGN UP

Interested applicants may sign up for the program through

[access.acpc.gov.ph](http://access.acpc.gov.ph)

## CONTACT US



28th Floor, One San Miguel Avenue Bldg.,  
San Miguel Avenue cor. Shaw Blvd.,  
Ortigas Center, Pasig City



(632) 8634-3320 to 21  
(632) 8634-3326



[acpc.gov.ph](http://acpc.gov.ph)



[facebook.com/agricreditpolicycouncil](https://facebook.com/agricreditpolicycouncil)



DA-ACPC PH

SUBMIT YOUR QUERIES TO:

[helpdesk.acpc.gov.ph](mailto:helpdesk.acpc.gov.ph)



Hi! I'm **AVA**  
ACPC Virtual Assistant



AGRICULTURAL CREDIT  
POLICY COUNCIL

# AGRI NEGOSYO for BANANA GROWERS



Management System  
ISO 9001:2015



[www.tuv.com](http://www.tuv.com)  
ID 9108657900

# ABOUT THE PROGRAM

This special program of the DA-ACPC supports the financing requirements of banana growers who are affected by the *Fusarium Wilt (Panama Disease)*. This credit facility aims to assist affected small banana growers to undertake alternative agriculture and/or fishery production and post-production projects.

The priority areas are those affected by Fusarium Wilt in Region 11 and other regions in Mindanao determined by the Department of Agriculture (DA) and Bureau of Plant Industry (BPI).

## ELIGIBLE BORROWERS

### INDIVIDUAL BORROWERS

- farmers or workers who own or owner-tiller of a maximum of 3.0 ha. of farm land.

### MICRO AND SMALL ENTERPRISES (MSEs)

- registered agri-based business with assets not exceeding P15 million and is engaged in banana production, processing, and marketing

### FARMERS COOPERATIVES/ASSOCIATIONS

- registered entities whose members are farmers engaged in banana production, processing, and marketing.

## ELIGIBLE LOAN PURPOSES

- Production, processing, or marketing of banana or other alternative agri-fishery activities;
- Acquisition of farm equipment and machineries in support of existing farm enterprises;
- Construction of facilities in support of existing farm enterprises

## PROGRAM FEATURES

### LOANABLE AMOUNT

#### FOR INDIVIDUALS

**P300,000**

#### FOR MSEs/COOPS/ASSOCIATIONS

**P15 MILLION**

#### UP TO 90% OF THE PROJECT COST

*\*For MSEs and Coops/Associations, the loanable amount shall not exceed its total assets.*

*\*Debt equity ratio must not be more than 6:1 inclusive of the proposed loan.*

**2% INTEREST PER ANNUM  
3.5% SERVICE FEE  
NO COLLATERAL**

**1.5% PER ANNUM  
CREDIT LIFE INSURANCE  
(DIMINISHING BALANCE)**

**CROP & NON-CROP  
INSURANCE PREMIUM FREE**

Payable up to

**5 YEARS**

For permanent working capital

**SAVINGS COMPONENT:**

**1% OF THE LOAN AMOUNT;**

**NOT LESS THAN 5% OF NET INCOME PER YEAR**

## DOCUMENTARY REQUIREMENTS

### FOR INDIVIDUAL BANANA GROWER

ONE (1) GOVERNMENT-ISSUED ID WITH PICTURE

ONE (1) 1X1 PHOTO TAKEN WITHIN THE LAST 3 MONTHS

FARM PLAN AND BUDGET; AND

PROOF OF ENROLLMENT IN THE REGISTRY SYSTEM FOR BASIC SECTORS IN AGRICULTURE (RSBSA)

### FOR MSEs, ORGANIZATIONS/ ASSOCIATIONS

LETTER OF INTENT WITH PROJECT PROPOSAL

BOARD RESOLUTION

COPY OF REGISTRATION DOCUMENTS

COPY OF THE ORGANIZATION'S LATEST AUDITED FINANCIAL STATEMENTS

ENDORSEMENT FROM DA OR ITS ATTACHED AGENCIES

PROOF OF ENROLLMENT IN THE FARMERS AND FISHERFOLK ENTERPRISE DEVELOPMENT INFORMATION SYSTEM (FFEDIS)

CERTIFICATION FROM BUREAU OF PLANT INDUSTRY THAT THE AREA IS FREE FROM PANAMA DISEASE