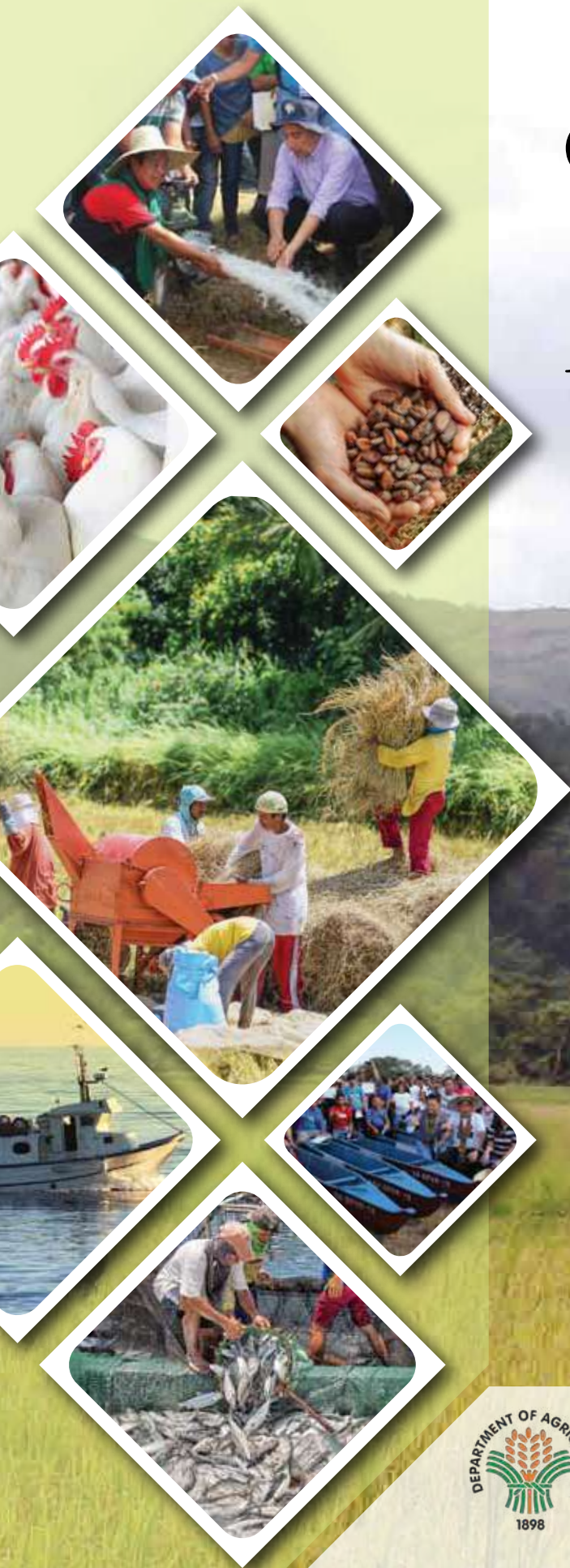


COMPENDIUM OF AGRI-FISHERY CREDIT PROGRAMS



COMPENDIUM OF AGRI-FISHERY CREDIT PROGRAMS



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AGRICULTURAL CREDIT POLICY COUNCIL



PREFACE

The Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC), in coordination with the DA Strategic Communications Team, the Land Bank of the Philippines (LANDBANK) and the Development Bank of the Philippines (DBP), embarked on this project with the end-view of providing small farmers and fisherfolk, agri-fishery based micro and small enterprises (MSEs) a handy and convenient guide to help them easily find the appropriate credit program suited to their financial requirements.

This publication presents key information on the current agri-fishery credit programs. Included in this compendium are forty-seven (47) agriculture and fishery credit programs implemented by the DA-ACPC, DAR, LANDBANK, and DBP. They are presented according to their respective implementing agencies/institutions. For easy reference, a Program Index is provided indicating the areas of implementation, loan purposes and eligible borrowers. Through this, the prospective borrowers will easily find the credit program/s that will suit their needs.

Due to the challenges of the past two years brought about by the pandemic, provision of affordable and accessible financial services to small farmers and fisherfolk, and agri-fishery based MSEs to help small farmers and fisherfolk (SFF) increase their production became even more vital. Through this publication, the ACPC hopes that readers will become more informed and may be able to access the current agri-fishery programs that are being implemented by the government.

We thank the DA, LANDBANK and DBP for providing the information in this compendium. We look forward to continued collaboration to explore innovative ways of expanding the access of our farmers and fisherfolk, particularly the unbanked and underbanked, to financial services.

JOCELYN ALMA R. BADIOLA
Executive Director



DEPARTMENT OF AGRICULTURE



MESSAGE FROM THE SECRETARY

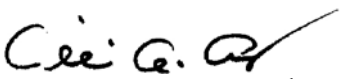
I commend and congratulate the Agricultural Credit Policy Council, the Department of Agriculture (DA) Strategic Communications Team, and the implementing agencies of agri-fishery credit programs – the Land Bank of the Philippines (LANDBANK) and the Development Bank of the Philippines (DBP) for coming up with the Compendium of Agri-Fishery Credit Programs.

This publication is part of the DA's advocacy drive to increase the general public's awareness, appreciation, and availment of agri-fishery credit programs.

Through this compendium, the DA, ACPC, LANDBANK and DBP share key information on agri-fishery credit programs that they are implementing to promote access to financial services of small farmers and fishers and agri-fishery based micro and small enterprises (MSEs). Through this publication, we look forward to a more informed clientele and ultimately, an improved access to agri-fishery credit in the countryside.

As I have always emphasized, agricultural credit, along with other related support services, is a key determinant of the agriculture sector's competitiveness. Affordable and accessible financial services can help small farmers and fisherfolk increase their production, make their processes more efficient, and thus, increase their profits. Given additional capital, small farmers and fisherfolk can modernize and grow their agri-fishery ventures into bonafide businesses and become empowered agripreneurs.

Through this compendium, it is our hope that we will be able to increase the number of bankable players in the agri-fishery sector thru the provision of agricultural credit and financing support services.


WILLIAM D. DAR, Ph.D.
Secretary



LAND BANK OF THE PHILIPPINES



MESSAGE FROM THE PRESIDENT AND CEO

Congratulations to the Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC) for this initiative that put together relevant information on available financing programs for small farmers and fishers. LANDBANK is pleased and grateful for the opportunity to contribute to its contents.

This “Compendium of Agri-Fishery Credit Programs” of the DA-ACPC will be a useful tool for government agencies, local government units, and other organizations in guiding farmers and fishers to the lending programs that suit their needs.

This publication is a welcome addition to LANDBANK’s many collaborations with the DA and its attached agencies, which include the development and implementation of various lending programs. LANDBANK and DA have always been partners in our pursuit of assisting and delivering opportunities for inclusive growth and sustainable development to the countryside, especially to our farmers and fishers.

LANDBANK will remain steadfast in its support to the DA on its goal of increasing agricultural productivity and profitability.

Again, congratulations to the DA-ACPC for making the publication of this compendium possible.


CECILIA C. BORROMEO
President and Chief Executive Officer



DEVELOPMENT BANK OF THE PHILIPPINES



MESSAGE FROM THE PRESIDENT AND CEO

Colleagues and friends in public service and banking industry, distinguished guests, ladies and gentlemen, a pleasant day to you all.

We are pleased to be a part of this Compendium of Agri-Fishery Credit Programs and we are grateful for the opportunity to share with you how we at the Development Bank of the Philippines (DBP) support the development of the economy through the provision of much-needed financing resources to identified priority sectors for sustainable growth. With our mandate firmly focused on attaining inclusive progress and infrastructure development, we continue to expand strategic partnerships towards cascading the benefits of development initiatives countrywide.

One such strategic partnership involves the agriculture industry. To optimize this partnership, DBP has six lending programs that provide small farmers and fisherfolk access to formal credit to finance their economic activities, namely: Agroforestry Plantation Program (APP); Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund (ERCA-RCEF); Sustainable Agribusiness Financing Program (SAFP); Sustainable Agribusiness Financing Program for the Dairy Industry (SAFP-DAIRY); Broiler Contract Growing Program (BCGP); and DA-ACPC-DBP BuyANiIhan Credit Program.

The APP is a credit assistance program that supports plantation operators and other enterprises engaged in the development, expansion, harvesting, processing, maintenance and protection of industrial forest-based plantations. The program aims to hasten economic development, promote environmental stability, and boost the Philippine wood-based industry by addressing the increase in demand for forest and forest-based products and services.

The ERCA-RCEF is a simplified lending program with preferential terms in favor of rice farmers and their cooperatives. Assistance under the program covers the purchase of farm inputs and equipment, among others, to boost their productivity and increase their income amidst the liberalization of the Philippine rice trade policy.

The SAFP enhances the competitiveness and productivity of farmers and fisherfolk in the country by providing credit for agribusiness projects engaged in the production, harvesting, processing, and marketing of crops, poultry, livestock, and fishery as well as other agricultural plantation projects.

The SAFP-DAIRY is a credit facility that aims to support dairy farmers and ensure safe and quality milk products to consumers. This is expected to contribute to promoting self-sufficiency among dairy farmers while expanding agribusiness projects and creating more jobs in agriculture.

The BCGP is a credit facility designed to encourage contract growers to expand their business by facilitating the financing of poultry broiler contract growing projects.

The DA-ACPC-BuyANIHan Credit Program is a credit facility which aims to elevate direct engagement of rice cooperatives/associations in the rice industry value chain by providing credit access to working capital requirement.

Providing support to small farmers and fisherfolk is a commitment that we in DBP take to heart, which is why it is our goal to continuously improve credit delivery to our client-partners. In providing our borrowers with direct access to credit, we help increase the productivity and income of our small farmers and fisherfolk by eliminating the usual rigid and stringent requirements that hamper them from receiving much-needed financing to grow and sustain their agricultural businesses.

At DBP, our reason for being remains clear and unwavering – to spur sustainable growth and development across the nation. Now that we are about to embark on our 75th year of existence, we remain resolute in our commitment to do more for our clients, partners, and stakeholders – all because we have more to accomplish, more communities to grow, and more people to serve.

Thank you.



EMMANUEL G. HERBOSA
President and Chief Executive Officer

HOW TO USE THE COMPENDIUM

This “**Compendium of Agri-Fishery Credit Programs**” is a compilation of information on the forty-seven (47) agriculture and fishery credit programs of the government. The data contained herein are dated as of June 2021. For easy reference by users, credit programs are numerically coded and are presented according to their respective implementing agencies/institutions.

The ***Compendium*** includes the following parts:

A ***Table of Contents*** containing the credit programs’ numeric codes (located on the left side of the page), followed by their names and the pages where they can be found;

A ***Program Index*** likewise shows the credit programs, but grouped according to **areas of implementation, loan purposes/type and eligible borrowers**. The program codes, names and the pages where they can be found are also intact here.

Through this, the prospective borrower/s will easily find the credit program/s that will suit their needs;

A list of ***Abbreviations*** used throughout the compendium.

The ***Profile*** of forty-seven (47) agriculture and fishery credit programs which contains the following information:

- Program description,
- Eligible borrowers,
- Eligible loan purpose,
- Areas of coverage,
- Contact person/s (including agency concerned and phone numbers)

An ***Annex*** listing of the following:

- A. Agricultural Credit Policy Council (ACPC) Program Management Officers (PMOs)
- B. Land Bank of the Philippines (LANDBANK) Lending Centers
- C. Development Bank of the Philippines (DBP) Lending Groups

PROGRAM INDEX (DA, LANDBANK & DBP)

(BY AREAS OF IMPLEMENTATION, ELIGIBLE BORROWERS,
AND LOAN PURPOSE/TYPE)

NATIONWIDE PROGRAMS

Program Code		Page	Program Code		Page
Individual Small Farmers and Fisherfolk			Working Capital/Commodity Loan		
	<i>Purchase of farm inputs</i>		20	Sulong Saka Financing Program	18
1	Expanded Rice Credit Assistance (ERCA)- Rice Competitiveness Enhancement Fund (RCEF)	3	25	Poultry Lending Program	21
17	Agricultural Competitive Enhancement Fund (ACEF)	16		<i>Permanent Working Capital</i>	
	<i>Acquisition of farm machineries and equipment</i>		20	Sulong Saka Financing Program	18
1	Expanded Rice Credit Assistance (ERCA) - Rice Competitiveness Enhancement Fund (RCEF)	3		<i>Planting/Replanting Rehabilitation/Rejuvenation/ Fertilization (Coconut Industry)</i>	
	<i>Rice and corn production</i>		21	Coconut Financing Program	18
3	Sikat-Saka Program (SSP)	4		<i>Sugarcane Production</i>	
	<i>Agri-fishery production, processing, or marketing</i>		14	Socialized Credit Program	13
6	Agri-Negosyo (ANYO) Program	6	Farmers and Fisherfolk Organizations, Cooperatives/ Community-Based Organizations (CBOs)		
6.1	ANYO OFW	6		<i>Production Loan</i>	
6.2	AgriPinay	7	20	Sulong Saka Financing Program	18
6.3	SWINE R3	8	29	Farm Tourism Financing Program	23
6.4	CO2	9	30	Financing Program for Greenhouse Farming Systems	24
	<i>Non-farm enterprises in combination with agri fishery- based income generating project</i>			<i>Working Capital</i>	
6	Agri-Negosyo (ANYO) Program	6	2	Expanded Rice Credit Assistance (ERCA)- Rice Competitiveness Enhancement Fund (RCEF)	4
	<i>Acquisition of machinery/equipment, construction of facility</i>		10	Production Loan Easy Access (PLEA)	10
6	Agri-Negosyo (ANYO) Program	6	20	Sulong Saka Financing Program	18
6.1	ANYO OFW	6	25	Poultry Lending Program	21
6.2	AgriPinay	7	26	MILK	22
6.3	SWINE R3 (establishment of biosecured swine facilities)	8	28	Climate Resilient Agriculture Financing Program	23
6.4	CO2	9	29	Farm Tourism Financing Program	23
14	Socialized Credit Program	13	30	Financing Program for Greenhouse Farming Systems	24
	<i>Fixed Asset Acquisition/Construction</i>		39	Partner Financial Institutions- Additional Credit for Country- side Outreach and Rural Development (PFI-ACCORD)	28
20	Sulong Saka Financing Program	18		<i>Agri-fishery production, processing, or marketing</i>	
25	Poultry Lending Program	21	2	Agrarian Production Credit Program (APCP)	4
	<i>Farm Rehabilitation</i>		6.3	SWINE R3 (establishment of biosecured swine facilities)	8
9	Survival and Recovery Loan Assistance (SURE) Program	10	6.4	CO2	9
	<i>Production of crops, poultry, livestock, or fisheries</i>			<i>Acquisition/establishment of machineries, equipment and facilities</i>	
10	Production Loan Easy Access (PLEA)	10	2	Expanded Rice Credit Assistance (ERCA)- Rice Competitiveness Enhancement Fund (RCEF)	4
25	Poultry Lending Program	21	6	Agri-Negosyo (ANYO) Program	6
	<i>Production Loan</i>		6.3	SWINE R3 (establishment of biosecured swine facilities)	8
20	Sulong Saka Financing Program	18	6.4	CO2	9
31	Empowering Barangays in Remote Areas Through Credit and Enterprises (EMBRACE)	24	17	Agricultural Competitive Enhancement Fund (ACEF)	16
			10	Production Loan Easy Access (PLEA)	10

Program Code		Page	Program Code		Page
	<i>Agri-enterprise or livelihood project</i>			<i>Cows, and Fixed Assets Acquisition like Milk Processing Equipment</i>	
2	Agrarian Production Credit Program (APCP)	4	26	MILK	22
	<i>Working capital for buying palay</i>			<i>Farm Mechanization of Production and Post-Production Processes from Planting-Harvesting-Processing</i>	
8	BuyANiHan Program	10	27	Agri-Mechanization Financing Program	22
	<i>Fish production and related projects/ancillary industries</i>			<i>Agro-Processing</i>	
11	DA-BFAR-LANDBANK Partnership for the Promotion and Development of Mariculture Parks Program (PDMP)	11	27	Agri-Mechanization Financing Program	22
	<i>Planting/Replanting Rehabilitation/Rejuvenation/ Fertilization (Coconut Industry)</i>			<i>Manufacturing/ fabrication/ assembling</i>	
21	Coconut Financing Program	18	27	Agri-Mechanization Financing Program	22
	<i>Processing/Manufacturing (Coco Meat and Other Products)</i>			<i>Rediscounting</i>	
21	Coconut Financing Program	18	20	Sulong Saka Financing Program	18
	<i>Purchase of Inputs for Aquaculture/Mariculture Production</i>			<i>Crop, Livestock and Fishery Production</i>	
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	28	Climate Resilient Agriculture Financing Program	23
	<i>Working Capital for Trading/Marketing operation</i>		30	Financing Program for Greenhouse Farming Systems	24
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20		<i>Permanent Working Capital</i>	
27	Agri-Mechanization Financing Program	22	28	Climate Resilient Agriculture Financing Program	23
	<i>Fixed Assets Acquisition (fishing vessel/banca & paraphernalia, fish cage, pump, aerator, High Density Polyethylene liner, generator, transport, machinery, equipment, etc.) and installation of other support facilities</i>		29	Farm Tourism Financing Program	23
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	30	Financing Program for Greenhouse Farming Systems	24
	<i>Pond development and/or improvement/Building Construction (cold storage/refrigeration</i>			<i>Receivables Financing (Government Contracts)</i>	
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	40	Enhanced Partnership Against Hunger and Poverty (EPAHP) Lending Program	29
	<i>Purchase/Acquisition of Commercial Fishing Boats and Related Equipment</i>		Micro & Small Enterprises (MSEs)		
24	Commercial Fishing Vessel Financing Program	21		<i>Purchase of farm inputs</i>	
	<i>Poultry Production</i>		17	Agricultural Competitive Enhancement Fund (ACEF)	16
25	Poultry Lending Program	21		<i>Acquisition/establishment of machineries, equipment and facilities</i>	
	<i>Relending (thru conduits)</i>		17	Agricultural Competitive Enhancement Fund (ACEF)	16
25	Poultry Lending Program	21	6	Agri-Negosyo (ANYO) Program	6
	<i>Fixed Asset Acquisition/Construction</i>		6.3	SWINE R3 (establishment of biosecured swine facilities)	8
20	Sulong Saka Financing Program	18		<i>Working Capital</i>	
25	Poultry Lending Program	21	5	Expanded SURE-Aid and Recovery Project (SURE COVID-19)	5
28	Climate Resilient Agriculture Financing Program	23	20	Sulong Saka Financing Program	18
29	Farm Tourism Financing Program	23	25	Poultry Lending Program	21
30	Financing Program for Greenhouse Farming Systems	24	26	MILK	22
	<i>Procurement of Dairy</i>		30	Financing Program for Greenhouse Farming Systems	24
26	MILK	22		<i>Agri-fishery production, processing, or marketing</i>	
			6	Agri-Negosyo (ANYO) Program	6
			6.3	SWINE R3 (establishment of biosecured swine facilities)	8
			30	Financing Program for Greenhouse Farming Systems	24
			33	Young Entrepreneurs from School to Agriculture Program (Yes! To Agriculture Program or YESAP)	25

Program Code	Page	Program Code	Page
<i>Non-farm enterprises in combination of agri fishery-based income generating project</i>		<i>Cows, and Fixed Assets Acquisition like Milk Processing Equipment</i>	
6	Agri-Negosyo (ANYO) Program	6	MILK
<i>Fish production and related projects/ancillary industries</i>		<i>Rediscounting</i>	
11	DA-BFAR-LANDBANK Partnership for the Promotion and Development of Mariculture Parks Program (PDMP)	20	Sulong Saka Financing Program
<i>Acquisition/establishment of machineries, equipment and facilities</i>		<i>Permanent Working Capital</i>	
47	Swine Repopulation, rehabilitation, and Recovery (SWINE R3) Credit Program	30	Financing Program for Greenhouse Farming Systems
<i>Production Loan</i>		Medium Enterprises	
20	Sulong Saka Financing Program	<i>Working Capital</i>	
30	Financing Program for Greenhouse Farming Systems	20	Sulong Saka Financing Program
<i>Planting/Replanting Rehabilitation/Rejuvenation/ Fertilization (Coconut Industry)</i>		25	Poultry Lending Program
21	Coconut Financing Program	26	MILK
<i>Processing/Manufacturing (Coco Meat and Other Products)</i>		30	Financing Program for Greenhouse Farming Systems
21	Coconut Financing Program	<i>Agri-fishery production, processing, or marketing</i>	
<i>Purchase of Inputs for Aquaculture/Mariculture Production</i>		30	Financing Program for Greenhouse Farming Systems
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	33	Young Entrepreneurs from School to Agriculture Program (Yes! To Agriculture Program or YESAP)
<i>Working Capital for Trading/Marketing operation</i>		<i>Production Loan</i>	
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	Sulong Saka Financing Program
<i>Fixed Assets Acquisition (fishing vessel/banca & paraphernalia, fish cage, pump, aerator, High Density Polyethylene liner, generator, transport, machinery, equipment, etc.) and installation of other support facilities</i>		30	Financing Program for Greenhouse Farming Systems
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	<i>Planting/Replanting Rehabilitation/Rejuvenation/ Fertilization (Coconut Industry)</i>	
<i>Pond Development and/or Improvement/Building Construction (cold storage/refrigeration)</i>		21	Coconut Financing Program
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	<i>Processing/Manufacturing (Coco Meat and Other Products)</i>	
<i>Poultry Production</i>		21	Coconut Financing Program
25	Poultry Lending Program	<i>Purchase of Inputs for Aquaculture/Mariculture Production</i>	
<i>Relending (thru conduits)</i>		23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig
25	Poultry Lending Program	<i>Working Capital for Trading/Marketing operation</i>	
<i>Fixed Asset Acquisition/ Construction</i>		23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig
20	Sulong Saka Financing Program	<i>Fixed Assets Acquisition (fishing vessel/banca & paraphernalia, fish cage, pump, aerator, High Density Polyethylene liner, generator, transport, machinery, equipment, etc.) and installation of other support facilities</i>	
25	Poultry Lending Program	23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig
30	Financing Program for Greenhouse Farming Systems	<i>Pond Development and/or Improvement/Building Construction (cold storage/refrigeration)</i>	
<i>Procurement of Dairy</i>		23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig
26	MILK	<i>Poultry Production</i>	
		25	Poultry Lending Program

Program Code		Page	Program Code		Page
	<i>Relending (thru conduits)</i>			<i>Poultry Production</i>	
25	Poultry Lending Program	21	25	Poultry Lending Program	21
	<i>Fixed Asset Acquisition/ Construction</i>			<i>Relending (thru conduits)</i>	
20	Sulong Saka Financing Program	18	25	Poultry Lending Program	21
25	Poultry Lending Program	21		<i>Crop, Livestock and Fishery Production</i>	
30	Financing Program for Greenhouse Farming Systems	24	30	Financing Program for Greenhouse Farming Systems	24
	<i>Procurement of Dairy</i>				
26	MILK	22		Young Agriculture & Fishery Entrepreneurs, 18-30 Years of Age	
	<i>Cows, and Fixed Assets Acquisition like Milk Processing Equipment</i>			<i>Working capital and/or fixed asset acquisition</i>	
26	MILK	22	7	Kapital Access for Young Agripreneurs (KAYA) Program	9
	<i>Rediscounting</i>			<i>Agricultural and Fishery Production</i>	
20	Sulong Saka Financing Program	18	7	Kapital Access for Young Agripreneurs (KAYA) Program	9
	<i>Permanent Working Capital</i>		33	Young Entrepreneurs from School to Agriculture Program (Yes! To Agriculture Program or YESAP)	25
30	Financing Program for Greenhouse Farming Systems	24			
	Large Agribusiness Enterprises (LAEs)			State Universities and Colleges (SUCs)	
	<i>Fixed Asset Acquisition/Construction</i>			<i>Fixed Asset Acquisition/ Production Loan/Working Capital</i>	
20	Sulong Saka Financing Program	18	29	Farm Tourism Financing Program	23
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20		<i>Production Loan</i>	
25	Poultry Lending Program	21	29	Farm Tourism Financing Program	23
30	Financing Program for Greenhouse Farming Systems	24		<i>Working Capital</i>	
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20	Sulong Saka Financing Program	18		Countryside Financial Institutions (CFIs) (e.g., Rural Banks)	
25	Poultry Lending Program	21		<i>Fish production and related projects/ancillary industries</i>	
30	Financing Program for Greenhouse Farming Systems	24	11	DA-BFAR-LANDBANK Partnership for the Promotion and Development of Mariculture Parks Program (PDMP)	11
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23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	41	Countryside Financial Institutions Enhancement Program- 2020 Calamity Assistance Program (CFIEP-2020 CAP)	30
	<i>Pond Development and/or Improvement/Building Construction (cold storage/refrigeration)</i>			<i>Purchase of Inputs for Aquaculture/Mariculture Production</i>	
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20

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	<i>Working Capital for Trading/Marketing operation</i>			<i>Fixed Assets Acquisition (fishing vessel/banca & paraphernalia, fish cage, pump, aerator, High Density Polyethylene liner, generator, transport, machinery, equipment, etc.) and installation of other support facilities</i>	
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20
	<i>Fixed Assets Acquisition (fishing vessel/banca & paraphernalia, fish cage, pump, aerator, High Density Polyethylene liner, generator, transport, machinery, equipment, etc.) and installation of other support facilities</i>			<i>Pond development and/or improvement</i>	
23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20
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23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	28	Climate Resilient Agriculture Financing Program	23
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	<i>Cows, and Fixed Assets Acquisition like Milk Processing Equipment</i>		40	Enhanced Partnership Against Hunger and Poverty (EPAHP) Lending Program	29
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	Non-Government Organizations (NGO)			People's Organization	
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20	Sulong Saka Financing Program	18	45	Agroforestry Plantation Program	33
28	Climate Resilient Agriculture Financing Program	23		<i>Acquisition of machinery and equipment</i>	
30	Financing Program for Greenhouse Farming Systems	24	45	Agroforestry Plantation Program	33
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20	Sulong Saka Financing Program	18	45	Agroforestry Plantation Program	33
	<i>Working Capital</i>			Individual Former Rebels (CPP-NPA-NDF and Militia ng Bayan and Former Violent Extremists (ASG, BIFF, Maute, etc.)	
20	Sulong Saka Financing Program	18		<i>Small Businesses and Agri-Enterprises</i>	
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20	Sulong Saka Financing Program	18		<i>Relending</i>	
28	Climate Resilient Agriculture Financing Program	23	32	BALIK-LOOB Lending Program (formerly Lending Program for Former Rebels)	25
30	Financing Program for Greenhouse Farming Systems	24		SRA-Accredited Sugarcane Block Farms; Planters' Association/ Cooperative; SRA-Registered Service Providers	
	<i>Rediscounting</i>			<i>Sugarcane Production</i>	
20	Sulong Saka Financing Program	18	14	Socialized Credit Program	13
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23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20	14	Socialized Credit Program	13
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23	Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig	20			

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	<i>Crop Production (Rice, Corn and High-Value Crops)</i>	
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35	Accessible Funds for Delivery (AFFORD) to ARBs Lending Program	26
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<p>Cooperative Banks, Rural Banks and Thrift Banks that have been affected by natural and man-made calamities/ disasters, pests and diseases and viral infections/outbreaks as declared by the Office of the President (OP), NDRRMC, or LGUs of the affected areas or any other appropriate government agencies</p> <p><i>Additional working capital for on-lending to small farmer and fisherfolk (SFF), cooperatives and farmers and fishers' organizations, micro, small and medium enterprises and other borrowers, such as large agribusiness enterprises and salaried employees</i></p>				<i>Loan Refinancing</i>	
41	Countryside Financial Institutions Enhancement Program - 2020 Calamity Assistance Program (CFIEP-2020 CAP)	30	46	Sustainable Agribusiness Financing Program for the Dairy Industry (SAFP-DAIRY)	33
	Non-Banks			<i>Other Dairy-related Enterprises</i>	
	Non-Government Organizations (NGO); SEC registered Financing Companies; Dairy Cooperatives/Federations; Dairy Farmer Associations; other types of dairy assoc./org. duly registered with the corresponding government agencies		<p>All types of Dairy Business Entities that are: duly registered with SEC, DTI, DOLE, or CDA; and will not pose risk to health, national security and the environment</p>		
	<i>Expenditures of Dairy Production (Stock Acquisition, Breeding, Growing/Rearing)</i>			<i>Expenditures of Dairy Production (Stock Acquisition, Breeding, Growing/Rearing)</i>	
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28	Climate Resilient Agriculture Financing Program	23		<i>Relending (thru conduits)</i>	
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39	Palay at Mais ng Lalawigan Program	28	29	Farm Tourism Financing Program	23
	<i>Financing support for disaster management, construction and rehabilitation, equipment acquisition, and revenue administration/modernization that are geared towards the recovery from the COVID-19 pandemic</i>		30	Financing Program for Greenhouse Farming Systems	24
42	Municipal Development Fund (MDF) Lending Program	30		<i>Farm Mechanization of Production and Post-Production Processes from Planting-Harvesting-Processing</i>	
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34	Harnessing Agribusiness Opportunities Through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation (HARVEST)	26	<i>Pool/Garage Construction (facility where farm tractors, cutters, harvesters, loaders and/or hauling trucks are parked when not in use and maintained such that they are operable and ready for use when needed)</i>		
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LIST OF ABBREVIATIONS

ACEF	Agricultural Competitive Enhancement Fund	LGUs	Local Government Units
ACPC	Agricultural Credit Policy Council	MLG	Mindanao Lending Group
AFFORD	Accessible Funds For Delivery	MSEs	Micro and Small Enterprises
ANYO	Agri-Negosyo Program	MSME	Micro, Small, and Medium Enterprises
APCP	Agrarian Production Credit Program	NCLLG	Northern and Central Luzon Lending Group
APP	Agroforestry Plantation Program	NDA	National Dairy Authority
ARBs	Agrarian Reform Beneficiaries	NDF	National Democratic Front
ARBOs	Agrarian Reform Beneficiary Organizations	NDRRMC	National Disaster Risk Reduction & Management Council
ARISE-ARBs	Assistance to Restore and Install Sustainable Enterprise for Agrarian Reform Beneficiaries and Small Farm Holders	NGOs	Non-Governmental Organizations
BCGP	Broiler Contract Growing Program	NLDC	National Livelihood Development Corporation
BFAR	Bureau of Fisheries and Aquatic Resources	NPA	New People's Army
CAAM	Conflict-Affected Areas in Mindanao	NTA	National Tobacco Administration
CAP-PBD	Credit Assistance Program for Program Beneficiaries Development	OFWs	Overseas Filipino Workers
CBO	Community-Based Organization	PDMP	Partnership for the Promotion and Development of Mariculture Parks Program
CDA	Cooperative Development Authority	PLEA	Production Loan Easy Access
CFIs	Countryside Financial Institutions	POs	People's Organizations
CLOA	Certificate of Land Ownership Award	RSBSA	Registry System for Basic Sectors in Agriculture
CPP	Communist Party of the Philippines	RTD	Ready To Drink
DA	Department of Agriculture	RTL	Rice Tariffication Law
DAR	Department of Agrarian Reform	SAFP	Sustainable Agribusiness Financing Program
DBP	Development Bank of the Philippines	SAFP-DAIRY	Sustainable Agribusiness Financing Program for the Dairy Industry
DOLE	Department of Labor and Employment	SALP	Sustainable Aquaculture Lending Program
DTI	Department of Trade and Industry	SCP-SIDA	Special Credit Program under the Sugarcane Industry Development Act
EMBRACE	Empowering Barangays in Remote Areas Through Credit and Enterprises	SEC	Security and Exchange Commission
EP	Emancipation Patent	SFF	Small Farmer and Fisherfolk
ERCA-RCEF	Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund	SFP	Sugarcane Financing Program
FFAs	Farmers and Fisherfolk Associations	SLLG	Southern Luzon Lending Group
FFOs	Farmers and Fisherfolk Organizations	SME	Small and Medium Enterprise
FR	Former Rebels	SRA	Sugar Regulatory Administration
HARVEST	Harnessing Agribusiness Opportunities Through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation	SSFP	Sulong Saka Financing Program
IP	Indigenous People	SSP	Sikat-Saka Program
JICA	Japan International Cooperation Agency	SURE	Survival and Recovery Loan Assistance
KAYA	Kapital Access for Young Agripreneurs Program	SURE COVID-19	Expanded SURE-Aid and Recovery Project
LAE	Large Agribusiness Enterprises	USM-CIBP	Upland Southern Mindanao-Credit and Institutional Building Program
LANDBANK	Land Bank of the Philippines	VLG	Visayas Lending Group



Department of Agriculture



Agricultural Credit Policy Council



AGRICULTURAL CREDIT POLICY COUNCIL (ACPC)

(1) Expanded Rice Credit Assistance (ERCA) - Rice Competitiveness Enhancement Fund (RCEF), 2019

Created by the Rice Tariffication Law (RTL) (RA 11203, 2019), the ERCA-RCEF aims to improve the productivity of rice farmers and increase their income through credit from the RCEF.

Area Coverage : Nationwide

Eligible Borrowers :

- Rice farmers listed in the Registry System for Basic Sectors in Agriculture (RSBSA)
- Accredited rice farmers cooperatives

Eligible Loan Purpose :

- Purchase of farm inputs (materials and labor)
- Acquisition of farm equipment for production and post-production

In addition, for cooperatives:

- Working capital
- Establishment of facilities for production, post-production, processing, and trading

(2) Agrarian Production Credit Program (APCP), 2012

APCP provides agri production & enterprise credit, capacity-building, and other support services to agrarian reform beneficiaries (ARBs) and ARB organizations.

Area Coverage	:	Nationwide
Eligible Borrowers	:	Agrarian reform beneficiary organizations (ARBOs)
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Agriculture and fisheries production• Agri-enterprise or livelihood project

(3) Sikat-Saka Program (SSP), 2012

The Sikat Saka Program provides direct credit window and integrated support services to small palay and corn farmers.

Area Coverage	:	<ul style="list-style-type: none">• 45 provinces (Palay, Corn / Palay)• 11 provinces (corn)• Nationwide
Eligible Borrowers	:	Palay and corn farmers
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Rice production• Corn production

(4) Upland Southern Mindanao - Credit and Institutional Building Program (USM-CIBP), 2007

USM-CIBP aims to attain a sustainable financial services delivery system for small farmers and fisherfolk in the upland areas of Southern Mindanao.

Area Coverage : Southern Mindanao upland areas

Eligible Borrowers : Cooperatives

Eligible Loan Purpose : Working Capital

(5) Expanded SURE-Aid and Recovery Project (SURE COVID-19), 2020

SURE COVID-19 aims to finance the emergency and production capital requirements of small farmer and fisherfolk (SFF) affected by the COVID-19 pandemic; and provide working capital to micro and small enterprises (MSEs) engaged in agri-fishery food production, marketing and delivery of produce to ensure availability of food supply.

Area Coverage : Nationwide

Eligible Borrowers :

- SFF registered in the RSBSA
- Agri & fishery-based MSEs willing to deliver/supply to the DA “KADIWA ni Ani at Kita” centers and markets in Metro Manila and other demand centers.

Eligible Loan Purpose :

- Emergency and production capital requirement of SFF
- Working capital requirement of agri & fishery-based MSEs

Contact Person and
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(6) Agri-Negosyo (ANYO) Program, 2020

In support of the DA's vision of elevating Philippine agriculture through increased productivity, and improved incomes of SFF, ANYO provides the required capital and capacities of MSEs for their agriculture and fishery-related economic activities.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• SFF registered in the RSBSA• Agri & fishery-based MSEs• Overseas Filipino Workers (OFWs)
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Agri-fishery production, processing, or marketing• Non-farm enterprises in combination of agri fishery – based income generating project• Acquisition of machinery / equipment, construction of facility
Contact Person and Contact Number	:	Noelle Patricia Alonte 0961-606-7408 npalonte@acpc.gov.ph

(6.1) Special Credit Window for OFWs (ANYO-OFW)

A special loan facility offered to repatriated OFWs or unable to return to their country of employment due to COVID-19 pandemic and are engaged or are willing to undertake agri-related activities.

Area Coverage	:	Nationwide
Eligible Borrowers	:	Individual Overseas Filipino Workers (OFWs) but priority shall be given to those who were not able to leave the Philippines and return to their country of assignment due to travel and other quarantine restrictions in response to the COVID-19 pandemic. Such OFWs shall secure a certification from the Overseas Workers Welfare Administration (OWWA) for this purpose.
Eligible Loan Purpose	:	To finance the working capital requirements for: <ul style="list-style-type: none">• Production, processing, marketing• Acquisition of machinery or equipment <p><i>*Eligible loan borrowers can avail loans under the program up to a maximum of 3 cycles.</i></p>
Contact Person and Contact Number	:	Mayeth Samson 0961-606-7409 mssamson@acpc.gov.ph

(6.2) Financial Assistance for Women in indigenous peoples (IP) groups (AgriPinay)

A special credit window under the ANYO targeting beneficiaries who are female members of households of small farmers and fishers and women who belong to indigenous peoples (IP) groups.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Female member of the household of small farmers/fishers• Women in indigenous groups
Eligible Loan Purpose	:	<p>To finance working capital requirements of start-up or existing agri-fishery based income generating activities such as:</p> <ul style="list-style-type: none">• Agri-fishery production• Processing• Marketing• Other activities in the supply chain
Contact Person and Contact Number	:	<p><i>Paulo Rodriguez</i> 0945-997-7673 pamrodriguez@acpc.gov.ph</p> <p><i>Bieth Gerardo</i> 0933- 822-5340 fdgerardo@acpc.gov.ph</p>

(6.3) Swine Repopulation, Rehabilitation, and Recovery (SWINE R3)

A special credit window under the ANYO for backyard and semi-commercial hog raisers in support of the national government's efforts in the repopulation, rehabilitation, and recovery of the local swine industry through financing the establishment of biosecured swine facilities.

Area Coverage : Nationwide

Eligible Borrowers :

- Backyard Raisers
- Individuals raising hog/swine
(20 heads of adult /40 young animals)
- Semi-Commercial Raisers
- MSEs and Small Farmer and Fisherfolk Cooperatives /
Associations engaged in hogs and swine production
(21 heads of adults/41 young animals)

Eligible Loan Purpose : To finance the working capital requirements of raisers/farm operators to facilitate/fast track the repopulation, rehabilitation, and recovery of hogs/swine such as for the following loan purposes:

- Production, processing marketing;
- Acquisition of machinery or equipment
- Construction of modern technology equipment such as, but not limited to, tunnel vent system

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

Contact Person and : **Marie Arzaga**
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Noelle Patricia Alonte
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0961-606-7408

(6.4) ANYO Credit Facility for Coconut Farmers (CO2)

A special credit window under the ANYO for small coconut farmers and their organizations to support the working capital requirement of coconut farming and agribusiness activities.

- Area Coverage : Nationwide
- Eligible Borrowers :
 - Individual coconut farmers
 - Community-Based Organizations (CBOs)
 - Cooperatives/Associations for coconut farmers and/or with coconut farmers as members
- Eligible Loan Purpose : To finance the working capital requirements of eligible borrowers such as for the following loan purposes:
 - Production, processing marketing;
 - Acquisition of small equipment and vehicle in support to existing farm enterprises; and/or
 - Construction of facilities in support to existing farm enterprises.

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

Contact Person and : **Marie Arzaga**
Contact Number : mgarzasa@acpc.gov.ph

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(7) Kapital Access for Young Agripreneurs (KAYA) Program, 2020

KAYA aims to finance working capital and/or fixed asset acquisition requirement of start-up or existing agri-based projects of young entrepreneurs and agri-fishery graduates.

- Area Coverage : Nationwide
- Eligible Borrowers : Young agriculture & fishery entrepreneurs, 18-30 years of age
- Eligible Loan Purpose : Working capital and/or fixed asset acquisition requirement of start-up or existing agri-based projects
- Contact Person and : **Charlyne Mamador**
Contact Number : 0906-374-5068
cbmamador@acpc.gov.ph

(8) BuyANiIhan Program, 2019

BuyANiIhan Program provides working capital loans to farmer cooperatives/associations for palay trading (especially for buying palay directly from farmers affected by low farmgate prices of palay), palay processing, and marketing of rice to institutional buyers.

Area Coverage : Nationwide

Eligible Borrowers : Cooperatives and associations with rice farmers as members

Eligible Loan Purpose : Working capital for buying palay

(9) Survival and Recovery Loan Assistance (SURE) Program, 2017

SURE Program provides immediate financing relief to SFF affected by natural and other calamities, animal disease outbreak, and other disastrous events, to help them regain their capacity to earn a living.

Area Coverage :

- Nationwide
- Areas with under state of calamity

Eligible Borrowers : SFF affected by natural calamities and other disastrous events

Eligible Loan Purpose : Farm rehabilitation - production inputs, repair of farm/fishery assets, acquisition of livestock / work animals

Contact Person and Contact Number : **Jemrick Ramos**
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(10) Production Loan Easy Access (PLEA), 2017

PLEA provides fast, convenient, and affordable credit for the production, trading, marketing, and processing activities of SFF and SFF cooperatives/associations including their farm mechanization requirements.

Area Coverage : Nationwide

Eligible Borrowers : SFF registered in the RSBSA and SFF cooperatives/associations

Eligible Loan Purpose :

- Production of crops, poultry, livestock, or fisheries
- Working capital and acquisition of farm machineries and equipment

Contact Person and Contact Number : **Joan Vargas**
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BUREAU OF FISHERIES AND AQUATIC RESOURCES (BFAR)

(11) DA-BFAR-LANDBANK Partnership for the Promotion and Development of Mariculture Parks Program (PDMP), 2017

PDMP expands financial, technical, and marketing assistance to the fisheries sector to improve production efficiency and optimize utilization of mariculture parks.

Area Coverage : Nationwide

Eligible Borrowers :

- Cooperatives
- Local Government Units (LGUs)
- Countryside Financial Institutions (CFIs) (e.g., Rural Banks)
- SMEs
- NGOs / People's Organizations

Eligible Loan Purpose : Fish production and related projects / ancillary industries

Contact Person and
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OIC- Inland Fisheries and Aquaculture Division
8929-3439

NATIONAL TOBACCO ADMINISTRATION (NTA)

(12) Integrated Farming and other Income-Generating Activities Project, 2017

a. Tobacco Contract Growing System

b. Rice, Wet Season

The Integrated Farming and other Income-Generating Activities Project aims to:

- Increase farmers' productivity and profitability from tobacco and rice production
- 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

Area Coverage :

- Region I (Ilocos Norte, Ilocos Sur, La Union, Pangasinan)
- CAR (Abra)
- Region II (Cagayan, Isabela)

Eligible Borrowers : Tobacco farmers

Eligible Loan Purpose :

- Tobacco Production
- Rice Production

Contact Person and
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(13) Curing Barn Assistance Project, 2017

The Curing Barn Assistance Project aims to:

- Promote the use of NTA-prescribed efficient curing barns/sheds
- Increase tobacco farmers' income through the production of properly cured leaf
- Maximize tobacco farmer's share of the market for domestic cigarette manufacturing and exportation

Area Coverage :

- Region I (Ilocos Norte, Ilocos Sur, La Union, Pangasinan)
- CAR (Abra)
- Region II (Cagayan, Isabela)

Eligible Borrowers : Tobacco farmers

Eligible Loan Purpose :

- Repair of curing barn
- Construction

Contact Person and
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SUGAR REGULATORY ADMINISTRATION (SRA)

(14) Socialized Credit Program, 2017

The Socialized Credit Program promotes and supports productivity improvement programs for sugarcane and increase the incomes of sugarcane farmers/planters and farm workers.

- Area Coverage : Nationwide particularly in sugarcane regions and provinces
- Eligible Borrowers :
 - Farmers with farm 10 has & below
 - SRA-accredited sugarcane block farms
 - Planters' associations/cooperatives
 - SRA-registered service providers
- Eligible Loan Purpose :
 - Sugarcane production
 - Assets acquisition (e.g., farm machinery/equipment, tractor and implements, irrigation, hauling trucks)
 - Construction of equipment shed, motor pool, garage
- Contact Person and Contact Number : SRA:
Roberto C. Velasco
0998-845-3166

Alex John Galicia
0908-890-4951

DEPARTMENT OF AGRARIAN REFORM (DAR)

(15) Credit Assistance Program for Program Beneficiaries Development (CAP-PBD) Window III, 2018

The CAP-PBD Window III provides credit assistance to existing CAP-PBD Window III coop/FA borrowers to ensure their sustained economic development.

Area Coverage	:	Nationwide
Eligible Borrowers	:	Cooperatives and farmers' associations with ARB members
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Working capital• Agricultural (crop, livestock, & aquaculture) production
Contact Person and Contact Number	:	<i>Ricardo A. Reyes</i> ARPO-II 926-1890 contact_us@dar.gov.ph

(16) Assistance to Restore and Install Sustainable Enterprise for Agrarian Reform Beneficiaries and Small Farm Holders (ARISE-ARBs), 2018

ARISE-ARBs aims to make available financing support for disaster affected ARBs and small farm holders and their families to restore livelihoods and farming activities.

Area Coverage	:	Nationwide
Eligible Borrowers	:	ARB cooperatives and farmers associations, whose members have been affected by typhoons, disasters, and other natural calamities.
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Livelihood / agri - enterprise loans• Provident loans
Contact Person and Contact Number	:	<i>Ricardo A. Reyes</i> ARPO-II 926-1890 contact_us@dar.gov.ph



Land Bank of the Philippines

(17) Agricultural Competitive Enhancement Fund (ACEF)

The ACEF is designed to increase productivity of farmers and fishers by providing credit for the purchase of farm inputs, machineries, equipment, and establishment and improvements of production and post-harvest facilities.

- Area Coverage : Nationwide
- Eligible Borrowers :
 - Individual farmers and fishers
 - Micro & small enterprises (MSEs)
 - Farmers and fisherfolk organizations
- Eligible Loan Purpose :
 - Purchase of farm inputs and equipment or for farm improvement
 - Acquisition/establishment of machineries, equipment and facilities for agri-based production, post-production, and processing

(18) LANDBANK-SRA Special Credit Program under the Sugarcane Industry Development Act (SCP-SIDA)

The LANDBANK-SRA Special Credit Program provides socialized credit facility to sugarcane farmers and other stakeholders.

- Area Coverage : Sugarcane producing provinces nationwide
- Eligible Borrowers :
 - Individual Farmers
 - Cooperatives/Associations as Consolidated or Block Farms
 - MSME, Coop, Assn., LAEs as Common Service Centers
- Eligible Loan Purpose :
 - Sugarcane Production
(Individual, Consolidated or Block Farms)

Common Service Centers:

- Fixed Assets acquisition for farm mechanization and hauling services
- Equipment
- Shed/Motor
- Pool/Garage
- Construction
- Working Capital

(19) Sugarcane Financing Program

The Sugarcane Financing Program is designed to provide credit assistance to sugar planters, millers, traders and farmer's cooperatives.

Area Coverage	:	Sugarcane producing provinces nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• MSMEs• Large Agribusiness Enterprises• Corporations• Farmers Cooperatives and Association• NGOs with legal personality to borrow
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Production Loan (individual, relending or collective farming)• Permanent Working Capital• Working Capital (including sugar quedan/molasses trading)• Fixed Assets Acquisition (farm machinery/equipment such as tractor and implements, harvesters/ cutters, loaders, irrigation equipment, hauling trucks, etc.)• Building Construction (warehouse, shed/motor pool/garage)• Sugar Mill construction/improvement including acquisition/ repair/refurbishment of machinery, facilities, and equipment

(20) Sulong Saka Financing Program

Sulong Saka Financing Program provides credit assistance to various qualified stakeholders to support their productions, processing, marketing of high-value crops such as banana, cacao, cassava, coffee, oil palm, rubber, vegetables, among others.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• SMEs• Cooperatives• Farmers Associations/Organizations• Large Agribusiness Enterprises/Corporation• LGUs• CFIs• NGOs
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Fixed Asset Acquisition• Building Construction• Production Loan• Rediscounting• Working Capital/Commodity Loan• Permanent Working Capital

(21) Coconut Financing Program

The Coconut Financing Program aims to provide credit assistance to coconut industry stakeholders engaged in production and processing.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Individual Grower/s• SMEs• Cooperatives• Farmers Organizations/ Associations• Agri-Business Enterprises/ Corporations
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Planting/Replanting Rehabilitation/rejuvenation/fertilization• Processing/manufacturing (coco meat and other products)

(22) RAPID Growth Credit Facility (LANDBANK-DTI tie-up)

The RAPID Growth Credit Facility is a tie-up program of the LANDBANK and DTI which aims to:

- *sustainably increase income of small farmers and unemployed rural women and men across selected agriculture-based value chains; and*
- *provide strategic enabling conditions for the sustained growth of agriculture-based Micro, Small and Medium Enterprises (MSMEs) in commodity value chains with comparative advantage, market demand, growth potential, backward linkages to small farmers and job creation effects.*

Area Coverage	: Selected provinces in Region 8 and Mindanao: Regions VIII (Leyte, Southern Leyte and Northern Samar), IX (Zamboanga del Norte, Zamboanga del Sur and Zamboanga Sibugay), X (Bukidnon, Lanao del Norte and Misamis Oriental), XI (Davao de Oro, Davao Oriental, Davao Occidental, Davao del Sur and Davao del Norte), XII (North Cotabato, Sarangani, and Sultan Kudarat), Caraga (Agusan del Norte, Agusan del Sur and Surigao del Sur) and Bangsamoro Autonomous Region in Muslim Mindanao (Maguindanao)
Eligible Borrowers	: <ul style="list-style-type: none">• Cooperatives• Farmers Association• NGOs• MSMEs
Eligible Loan Purpose	: <ul style="list-style-type: none">• Fixed Asset Acquisition• Building Construction• Production Loan• Working Capital/ Commodity Loan• Permanent Working Capital

(23) Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig

The Sustainable Aquaculture Lending Program (SALP)/ Pagsasakang Pantubig aims to:

- *Help increase the contribution of the aquaculture sub-sector in achieving food self-sufficiency;*
- *Assist institutional buyers, fish processors/canning companies and fish growers to actively participate in the development of the aquaculture industry.*

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Cooperatives/ Federations• Associations/ NGOs (with legal personality to borrow)• MSMEs• Large Agri-business Entities• Countryside Financial Institutions
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Purchase of inputs for Aquaculture/Mariculture Production• Working Capital for Trading/Marketing operation• Fixed Assets Acquisition (fishing vessel/banca & paraphernalia, fish cage, pump, aerator, High Density Polyethylene liner, generator, transport, machinery, equipment, etc.) and installation of other support facilities• Pond development and/or improvement• Building Construction (cold storage/refrigeration)

(24) Commercial Fishing Vessel Financing Program

The Commercial Fishing Vessel Financing Program provides credit assistance to existing and/or prospective commercial fishing operators in acquiring fishing vessels for domestic or overseas use in consonance with the policy of the government to liberalize vessel acquisitions.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Single Proprietorship• Partnership• Cooperative• Corporation
Eligible Loan Purpose	:	Purchase/acquisition of brand new or second-hand/ refurbished commercial fishing boats and related equipment

(25) Poultry Lending Program

The Poultry Lending Program helps promote sustainable, competitive and self-sufficient poultry production.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Cooperatives• Individual/Small and Medium Enterprises• Large Agri-business Enterprises• Corporations
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Poultry Production• Working Capital• Relending (thru conduits)• Building Construction• Fixed Asset Acquisition

(26) MILK

- *Increase the domestic milk production, in order to meet the required dietary allowance for every Filipino.*
- *Further improve the local dairy industry and slowly detach the country's dependence to imported milk.*

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Cooperatives/associations• Federations• CFI• SME Enterprises/Agri-Business Entities
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Working Capital,• Procurement of Dairy• Cows, and Fixed Assets Acquisition like milk processing equipment

(27) Agri-Mechanization Financing Program

This program is designed to provide credit assistance to promote mechanization of production and post-production processes from planting-harvesting-processing to increase efficiency, reduce postharvest losses and lower cost of production.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Sole Proprietorship-Partnership• Corporations• Cooperatives• LGU
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Farm Mechanization• (Production & Post-harvest facilities)-Tractor Services (Land preparation, planting, harvesting)• Agro-Processing• Manufacturing/fabrication/assembling• Trading/Marketing

(28) Climate Resilient Agriculture Financing Program

The Climate Resilient Agriculture Financing Program is a lending program to promote climate change adaptation initiatives towards climate resilient agriculture.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Sole Proprietorship• Partnership Corporation, including Non-Government Organizations (NGOs) with legal personality to borrow• Cooperatives and Associations• Local Government Units (LGUs)
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Crop, Livestock and Fishery Production• Permanent Working Capital• Working Capital• Fixed Assets Acquisition• Building Construction

(29) Farm Tourism Financing Program

The Farm Tourism Financing Program assists farm tourism operators to develop farm tourism camps or activities that allow visitors to enjoy farming or fishing experience through education, recreation or leisure.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<p>Farm Tourism Operators/Investors that may be:</p> <ul style="list-style-type: none">• Sole Proprietorship/Partnership• Cooperative• Farmers Association/Organization (with legal personality to borrow)• Corporation• LGUs• SUCs
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Fixed Asset Acquisition/ Construction (FAA/C)• Production Loan• Working Capital• Permanent Working Capital (PWC)

(30) Financing Program for Greenhouse Farming Systems

The Financing Program for Greenhouse Farming Systems is aimed at enhancing the viability, sustainability and competitiveness of high value crop production by farmers by adopting greenhouse farm technology.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Cooperatives/Farmers' Associations• NGOs• SMEs• Large Agri- Business Enterprises and Corporations• LGUs• Joint Venture Companies
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Crop Production• Working Capital• Permanent Working Capital• Building Construction/Improvement• Fixed Asset Acquisition

(31) Empowering Barangays in Remote Areas Through Credit and Enterprises (EMBRACE)

A credit program designed to assist individual borrowers in unserved areas in line with the government's thrust for financial inclusion and in pursuit of the Bank's mandate.

It aims to mainstream the target clients to the regular lending window of the bank.

Area Coverage	:	Nationwide, prioritizing Unserved Municipalities
Eligible Borrowers	:	<ul style="list-style-type: none">• Small farmers and fishers• Micro and Small Enterprises
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Agricultural Crop, livestock and fishery production• Agri-enterprise and other livelihood projects

(32) BALIK-LOOB Lending Program (formerly LANDBANK Lending Program for Former Rebels)

The BALIK-LOOB Lending Program was developed to support the Government's Enhanced Comprehensive Local Integration Program (E-CLIP) which aims to assist Former Rebels (FRs) who were members of the Communist Party of the Philippines (CPP), New People's Army (NPA), National Democratic Front (NDF), and Militia ng Bayan (MB); and Former Violent Extremists (FVEs) who were members of the Abu Sayyaf Group, Maute Group, Dawlah Islamiyah, Bangsamoro Islamic Freedom Fighter, Turaife Group, and other violent extremist groups, who expressed their desire to abandon armed struggle and become productive members of society.

- Area Coverage : Nationwide
- Eligible Borrowers :
 - Individual Former Rebels (CPP-NPA-NDF and Militia ng Bayan) with immediate family member as loan co-maker
 - Individual Former Violent Extremists (Abu Sayyaf Group, Maute Group, Dawlah Islamiyah, Bangsamoro Islamic Freedom Fighter, Turaife Group) with immediate family member as loan co-maker
 - Cooperatives and Associations with former rebels and former violent extremists as regular members
- Eligible Loan Purpose :
 - Agri-enterprises such as Crop production, Piggery, Poultry Production, Goat and Cattle raising, Tilapia and Milkfish production
 - Small Businesses such as Furniture Making, Bakery, Appliance/machine Repair Shop, Welding tailoring, Parlor/Barber Shop, Variety (Sari-sari Store)

(33) Young Entrepreneurs from School to Agriculture Program (Yes! To Agriculture Program or YESAP)

The YESAP Lending Program is a credit program designed to attract "young blood" by seeking to encourage the youth to engage in viable/sustainable agricultural and agri-business projects to contribute to increase food security in the future.

- Area Coverage : Nationwide
- Eligible Borrowers :
 - Micro, Small and Medium Enterprises (MSMEs) registered as Sole Proprietorship
- Eligible Loan Purpose :
 - Agricultural and Fishery Production
 - Trading, processing servicing, and distribution of agricultural crops and commodities.

(34) Harnessing Agribusiness Opportunities Through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation (HARVEST)

A Japan International Cooperation Agency (JICA) funded project to provide credit and technical assistance to cooperatives, large agribusiness, enterprises, CFIs, and SMEs in conflict affected areas in Mindanao specifically ARMM and other areas with economic or commercial linkage to the region through a value chain concept to support its peace-building.

Area Coverage	:	<ul style="list-style-type: none">• BARMM• Conflict affected areas in Mindanao (CAAM)• Outside areas which are linked to BARMM and CAAM through value-chain
Eligible Borrowers	:	<ul style="list-style-type: none">• Cooperatives• Small and Medium Enterprises Participating CFIs
Eligible Loan Purpose	:	Agri-related projects

(35) Accessible Funds for Delivery (AFFORD) to ARBs Lending Program

AFFORD provides credit assistance to individual small farmers, particularly the agrarian reform beneficiaries (ARBs) who are engaged in the production of rice, corn and high-value crops. The loan can also be used for the acquisition of small farm implements.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• Individual ARBs with Emancipation Patent (EP)/Certificate of Land Ownership Award (CLOA); and• Leaseholder with existing leasehold contract or any title under Agrarian Reform Programs
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Crop Production (Rice, Corn and High-Value Crops)• Acquisition of small farm implements (e.g. hand tractor, etc.)

(36) CAP-PBD Window III Program Extension

The CAP-PBD Window III Program Extension provides credit and capacity building assistance to existing ARBs cooperatives/ farmer's association borrowers, as well as new borrowers identified by DAR.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• ARBs cooperatives/farmer's association borrowers• New borrowers identified by DAR
Eligible Loan Purpose	:	Agricultural Production Livestock Production and Aquaculture Working Capital

(37) E-ARISE ARBs Lending Program

The E-ARISE ARBs Lending Program provides a contingent credit facility to ARB Cooperatives and Farmer's Associations, which and whose members were adversely affected by natural calamities/disasters pest and diseases and viral to restore livelihood and farming activities.

Area Coverage	:	Nationwide
Eligible Borrowers	:	<ul style="list-style-type: none">• ARB Cooperatives• Farmers Associations with ARB and small farm holder-members
Eligible Loan Purpose	:	<ul style="list-style-type: none">• Agri-enterprise and livelihood projects• Provident Loans

(38) Palay at Mais ng Lalawigan Program

The Palay at Mais ng Lalawigan Program provides credit assistance to Municipal, City and Provincial Local Government Units (LGUs) to purchase the palay and corn produced by local farmers, thus, ensuring ready market and steady price for palay and corn produce.

- Area Coverage : Nationwide
- Eligible Borrowers : • Municipal, City and Provincial Local Government Units (LGUs)
- Eligible Loan Purpose : • Working Capital loan for palay and corn procurement
• Acquisition of farm machineries and equipment (post-harvest facilities), provided further that these machineries, equipment are not subject of fixed asset grant received by the LGU from PHILMECH under Rice Competitiveness Enhancement Fund (RCEF); and/or
• Other rice and corn-related activities

(39) Partner Financial Institutions –Additional Credit for Countryside Outreach and Rural Development (PFI-ACCORD) Program

PFI-ACCORD offers a short-term working capital loan to eligible Partner Financial Institutions (PFIs) which have established satisfactory credit relationship with the Bank. The program veers away from the standard lending parameters and gives value to long-time partnership with, viability and credit worthiness of the Bank's PFIs.

- Area Coverage : Nationwide
- Eligible Borrowers : • Cooperatives (Co-ops)
• CFIS, such as Rural Banks, Cooperative Banks & Thrift Banks (RBs/CBs/TBs); and
• Microfinance Organization (MFO)
- Eligible Loan Purpose : Working capital to augment the PFIs credit funds for lending activities to SFF, MSMEs and agri-business entities (ABEs)

(40) Enhanced Partnership Against Hunger and Poverty (EPAHP) Lending Program

The EPAHP Lending Program is LANDBANK's support to the government's Enhanced Partnership Against Hunger and Poverty Convergence Program.

It aims to (a) provide credit assistance to qualified Community-Based Organizations (CBOs) in support of the government's effort to help mitigate hunger, ensure food and nutrition security, and reduce poverty in urban and rural communities including the marginalized ones; and (b) encourage community participation in government contracts through the provision of credit services to qualified organizations for the said community to be able to service the needs of participating government agencies in the EPAHP.

Area Coverage : Nationwide

Eligible Borrowers : Community-Based Organizations (CBOs) as community-based service providers or farm service providers with legal personality to borrow such as:

- Cooperatives
- Agrarian Reform Beneficiary Organizations (ARBOs)
- Sustainable Livelihood Program Associations (SLPAs)
- Farmers Associations/Organizations
- Irrigators Associations (IAs)
- Non-Government Organizations (NGOs)
- Day Care Services Parents Group (DCS-PG)
- Other qualified Farmer's Organization and CBOs

Eligible Loan Purpose : To finance purchase orders and/or contract receivables from participating government agencies for the provision of needed food items required in various government programs, such as but not limited to the following:

- Supplementary Feeding Program (SFP) and regular meal for residential care facilities under DSWD;
- Feeding program for Persons Deprived of Liberty (PDL) under the DILG;
- School-based Feeding Program under DepEd;
- DOH-Retained hospitals in-patient feeding;
- Feeding program for pregnant women and children thru Early Childhood Care and Development (ECCD) or First 1000 Days Intervention under the DOH-National Nutrition Council; and
- Other institutional feeding programs or regular food item requirements of national government agencies and LGUs.

(41) Countryside Financial Institutions Enhancement Program - 2020 Calamity Assistance Program (CFIEP-2020 CAP)

CFIEP-2020 CAP is a lending program under the auspices of the Countryside Financial Institutions Enhancement Program (CFIEP) jointly implemented by the Bangko Sentral ng Pilipinas, Land Bank of the Philippines, and Philippine Deposit Insurance Corporation. It primarily aims to assist eligible CFIs adversely affected by natural calamities and man-made disasters, pests and diseases, viral infections/outbreak; and enhance and sustain their long-term viability.

Area Coverage	:	Nationwide
Eligible Borrowers	:	Cooperative Banks, Rural Banks and Thrift Banks that have been affected by natural and man-made calamities/ disasters, pests and diseases and viral infections/outbreaks as declared by the Office of the President (OP), NDRRMC, or LGUs of the affected areas or any other appropriate government agencies
Eligible Loan Purpose	:	Additional working capital for on-lending to small farmer and fisherfolk (SFF), cooperatives and farmers and fishers organizations, micro, small and medium enterprises and other borrowers, such as large agri-business enterprises and salaried employees

(42) Municipal Development Fund (MDF) Lending Program

The MDF Lending Program is in support of the “Bayanihan to Recover as One Act” (R.A. No. 11494) to provide COVID-19 response and recovery interventions and mechanisms to accelerate the recovery and bolster the resiliency of the Philippine economy. The program was created because of the transfer of the net assets of MDF to LANDBANK pursuant to RA 11494.

Area Coverage	:	Nationwide
Eligible Borrowers	:	Municipal, City, and Provincial LGUs
Eligible Loan Purpose	:	Financing support for disaster management, construction and rehabilitation, equipment acquisition, and revenue administration/ modernization that are geared towards the recovery from the COVID-19 pandemic



Development Bank
of the Philippines

(43) Sustainable Agribusiness Financing Program (SAFP)

The Sustainable Agribusiness Financing Program (SAFP) provides credit for agribusiness projects engaged in the production, harvest, processing, and marketing of crops, poultry, livestock, and fishery as well as other agricultural plantation projects.

- Area Coverage : Nationwide
- Eligible Borrowers :
 - Business Entities duly registered with Security and Exchange Commission (SEC), Department of Trade and Industry (DTI), Department of Labor and Employment (DOLE), Cooperative Development Authority (CDA)
 - Local Government Units (LGUs)
- Eligible Loan Purpose :
 - Agri-related project development, expansion, acquisition of fixed assets, capital expenditure and working capital
 - Agricultural Production Loan
 - Permanent Working Capital
 - Agri-related import/export financing needs

(44) Broiler Contract Growing Program (BCGP)

The Broiler Contract Growing Program (BCGP) is a sub-program under the Sustainable Agribusiness Financing Program (SAFP) which is designed to encourage contract growers to expand their business by facilitating the financing of poultry broiler contract growing projects.

- Area Coverage : Nationwide
- Eligible Borrowers :
 - Duly recognized broiler contract growers who are registered with the Securities and Exchange Commission (SEC), Department of Trade and Industries (DTI), Department of Labor and Employment (DOLE), or Cooperative Development Authority (CDA).
 - Local Government Units (LGUs).
- Eligible Loan Purpose : To finance expenditures of poultry broiler contract growing projects:
 - Farm Development
 - Farm Acquisition (land, building & improvements)
 - Farm Expansion/Rehabilitation

(45) Agroforestry Plantation Program

The Agroforestry Plantation Program (APP) is a credit assistance program for the development, expansion, harvesting, processing, maintenance and protection of industrial forest-based plantations in qualified private and public land consisting of at least five (5) to forty thousand (40,000) hectares of open area. APP aims to hasten economic development, promote environmental stability, enhance climate change mitigation, and boost the Philippine wood-based industry by addressing the increase in demand for forest and forest-based products and services.

Area Coverage : Nationwide

Eligible Borrowers : Plantation operators/ tenure holders who are registered with the Securities and Exchange Commission (SEC), Department of Trade and Industries (DTI), Department of Labor and Employment (DOLE) or Cooperative Development Authority (CDA), Local Government Units (LGUs) People's Organization (PO) and PO Federation with at least five (5) to forty thousand (40,000) hectares of open area.

Eligible Loan Purpose :

- Working Capital
- Acquisition of machinery and equipment
- Construction/Establishment of Facilities

(46) Sustainable Agribusiness Financing Program for the Dairy Industry (SAFP-DAIRY)

The SAFP-DAIRY 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 from 20% in 2010 to more than double (43%) by 2016.

Area Coverage : Nationwide

Eligible Borrowers : 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); SEC registered Financing Companies; Dairy Cooperatives/ Federations; Dairy Farmer Associations; other types of dairy assoc./org. duly registered with the corresponding government agencies

Retail:

- All types of Dairy Business Entities that are: duly registered with SEC, DTI, DOLE, or CDA; and will not pose risk to health, national security and the environment.
- LGUs and GOCC's

- Eligible Loan Purpose :
- Stock Acquisition
 - Breeding
 - Growing/Rearing
 - Buildings and Improvements
 - Milking/processing machinery, equipment, & tools for fabrication and maintenance
 - Milk distribution & dealerships
 - Farm facilities
 - Feed production/milling/mixing
 - Forage production
 - PO financing
 - Working Capital
 - Loan Refinancing
 - Other dairy-related enterprises

(47) Swine Repopulation, rehabilitation, and Recovery (SWINE R3) Credit Program

The Swine Repopulation, Rehabilitation and Recovery (Swine R3) Credit Program is a credit window to support the national government's efforts in the recovery and repopulation of the local swine industry through financing of bio-secured farm projects.

Area Coverage : Nationwide

Eligible Borrowers :

Regular Developmental Loans

- Duly registered private enterprises
- Local government units (LGUs)

National Government-funded programs (Off-Books)

- Small Business Enterprises including start-up commercial hog raisers duly registered with SEC, DTI, DOLE or CDA.

Eligible Loan Purpose :

Regular Developmental Loans

- Construction of bio-secured swine farm projects including farm machineries and equipment

National Government-funded programs (Off-Books)

- To finance the establishment of bio-secured swine contract grow-out projects with an integrator

ANNEX A. AGRICULTURAL CREDIT POLICY COUNCIL (ACPC) **PROGRAM MANAGEMENT OFFICERS (PMOs)**

(For the complete and updated directory of Provincial PMOs, visit the ACPC website: acpc.gov.ph)

Expanded SURE-Aid and Recovery Project (SURE COVID-19)

Jemrick Ramos
jpramos@acpc.gov.ph
0939-601-2988

Agri-Negosyo (ANYO) Program

Noelle Patricia Alonte
npalonte@acpc.gov.ph
0961-606-7408

ANYO OFW

Mayeth Samson
mssamson@acpc.gov.ph
0961-606-7409

AgriPinay

Paulo Rodriguez
pamrodriguez@acpc.gov.ph
0945-997-7673

Bieth Gerardo
fdgerardo@acpc.gov.ph
0933- 822-5340

Swine Repopulation, Rehabilitation, and Recovery (SWINE R3)

Marie Arzaga
mgarzaga@acpc.gov.ph

Noelle Patricia Alonte
npalonte@acpc.gov.ph
0961-606-7408

ANYO Credit Facility for Coconut Farmers (CO2)

Marie Arzaga
mgarzaga@acpc.gov.ph

Noelle Patricia Alonte
npalonte@acpc.gov.ph
0961-606-7408

Kapital Access for Young Agripreneurs (KAYA) Program

Charlyne Mamador
cbmamador@acpc.gov.ph
0906-374-5068

Survival and Recovery Loan Assistance (SURE) Program

Jemrick Ramos
jpramos@acpc.gov.ph
0939-601-2988

Production Loan Easy Access (PLEA)

Joan Vargas
javargas@acpc.gov.ph
0917-174-0827

ANNEX B: LAND BANK OF THE PHILIPPINES (LANDBANK) LENDING CENTERS

1. NORTHERN AND CENTRAL LUZON LENDING GROUP (NCLLG)

La Union LC (LUNLC)

2nd Floor LANDBANK Building,
Quezon Ave., San Fernando City, La Union
(072) 607-2576; 607-2584
luilc_reg1@yahoo.com

Ilocos Norte LC (ILNLC)

Valdez Center, Brgy. 1, San Francisco,
San Nicolas, Ilocos Norte
0977-308-5324
ilocosnortelc@gmail.com

Ilocos Sur LC (ILSLC)

2nd Floor Plaza Maestro Complex,
Florentino St., Vigan City, Ilocos Sur
(077) 604-0422; 604-0455
ilocossurc@gmail.com

Pangasinan LC (PANLC)

2nd floor, LANDBANK Bldg.,
MacArthur Highway, Nangcayasan,
Urdaneta City, Pangasinan
(075) 656 2013; 656 2019
plcreg1@yahoo.com
lbppangasinanlc@gmail.com

Cordillera Administrative Region LC (KALLC)

2nd floor Omengan Building,
Bulanao, Tabuk City, Kalinga
(074) 627-5893
carlendingcenter@yahoo.com

Cagayan LC (CAGLC)

LANDBANK Bldg., Bagay Road,
Brgy. San Gabriel,
Tuguegarao City, Cagayan
(078) 846-4534; 846-2910
cagayan_lc@yahoo.com.ph

Northern Isabela LC (NISALC)

2nd Floor Isabela Trade Center, San
Fermin, Cauayan City, Isabela (Temporary)
(078) 652 0281
northern.isabelalc@yahoo.com
northern.isabelalc@gmail.com

Southern Isabela LC (SISALC)

2nd Floor Isabela Trade Center,
San Fermin, Cauayan City, Isabela
(078) 652 0281
southern.isabelalc@yahoo.com
southern.isabelalc@gmail.com

Quirino LC (QUILC)

2/F Capitol Commercial Bldg.,
Capitol Hills, San Marcos,
Cabarroguis, Quirino
(078) 374 0042
lbpquirinolc@gmail.com

Nueva Vizcaya LC (NUVLC)

2nd floor Galima Bldg., Poblacion South,
Solano, Nueva Vizcaya
(078)-392-0581
nuevavizcayalc@yahoo.com.ph

Nueva Ecija LC (NUELC)

LANDBANK Bldg., cor.
Gabaldon & Gen. Tinio Sts.,
Cabanatuan City, Nueva Ecija
(044) 600-1835; 940-1718
lbpnelc@yahoo.com.ph

Aurora LC (AURLC)

National Highway, Brgy. Suklayin,
Baler, Aurora
0945-629-7289
auroralc1214@gmail.com

Tarlac LC (TARLC)

LANDBANK Bldg., Mac Arthur Hi-way,
San Sebastian, Tarlac City, Tarlac
(045) 923-1407; 923-1406
tarlalc@yahoo.com

Pampanga LC (PAMLC)

3F LANDBANK Bldg.,
Jose Abad Santos Avenue, Dolores,
City of San Fernando, Pampanga
(045) 963-9876; 963-6678; 961-2186
pampangalendingcenter@yahoo.com

Bulacan LC (BULLC)

LANDBANK Bldg., Sumapang Matanda,
McArthur Highway, Malolos City, Bulacan
(044) 662-4126; 796-1301
bulacanlendingcenter@yahoo.com

Zambales LC (ZMBLC)

LANDBANK Bldg., Manila Ave. cor.
Dewey Ave. Central Business District
Subic Bay Freeport Zone,
Olongapo City, Zambales
(047) 251 3095; 251 3097
zambaleslc@yahoo.com

Bataan LC (BANLC)

Ground Flr, The Bunker Bldg.,
Capitol Compound, Balanga City, Bataan
(047) 633-2790
bataanlendingcenter@gmail.com

2. SOUTHERN LUZON LENDING GROUP (SLLG)

Rizal LC (RIZLC)

2nd Floor Ortigas Royale Condominium,
Ortigas Avenue Extension, Cainta, Rizal
8-655-4449; 8-656-9535;
8-240-5001; 8-240-5202
rizallending@yahoo.com

Cavite LC (CAVLC)

2ND Floor LANDBANK Building,
Brgy. San Agustin II, Emilio Aguinaldo
Highway, Dasmariñas, Cavite
(046) 416-5048; 416-1146;
416-1241; 416-5237
lbp_cavite_lc@yahoo.com.ph

Laguna LC (LAGLC)

2nd Floor, LANDBANK Building,
Silangan Road, UP Los Banos Campus,
Los Baños, Laguna
(049) 536-6359; 536-6349; 310-9436
lagunalc@yahoo.com

Batangas LC (BTGLC)

2nd Floor LANDBANK Building,
Pres. Laurel Highway, Marauoy,
Lipa City, Batangas
(043) 756-0909; 702-3021;
781-2891; 312-0510
batangaslrc@yahoo.com

Quezon LC (QUELC)

2nd flr., LBP Building, Quezon Avenue
Ext., Barangay Gulang-Gulang,
Lucena City, Quezon
(042) 797 2373; 7972744;
799 0990; 797-2442
quezonlendingcenter@yahoo.com

Oriental Mindoro LC (ORMLC)

FRDC Bldg., Brgy. Sto. Nino,
Calapan City, Oriental Mindoro
(043) 288-6272; 288-6327
mindorolc@yahoo.com

Occidental Mindoro LC (OCMLC)

Punzalan Building, Quirino St.,
Brgy. 6, San Jose, Occidental Mindoro
(043) 491-4306; 457-0934
lbp_occmdolc@yahoo.com

Palawan LC (PLWLC)

2nd Floor, Hagedorn Bldg., Rizal Ave.,
Puerto Princesa City, Palawan
(048) 433-2573
palawan_lc@yahoo.com

Camarines Norte LC (CANLC)

2/f LBP Building, Panganiban Drive cor.
Magsaysay Ave., Naga City,
Camarines Sur (temporary)
(054) 473-3264; 473-2047
lbp_camnortelc@yahoo.com

Camarines Sur LC (CASLC)

2/f LBP Building, Panganiban Drive cor.
Magsaysay Ave., Naga City, Camarines Sur
(054) 473-3264; 473-2047
lbp_camarineslc@yahoo.com

Sorsogon LC (SORLC)

2nd Flr. LANDBANK Bldg.,
Rizal St. Cabañgan, Legazpi City,
Albay 4500 (temporary)
(052) 480-6887
lbpsorsogonlc@gmail.com

Albay LC (ALBLC)

2nd Flr. LANDBANK Bldg., Rizal St.
Cabañgan, Legazpi City, Albay 4500
(052) 480-6888
llc_lbp@yahoo.com.ph

3. VISAYAS LENDING GROUP (VLG)

Iloilo LC (ILOLC)

3rd Flr. LANDBANK Bldg., Iznart
cor. Solis Sts., Iloilo City, Iloilo
(033) 336-0391; 300-0507;
337-6368; 509-8913
lbpilolc@yahoo.com.ph

Antique LC (ANTLC)

T.A. Fornier st., San Jose, Antique
(036) 540-9556
lbpantiquelc@gmail.com

Capiz LC (CAPLC)

2nd Floor, Acebedo Bldg.,
P. Gomez St., Roxas City, Capiz
(036) 621-0012
lbpcaizlc@gmail.com

Negros Occidental LC (NECLC)

2nd Floor LANDBANK Building,
Cottage Road cor. Gatuslao Street,
Bacolod City, Negros Occidental
(034) 435-0144; 435-0145;
707-6896; 435-0149; 707-0017
lbpneclc@yahoo.com

Negros Oriental LC (NERLC)

NORECO II Building, cor. Real
and San Juan Sts., Dumaguete City,
Negros Oriental
(035) 422-5623; 422-9548
lbpnorslc@yahoo.com

Cebu North LC (CEBNLC)

6/F Consolacion Government Cente,
Poblacion Oriental, Consolacion, Cebu
(032) 401-3464
lbpcebnorthlendingcenter@yahoo.com

Cebu South LC (CEBSLC)

LANDBANK Building, Osmeña Blvd.,
cor. P. del Rosario St., Cebu City, Cebu
(032) 253-2273; 416-8008;
416-7970; 255-3720; 416-7698
lbpbulc@yahoo.com

Bohol LC (BOHLC)

2/F LBP Tagbilaran City Hall Branch,
J.A Clarin Street, Dampas District,
Tagbilaran City Bohol
(038) 411-5235; 235-3129
lbhollc@yahoo.com

Leyte LC (LEYLC)

2nd Floor LBP Bldg., Sagkahan St.,
Tacloban City, Leyte
(053) 832-0962; 321-6795;
832-7754; 561-3923
lbptaclc@yahoo.com

Southern Leyte LC (SLELC)

2nd Floor, ABC Building, Apo Streer,
Ormoc City, Southern Leyte
(053) 561-3923; 561-5736
southernleytelc@yahoo.com

Samar LC (SAMLC)

MRCR Bldg., Umbria St., cor. Rosales
Blvd., Calbayog City, Western Samar
(055) 533-8455
lbpsamarlc@yahoo.com

4. MINDANAO LENDING GROUP (MLG)

Zamboanga del Norte LC (ZANLC)

2nd Floor FSA Building,
ABC Compound Quezon Ave.,
Dipolog City, Zamboanga del Norte
(065) 908-1115; 212-8068
landbankzanlc1@gmail.com

Zamboanga del Sur LC (ZASLC)

Lower Ground Floor, LANDBANK Bldg.,
Gov. VM Cerilles St., Pagadian City,
Zamboanga del Sur
(062) 214-1590
lbpzaslc2020@yahoo.com
lbpzaslc2020@gmail.com

Zamboanga City LC (ZAMLC)

2nd Floor LANDBANK Building,
F. Marcos cor. Valderosa Sts.,
Pettit Barracks, Zamboanga City,
Zamboanga del Sur
(062) 991-3321; 990-2365;
991-0494; 992-6702
lbpzambolc@gmail.com

Bukidnon LC (BUKLC)

2/F LBP Building, Fortich St.,
Malaybalay City, Bukidnon
(088) 813-4500; 813-3225;
813-4500; 813-4724
lbpbuklc@yahoo.com

Cagayan de Oro LC (MSRLC)

2nd Flr. Boy Scout of the Phils.,
Green Tower Bldg., Velez & Luna Streets,
Cagayan de Oro City, Misamis Oriental
(088) 856-5417
landbankcdolc4@gmail.com

Lanao LC (LANLC)

Bro. Raymond Jeffrey Road cor.
Quezon Ave. Ext., Pala-o, Iligan City,
Lanao del Norte
(063) 221-3444
lanaolclandbank2019@gmail.com

CARAGA North LC (AGNLC)

2nd Floor Onghoc Bldg., Montilla Blvd.,
Butuan City, Agusan del Norte
(085) 815-6181; 817-9875
caraganorthlc@gmail.com

CARAGA South LC (AGSLC)

San Francisco Public Market Mall,
Center Island St., San Francisco,
Agusan del Sur
(085) 839-0365
caragasouthlc@gmail.com

Davao del Norte LC (DAVLC)

LBP 2/F CMS Bldg., National Highway,
Tagum City, Davao del Norte
(084) 655-7062; 218-0054
davaodelnortelc.landbank@gmail.com

Davao del Sur LC (DASLC)

LBP Bldg., Rizal Ave. cor.
Estrada St., Digos, Davao del Sur
0956-234-4664
lbpdslcxi@gmail.com

Davao LC (DAVCLC)

2nd Floor RDL Bldg., F. Torres St.,
Davao City
(082) 224-5843; 225-0005; 221-7080
lbpdclxi@yahoo.com

North Cotabato LC (NCOLC)

2nd Floor LANDBANK Building,
Quezon Avenue corner Alim Street,
Kidapawan City, Cotabato
(064) 572-7216; 577-4341
lbpctab2lc@yahoo.com

South Cotabato LC (SCOLC)

2nd Floor LANDBANK Building,
Aquino Street corner J. Abad Santos St.,
Koronadal City, South Cotabato
(083) 228-9103; 228-8155; 228-2663
koronadal.lending@yahoo.com

Sultan Kudarat LC (SUKLC)

2nd Floor LANDBANK Building,
Aquino Street corner J. Abad Santos
St., Koronadal City, South Cotabato
(temporary)
(083) 228-3760
sultankudaratlc@gmail.com

General Santos LC (GESLC)

2nd flr, Vensu Bldg., National Highway,
General Santos City,
South Cotabato
(083) 250-1093; 302-2040
gensan.lending@gmail.com

ANNEX C. DEVELOPMENT BANK OF THE PHILIPPINES (DBP) LENDING GROUPS

1. NORTHERN AND CENTRAL LUZON LENDING GROUP

Malolos Lending Center (Bulacan)

2/F DBP Building, Paseo del Congreso, Brgy. Catmon, City of Malolos, Bulacan
(044) 796-0325
bulacan-lc@dbp.ph

Baguio Lending Center (Benguet)

2/F DBP Building, Session Road corner Perfecto Street, Baguio City 2600
(074) 442-7109
benguet-lc@dbp.ph

Laoag Lending Center (Ilocos Norte)

DBP Building, A.G. Tupaz Avenue Laoag City, Ilocos Norte 2900
(02) 401-6571; 401-6568
ilocos-lc@dbp.ph

Tuguegarao Lending Center (Cagayan)

2/F DBP Building, Maharlika Highway corner Arranz Street Osmeña, Ilagan City, Isabela
(078) 323-1482
cagayan-lc@dbp.ph

Cabanatuan Lending Center (Nueva Ecija)

DBP Building, Burgos Avenue corner Gabaldon Street, Cabanatuan City, Nueva Ecija 3100
(044) 464-3536
nuevaecija-lc@dbp.ph

San Fernando Lending Center (Pampanga)

2/F Dona Isa Fel Bldg. Dolores McArthur Highway City of San Fernando
(044) 796-0325
sanfernando-lc@dbp.ph

Iligan Lending Center (Isabela)

2/F DBP Building, Maharlika Highway corner Arranz Street Osmeña, Ilagan City, Isabela
(378) 323-1482
ilaganlc@dbp.ph

2. SOUTH LUZON LENDING GROUP

Lucena Lending Center (Quezon)

2/F DBP Building, Merchan Street, Lucena City 4300
(042) 373-4404
quezon-lc@dbp.ph

Dasmariñas Lending Center (Cavite)

2/F DBP Building, KM 3 E. Aguinaldo Highway, Dasmariñas, Cavite 4114
(042) 373-4404
cavite-lc@dbp.ph; cavitelendingcenter@dbp.ph

Calapan Lending Center (Oriental Mindoro)

G/F DBP Building, Roxas Dr. Sto. Niño Calapan City, Oriental Mindoro 5200
(043) 288-4399
mindoro-lc@dbp.ph

Naga Lending Center (Camarines Sur)

2/F DBP Building, Panganiban Drive, Naga City 4400
(054) 472-4728
camarinessur-lc@dbp.ph

Legazpi Lending Center (Albay)

G/F DBP Building, Quezon Avenue, Legaspi City 4500
(052) 480-7843
albay-lc@dbp.ph

Lipa Lending Center (Batangas)

4/F FNR No. 2 C.M. Recto Ave. Brgy. 9, Lipa City
(043) 756-4216 / 753 4217
lipa-lc@dbp.ph

Puerto Princesa Lending Center (Palawan)

3/F Puerto Princesa Water District, Rizal Ave. Puerto Princesa City, Palawan
(8) 818-9511
puertoprincesa-lc@dbp.ph

3. VISAYAS LENDING GROUP

Cebu South Lending Center (Cebu 1)

2/F DBP Building, Osmeña Blvd., Cebu City 600
(032) 255-6312; 255-6323-24
cebu-lc@dbp.ph

Cebu North Lending Center (Cebu 2)

2/F DBP Building, Osmeña Blvd., Cebu City 600
(032) 255-6312; 255-6323-24
cebu-lc@dbp.ph

Tagbilaran Lending Center (Bohol)

G/F DBP Building, 0533 Carlos P. Garcia North Avenue, Booy District,
(038) 411-2715
bohol-lc@dbp.ph

Tacloban Lending Center (Leyte)

2/F DBP Building, corner Zamora & Paterno Streets, Tacloban City, Leyte 6500
(053) 325-2959
leyte-lc@dbp.ph

Bacolod Lending Center (Negros Occidental)

Mezzanine Floor, DBP Bldg, Corner South Capitol Road and Lacson Streets, Bacolod City 6100
(034) 434-9377
negrosoccidental-lc@dbp.ph

Iloilo Lending Center (Panay)

G/F DBP Building, I. Dela Rama Street, Iloilo City 5000
(033) 509-9509
panay-lc@dbp.ph

Catbalogan Lending Center (Samar)

2/F DBP Building, corner Zamora & Paterno Streets, Tacloban City, Leyte 6500
(053) 325-2962 Loc. 1910
catbaloganlc@dbp.ph

4. NORTHERN MINDANAO LENDING GROUP

Cagayan de Oro Lending Center (Misamis Oriental)

2/F DBP Building, Corrales Avenue corner Tirso Neri Street, Cagayan de Oro City
(088) 881-6273
misamisoriental-lc@dbp.ph

Butuan Lending Center (Agusan del Norte)

2/F DBP Building, J.C. Aquino Avenue corner J. Rosales Avenue, Butuan City 8600
(085) 341-5136
agusandelnorte-lc@dbp.ph

Iligan Lending Center (Lanao del Norte)

G/F DBP Building, Picardal Road, Mahayahay, Iligan City 9200
(063) 223-3332
lanaodelnorte-lc@dbp.ph

Surigao Lending Center (Surigao)

DBP Building Narciso St., Brgy. Washington, Surigao
(8) 818-9511 Loc. 1950 / 1952
surigao-lc@dbp.ph

Malaybalay Lending Center

Bonifacio Drive, Caul, Malaybalay City, Bukidnon
(8) 818-9511 Loc. 1947
malaybalay-lc@dbp.ph

5. SOUTHERN & WESTERN MINDANAO LENDING GROUP

Davao Lending Center (Davao del Sur)

2/F DBP Building, C.M. Recto Avenue, Davao City 8000
(082) 222-3477
davaodelsur-lc@dbp.ph

Tagum Lending Center (Davao del Norte)

DBP Building, Apokon Road, Tagum City 8100
(084) 216-7096
davaodelnorte-lc@dbp.ph

General Santos Lending Center (South Cotabato)

3/F DBP Building, Roxas Avenue, General Santos City 9500
(083) 522-2328
southcotabato-lc@dbp.ph

Zamboanga Lending Center (Zamboanga del Sur)

2/F DBP Bldg., Don Pablo Lorenzo St. (Port Area), Zamboanga City 6999
(062) 991-1316
zamboanga-lc@dbp.ph

Kidapawan Lending Center (North Cotabato)

DBP Building Quezon Blvd. Kidapawan City
(8) 818-9511 Loc. 1961
hwardina@dbp.ph

Digos Lending Center (Davao 2)

Quezon Avenue, Digos City, Davao del Sur
(8) 818-9511 Loc. 1973
DigosLendingCenter@dbp.ph



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