

PROFILE OF ON-GOING AGRI-CREDIT PROGRAMS

As of December 31, 2019

Name of Program	Year Started	Lead Overseer	Fund Management Scheme	Credit Delivery Modality	Conduit/s	Major Objectives	Area Coverage	Type of Commodity Financed	Eligible Borrowers	Eligible Loan Purpose
DEPARTMENT OF AGRICULTURE - AGRICULTURAL CREDIT POLICY COUNCIL (DA-ACPC)										
1. Production Loan Easy Access (PLEA) Program	2017	ACPC	ACPC	Through Lending Conduits	Coops, Rural Banks, Coop Banks	To address the financial needs of marginal farmers and fisherfolk for fast, convenient and affordable credit for agri-fishery production especially among those in poor and remote areas that are unserved by banks	Nationwide	Rice, corn, high value crops, livestock and poultry	MSFF registered under the Juan Magsasa't Manginsda National Database System or the Registry System for Basic Sectors in Agriculture (RSBSA).	Agricultural production
2. Survival and Recovery (SURE) Assistance Program	2017	ACPC	SURE Program funds are transferred to PLCs for lending to qualified small farmers and fishers	PLCs such as rural banks, coop banks, cooperatives, farmer associations, and NGOs lend to eligible borrowers	Coops, rural Banks, Coop Banks	To support the immediate rehabilitation of agricultural and livelihood activities of farmers and fishers in areas "Under State of Calamity" with considerable damage in agriculture due to natural calamities as determined by the DA and/or LGUs.	Areas "Under State of Calamity" with considerable damage in agriculture due to natural calamities as determined by the DA and/or LGUs;	Rice, corn, high value crops, livestock and poultry	MSFF whose livelihood was affected by the calamity	Survival Assistance - for immediate and emergency needs of the affected borrowers Recovery Assistance - to finance the requirements of rehabilitating his/her farming and/or fishing or livelihood activities Includes production inputs, repair of farm/fishery assets, and acquisition of livestock/work animals
3. Capital Loan Easy Access	2019	ACPC	ACPC			To provide the required working capital for the marketing/trading and processing of agri-fishery products	Nationwide		Cooperatives/ Associations of MSFF • CDA/SEC/DOLE-BRW registered • 2 years in operation • No pending case or investigation against the organization, its Board and key officers • With management capable to implement the program • With established/firm market and existing facilities required for the project • Direct beneficiaries are MSFF	Finance working capital requirements of trading, marketing, processing of agri-fisheries products
4. Agricultural and Fisheries Machineries and Equipment Loan Program	2019	ACPC	ACPC			Provision of financing for the acquisition of farm machineries and equipment to make farm operations more cost-effective by addressing labor intensity in land preparation, crop cultivation and maintenance, and minimize post-harvest losses	Nationwide		• Individual MSFF • Organization borrowers (coops or associations of MSFF - CDA/SEC registered) Must pass the following: - Good credit standing - No adverse finding (no derogatory record with DA/other agencies) - With sufficient coverage area - Viable business plan (can pay off the loan)	Finance acquisition of machinery, equipment and/or facilities from production, harvesting to post harvest • Standalone – one type of machinery • Combo package – set of machinery, equipment, facilities

5. Kapital Access for Young Agripreneurs (KAYA)	2020	ACPC	KAYA funds are transferred to PLCs for lending to young farmers, fishers, and agripreneurs	GFI and PLCs such as rural banks, coop banks, cooperative, farmer associations, and NGOs lend to eligible borrowers		Finance working capital and/or fixed asset acquisition requirement of start-up or existing agri-based projects of young entrepreneurs and agri-fishery graduate	Nationwide	All commodities	Young agriculture & fishery entrepreneurs, 18-30 years of age	Working capital and/or fixed asset acquisition requirements of start-up or existing agri-based projects
6. Agri-Negosyo (ANYO)	2020	ACPC	ANYO funds are transferred to partner lending conduits (PLCs) for lending to small farmers and fishers (SFF) and MSEs	GFI and PLCs such as rural banks, coop banks, cooperative, farmer associations, and NGOs lend to target SFF and MSEs		Provide the required capital and capacities of MSEs for their agriculture and fishery-related economic activities, in support of the DA's vision of elevating Philippine agriculture through increased productivity, and improved incomes of SFF	Nationwide	All agri & fishery commodities and farm/non-farm enterprises	SFF registered in the RSBSA; Agri- & fishery-based MSEs; and Overseas Filipino Workers (OFWs)	<ul style="list-style-type: none"> Agri-fishery production; processing, or marketing; non-farm enterprises in combination of agri-fishery-based income generating ; Acquisition of machinery/equipment, construction of facility
7. Sikat Saka Program	2012	DA, LANDBANK, ACPC	DA-ACPC provided P800 million credit funds matched by LANDBANK (1:1) for lending to rice and corn farmers; the DA-ACPC fund is used as 100% credit guarantee cover	LANDBANK lends directly to qualified rice and corn farmer borrowers endorsed by irrigators' associations		Provides financing for the palay production of small farmers through irrigator's associations (IAs), to (i) help the yet "unreached" palay and corn farmers access to timely, adequate, and affordable production credit; and (ii) improve the viability of agricultural production towards the attainment of food self-sufficiency	Nationwide	Rice and corn	<ul style="list-style-type: none"> Small palay and corn farmers Owners of 1-5 hectares of irrigated land With a purchase order or market contract with NFA or other buyers Have attended the Program briefing and any training/ seminar on organizational management. 	Finance palay and corn production
8. Agrarian Production Credit Program (APCP)	2012	DA, DAR, DENR, ACPC	DENR, ACPC APCP credit fund is deposited in trust with LANDBANK used as 100% guarantee against loan default of ARBO borrowers; LANDBANK uses its own funds for lending	LANDBANK lends to ARBOs, most of which on-lend the APCP borrowed fund to member ARBs	Coops, FAs	To provide credit assistance for agriculture and fisheries production, agri-enterprise, and/or livelihood projects to newly organized and existing ARBOs, Pos, Fos other than ARBOs and other conduits that are generally not qualified under the regular credit programs of the bank	Nationwide except BARMM	Rice, corn, high value crops, fishpen	Coops, FAs, FOs, POs	To finance the requirements for Agriculture and Fisheries production such as, but not limited to, corn, sugarcane, coconut, cacao, coffee, livestock, poultry and fishery products and Agri-enterprise and livelihood projects such as, but not limited to, trading and processing of agricultural crops and commodities
9. Expanded Survival and Recovery Assistance for Rice Farmers (SURE-Aid)	2019	ACPC	LBP			Provision of a one-time loan assistance to rice farmers whose incomes were affected by the drop in the farm gate prices of palay after the enactment of the Philippine Rice Tariffication (RTL)	Nationwide	Rice	Rice farmers tilling 1.0 hectare and below, listed in the RSBSA, and/or through DA identified service conduits, and endorsed by the local government units (LGUs), and DA regional field offices (RFOs)	Immediate relief to rice farmers to regain their capacity to continue their rice production
10. BuyANihan Program	2019	ACPC	P200 million was provided by to DBP to be utilized as loan assistance to cooperatives and associations in buying palay from rice farmers	DBP lends to cooperatives and associations with rice farmers as members		BuyANihan provides financing to cooperatives and associations with rice farmers as members to elevate direct engagement of cooperatives and associations in the rice industry value chain	Nationwide	Rice	Cooperatives/associations with rice farmers as members, endorsed by DA-Regional Field Offices	Working capital for buying palay
11. Survival and Recovery Assistance for Hog Raisers (SURE Hogs)	2019	ACPC	ACPC			Credit support to backyard hog raisers whose stocks were affected by the African Swine Fever (ASF)	ASF-Affected Areas	Swine	Backyard hog raisers identified by the DA-RFOs who are affected by the ASF, and registered in the RSBSA	Finance other agriculture or fisheries livelihood

12. Expanded Rice Credit Assistance-Rice Competitiveness Enhancement Fund (ERCA-RCEF)	2019	ACPC	LBP and DBP	LANDBANK lends directly to individual rice farmers and DA-accredited cooperatives while DBP lends to rice farmers through cooperatives		Provision of financial assistance to rice farmers, which aims to help increase productivity of rice farmers who were projected to have reduction or loss in farm income arising from the proposed tariffication. ERCA is allocated with the amount of PHP 1.0 billion, which is 10% of the Rice Competitiveness Enhancement Fund, as provided for in the RTL	Nationwide	Rice	Rice farmers and their cooperatives and associations	<ul style="list-style-type: none"> Individual farmer - purchase of farm inputs; acquisition of machinery and equipment, including mechanical dryer Cooperative / association - purchase of farm inputs; working capital; acquisition of machinery and equipment, including mechanical dryer; establishment of facilities; relending/ rediscounting to small farmers listed in the RSBSA
13. SURE COVID-19,	2020	ACPC	SURE-COVID-19 funds are transferred to partner lending conduits (PLCs) for lending to small farmers and fishers (SFF) and MSEs	GFI and PLCs such as rural banks, coop banks, cooperatives, farmer associations, and NGOs lend to target SFF and MSEs		Finance the emergency and production capital requirements of small farmers and fishers (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	Nationwide	All commodities and agri & fishery-based enterprises	production capital requirements of small farmers and fishers (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 SFFs registered in the RSBSA Agri & fishery-based MSEs willing to deliver/ supply the DA-KADIWA ni Ani at Kita3 centers and markets in Metro Manila and other demand centers	Emergency and production capital requirement of SFFs • Working capital requirement of agri & fishery-based MSEs
DEPARTMENT OF AGRICULTURE - BUREAU OF FISHERIES AND AQUATIC RESOURCES (DA-BFAR)										
14. BFAR-LandBank Partnership for the Promotion and Development of Mariculture Park Program (PDMPP)	2017	BFAR	Trust Banking Group of the Land Bank of the Philippines (Guarantee Fund) - Invest and reinvest the undisbursed/unreleased portion of the Fund in government securities such as: 1. Treasury notes 2. Treasury bills 3. Retail Treasury Bonds 4. Bangko Sentral ng Pilipinas (BSP) Bills/Special Deposit Account and other instruments the repayment and servicing of which are guaranteed to the government	1. Prioritized Mariculture Park locators/investors 2. Provide financial assistance 3. Extend capability building support to the cooperative locators in the Mariculture Parks through the conduct of needed training for existing and potential Banks client 4. Facilitate extension of market linking assistance to locator-Bank clients through the Banks Development Assistance Center	Countryside financial institutions (Rural Banks)	Expanded financial, technical and marketing assistance to the fisheries sector to improve production efficiency and optimize utilization of mariculture parks	Nationwide	-Seaweed, Milkfish, Grouper, Abalone, Pompano Rabbitfish and ancillary industries G20 -Application for Fund coverage of projects and activities not listed above shall be subject to evaluation by BFAR	<ul style="list-style-type: none"> Cooperatives LGUs Countryside Financial Institutions SMEs (Single Proprietorship, Partnership, Corporation) NGOs including Associations and People's Organizations 	Loan purpose is to finance fish production and related projects 1. Fund coverage of projects and activities not listed above shall be subject to evaluation by the Fisheries Trust Secretariat for endorsement to and approval by the Fisheries Trust Fund Oversight Committee
DEPARTMENT OF AGRICULTURE - NATIONAL TOBACCO ADMINISTRATION (DA-NTA)										
15. Integrated Farming and Other Income Generating Activities Project-Tobacco Contract Growing System (IFOIGAP-TCGS)	2017	NTA	NTA manages the subsidy/credit fund intended for lending to eligible tobacco farmers	NTA manages the subsidy/credit fund intended for lending to eligible tobacco farmers		<ul style="list-style-type: none"> To increase farmers' productivity and profitability from tobacco production through the adoption of good agricultural practices; Promote a market-oriented approach in tobacco production through the adoption of a contract growing scheme, to enhance participation of the private sector in production technology transfer, production assistance and leaf marketing 	Region I (Ilocos Norte, Ilocos Sur, La Union, Pangasinan); CAR (Abra); Region II (Cagayan, Isabela)	Tobacco	Tobacco Farmers	For Cash Portion: - Cost of Seedlings, Land Preparation, Gas & Oil, & Fuelwood In Kind: Fertilizer, Pesticides, Fungicides, Suckercide (the NTA shall subsidize a portion of the amount allocated for farm inputs (fertilizer, Pesticides, Fungicides, Suckercide). This amount shall be in the form of subsidy and is not recoverable).
16. Integrated Farming and Other Generating Activities Project (IFOIGAP-Rice, Wet Season 2017' under NTA Financing	2017	NTA	NTA manages the subsidy/credit fund intended for lending to eligible tobacco farmers	NTA manages the subsidy/credit fund intended for lending to eligible tobacco farmers		<ul style="list-style-type: none"> To contribute to the attainment of food/rice self-sufficiency program of the Government/Department of Agriculture Increase the present level of productivity and income of the tobacco farmer 	Region I - (Ilocos Norte, Ilocos Sur, La Union, Pangasinan); CAR (Abra); Region II (Cagayan, Isabela)	Rice	Tobacco Farmers	The "Cash Portion" shall be used for the Purchase of certified seed, gasoline and oil and hire tractor during land preparation while the "in kind" shall be in the form of fertilizers which shall be purchased by the NTA thru public bidding

17. Curing Barn Assistance Project	2017	NTA	NTA manages the project fund	NTA provides assistance including loans directly to tobacco farmers		<ul style="list-style-type: none"> • To promote the use of the NTA prescribed efficient curing barns/sheds particularly the use of Venturi and Anawang designs; • To increase the income of tobacco farmers through the production of properly cured leaf; and • To maximize the local tobacco farmer's share of the markets for domestic cigarette manufacturing, and for the growing exportation; 	Region I - (Ilocos Norte, Ilocos Sur, La Union, Pangasinan); CAR (Abra); Region II (Cagayan, Isabela)	Tobacco	Tobacco Farmers	<ul style="list-style-type: none"> • For Repair (FCB / Semi-Permanent ACS) • For construction (New FCB & Semi-Permanent ACS& New Semi-Permanent Collapsible ACS.
DEPARTMENT OF AGRICULTURE - SUGAR REGULATORY ADMINISTRATION (DA-SRA)										
18. Socialized Credit Program	2017	SRA	LANDBANK manages the SCP Fund (P600 million) for a 4.5% p.a. fee for on-lending to accredited conduits	Eligible conduits such as banks, cooperatives, NGOs, other funds lend the SCP funds to sugar planters and other qualified borrowers		Promote and support productivity Improvement programs to boost the production of sugarcane and increase the incomes of sugarcane farmers/planters and farm workers	Nationwide particularly in sugarcane regions and provinces	Sugarcane	1. Individual Farmers (10 has and below) 2. Collective farms (30 has and below) 3. Block farms (At least 30 has) 4. Common Service Centers	Sugarcane production • Assets acquisition (e.g., farm machinery/equipment, tractor and implements, irrigation, hauling trucks) • Construction of equipment shed, motor pool, garage • Working capital for farm labor service providers, farm equipment operation
19. LBP-SRA Special Credit Program under the Sugarcane Industry Development Act (SCP-SIDA)	2018	SRA & LBP	SRA transfers fund to LBP as Program Fund. The program and Income Fund is managed by LBP based on the joint Memorandum Circular between LBP and SRA	Direct Lending by LBP Lending Centers to borrowers. SRA endorses loan applicants to LBP. Credit modality is provided on the joint Memorandum Circular between LBP and SRA	LBP Lending Centers	Promote and support productivity Improvement programs to boost the production of sugarcane and increase the incomes of sugarcane farmers/planters and farm workers	Sugarcane producing regions and provinces	Sugarcane	1. Individual Farmers (10 has and below) 2. Collective farms (30 has and below) 3. Block farms (At least 30 has) 4. Common Service Centers	1. Sugarcane production 2. Asset acquisition for farm mechanization and hauling services 3. Equipment shed/garage/motorpool construction 4. Working Capital
LAND BANK OF THE PHILIPPINES (LBP)										
1. Agricultural Competitiveness Enhancement Fund (ACEF)		LBP	LANDBANK manages the ACEF credit fund for a management fee of 4.5% of the loan	LANDBANK lends directly to farmers and fishers or wholesales on-lending funds to PFIs such as rural banks, coop banks, and farmer coops/associations	LBP Lending Centers	<p>The program aims to:</p> <ul style="list-style-type: none"> • Provide necessary credit to farmers and fisherfolk and their cooperatives and associations and micro and small enterprises to increase their productivity; and • Establish an agricultural lending program that enhances competitiveness of target project beneficiaries or sectors especially the small farmers and fisherfolk 	Nationwide	All commodities	<ul style="list-style-type: none"> • Individual farmers and fisherfolk • Micro and Small Enterprises • Farmers and Fisherfolk Cooperatives and associations • Conduits 	<ul style="list-style-type: none"> • Livelihood/Agri-Enterprise Loans – To augment conduit funds for relending to ARBs/SFHs to finance their livelihood and agri-enterprises projects • Providential Loans – to augment conduit's funds for relending to member ARBs/SFHs to finance their house or office repairs;
2. Sulung Saka	2019	LBP	LBP			Aims to provide credit assistance to farmers cultivating highvalue crops such as banana, cacao, coffee, oil palm, rubber, vegetables, among others and for various qualified stakeholders to support their production, processing, marketing and other agribusiness projects	Nationwide	Highvalue Crops	<ul style="list-style-type: none"> * Individual Small Farm Holders * Small and Medium Enterprises (SMEs) * Cooperatives * Farmers Associations/Organizations * Large Agribusiness Enterprises (LAEs)/Corporation * Local government Units (LGUs) * Non-Government Organizations (NGOs) * Countryside Financial Institution (CFIs) 	<ul style="list-style-type: none"> * Production of High Value Crops such as Vegetables (Highland, Lowland, Spices, Legumes); Fruits (Mango, Banana, Pineapple, Others); Industrial Crops (Abacca, Bamboo, Coffee, Cavao, Rubber, Oil Palm) and Alternative Food Staple Crops (Saba, Cardaba, Soybean, Rootcrops) * Establishment of Nursery, budwood/mother plant/parent clone gardens * New Plantation, Replanting, Rejuvenation, Rehabilitation of old trees * Post-harvest activities (fermentation, drying) and processing/manufacturing (roasting, grinding/milling, packaging, storage) * Trading, Export

3. Agricultural Credit Support Project (ACSP)		LBP	*DA - Provides funds, technical and marketing support * DAR - Provides farm facilities and other support services * DENR - Provides other support services * LBP - Provides credit, manages fund and administers loans	Through LBP Lending Centers	LBP Lending Centers	ACSP offers loan funds toward increasing investments, creating new job opportunities, and improving agricultural productivity in the rural areas * The Department of Agriculture, Department of Agrarian Reform, Department of Environment and Natural Resources and Land Bank of the Philippines partnered to provide credit assistance to Agrarian Reform Beneficiaries (ARBs) through their respective organizations and support their on-farm and off-farm activities whether individual or communal farmers	Nationwide		* Agrarian Reform Beneficiaries Organizations (ARBs) * Farmer Organizations (Fos) * Peoples Organization (Pos) * Other Conduits such as Coops, Rural Banks and NGOs * ARBs or their household members who are actual cultivators of the land and have no outstanding loan with any financing institutions for the same project/loan being applied for	* Crop production (short and long gestating crops) * Agri-enterprise * Livelihood projects (agri-related)
4. Sustainable Aquaculture Lending Program (SALP)/Pagsasakang Pantubig	2013	LBP	LBP	Through LBP Lending Centers	LBP Lending Centers	Sustainable Aquaculture Lending Program (SALP)/Pagsasakang Pantubig strengthens the value chain of fishery, mariculture, aquaculture and sporting economic activities. It is anchored on the business relationship of institutional buyers or processing/canning companies, linked with small fishers, or micro, small and medium enterprises (MSMEs) which serve as their growers or suppliers	Nationwide	Aquaculture and Mariculture products	* Cooperatives/Federations * Associations/Non-Government Organizations * Micro, Small and Medium Enterprises * Large Agri-business Entities * Countryside Financial Institutions	* Purchase of inputs for Aquaculture/Mariculture Production * Working Capital for Trading/Marketing operation * Fixed Assets Acquisition (fishing vessel/banca and paraphernalia, fish cage, pump, aerator, High Density Polyethylene (HDPE) liner, generator, transport, machinery, equipment, etc) and installation of other support facilities * Pond development and/or improvement * Building construction (cold storage/refrigeration, processing plants, etc) * Rediscounting
5. Commercial Fishing Vessel Financing Program	2020	LBP				Provide 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	Nationwide	Fishing vessel	Single proprietors; Partnership; Cooperatives; and Corporations	Purchase/Acquisition of brand new, second-hand or refurbished commercial fishing boats and related equipment
6. Rural Agro Industrial Partnership for Inclusive Development (RAPID Growth Credit Facility	2020	LBP				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 MSMEs in commodity value chains with comparative advantage, market demand, growth potential backward linkages to small farmers and job creation effects	Selected provinces in Region 8 (Eastern Visayas) and in Mindanao	All commodities	Cooperatives; Farmer associations; NGOs; and MSMEs	Fixed asset acquisition • Building construction • Production • Working capita
7. Financing Program for Greenhouse Farming System,	2019					Enhance the viability, sustainability, and competitiveness of high value crop production by farmers by adopting greenhouse far technology	Nationwide	High value crops	Cooperatives; Farmers' associations; SMEs; Agri-business enterprises (ABEs); Corporations; LGUs; NGOs; Joint venture companies	Crop production • Fixed asset acquisition • Working capital • Permanent working capita
8. Palay at Mais ng Lalawigan Program	2019					Provide 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	Nationwide	Palay and corn	Municipal, city and provincial LGUs	Working capital for palay/rice and corn production • Acquisition of farm machineries and equipment

9. Lending Program for Former Rebels	2018					Support the Government's Enhanced Comprehensive Integration Program, which aims to assist former members of the Communist Party of the Philippines, New People's Army, and National Democratic Front who expressed their desire to abandon armed struggle and become productive members of society	Nationwide	Crops, livestock & poultry, fisheries (tilapia and milk fish)	Individual former rebels with immediate family members as loan comaker; Cooperatives / associations with former rebels as regular members	Crop, 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, sari-sari store, etc.
10. Farm Tourism Financing Program,	2018					Aims to assist farm tourism operators in developing farm tourism camps or activities that allow visitors to enjoy farming or fishing experience through education, recreation, or leisure	Nationwide	Farm tourism activities	Farm tourism operators and investors (Corporations, sole proprietors, partners, farmer associations, cooperatives, LGUs, State Universities and Colleges (SUCs)	Fixed asset acquisition/ construction • Production loan • Working Capital
11. Accessible Fund for Delivery to Agrarian Reform Beneficiaries Program (AFFORD-ARBS)	2019	LBP	LBP, DAR	Individual	N/A	To provide credit assistance to individual ARBs	Nationwide except BARMM	Rice, corn, high value crops, fishpen and small farm implements	Individual ARBs with EP or CLOA and Leaseholder	To finance the production of rice, corn, high value crops, fishpen and purchase of small farm implements
23. Young Entrepreneurs from School to Agriculture Program (YESAP)	2017					Encourage the youth engaged in viable/ sustainable agricultural and agri-business projects to contribute to increase food security in the future	Nationwide	All agri-fishery products	MSMEs registered as sole proprietorship	Agricultural and fishery production • Trading, processing, servicing and distribution of agricultural crops and commodities
12. Climate Resilient Agriculture Financing Program, 2016	2016					Promote climate change adaptation initiatives towards climate-resilient agriculture	Nationwide	Crops, livestock, and fisheries		Crop, livestock and fishery production • Working capital • Fixed assets acquisition • Building Construction
13. Agri Mechanization Lending Program,	2016					Promote mechanization of production and post-production processes from planting/harvesting-processing to increase efficiency, reduce postharvest losses and lower cost of production	Nationwide	Mechanization requirement of all commodities	Sole Proprietorship Partnership, Corporation, NGOs, Cooperatives, Associations, and LGUs	Production & postharvest facilities • Tractor services (land preparation, planting, harvesting) • Agro-processing • Manufacturing/ fabrication/ assembling • Trading/marketing
14. Empowering Barangays in Remote Areas through Credit and Enterprises (EMBRACE)	2016					Assist individual borrowers in unserved areas in line with the Government's thrust for financial inclusion and in pursuit of LANDBANK's mandate to mainstream target clients to its regular lending window.	Nationwide	Agricultural crops, livestock, and fishery	Small farmers and fishers, and MSEs	Agricultural crop, livestock and fishery production • Agri-enterprise and other livelihood projects
15. Coconut Production and Processing Financing Program (Coco Financing),	2015					Provide credit assistance to coconut farmers and other industry stakeholders engaged in the production and processing of coconut-based products	Nationwide	Coconut	Small farm holders; SMEs Cooperatives; Farmer associations; ABEs; and Corporations	Planting/replanting • Rehabilitation/ rejuvenation/fertilization • Processing/manufacturing (coco meat and other products)

16. Poultry Lending Program,	2015					Strengthen egg and poultry meat production by meeting the credit requirement of proponents willing to undertake poultry production	Nationwide	Poultry	Cooperatives; Individuals, SMEs, Large ABEs; and Corporations	Poultry production • Working capital • Building construction • Fixed asset acquisition
17. Milk Program,	2014					Provide financial and technical support for dairy production, processing, marketing, and other dairy-based activities	Nationwide	Dairy products	Cooperatives/association s; SMEs; ABEs	Working capital • Procurement of dairy cows • Fixed assets acquisition like milk processing equipment
18. Sustainable Aquaculture Lending Program (SALP), 2013	2013					Help increase the contribution of the aquaculture sector in achieving food self-sufficien	Nationwide	Fish, Aquaculture	Cooperatives, Federations, Associations; NGOs, MSMEs, Large ABEs	Purchase of inputs for aquaculture/mariculture production • Working capital for trading/marketing operation • Fixed assets acquisition • Installation of other support facilities • Pond development / improvement • Building construction
DEPARTMENT OF AGRARIAN (DAR)										
1.. Credit Assistance Program for Program Beneficiaries Development (CAP-PBD)	2006	LBP	DAR provides the credit fund to LANDBANK for on-lending to ARBs through eligible conduits	LANDBANK wholesales loans to cooperatives/farmer s associations, which in turn, relends to ARB members	Coops, FAs	Provide credit assistance to existing CAP-PBD Window III cooperative/FA borrowers to ensure their sustained economic development	Nationwide	All commodities and livelihood or enterprise projects	Cooperatives, and farmers associations with ARB members	Working capital, Agr-production, livestock & aquaculture, fixed asset acquisition
2. Assistance to Restore and install Sustainable Enterprise for Agrarian Reform Beneficiaries (ARISE-ARBs) & Small Farm Holders	2018	LBP	DAR provides credit fund to LANDBANK for on-lending to ARBs through eligible conduits or directly to qualified ARB cooperative/farmer association borrower	LANDBANK lends to cooperatives/ farmer associations for on-lending to ARB member borrowers or for funding the project of the borrowing cooperative/farmer association	Coops, FAs	Aims to make available financing support to disaster affected ARBs and small farm holders (SFHs) and their families to erestore livelihoods and farming activities	Area identified by PAGASA/NDRRMC that were affected by natural calamities; Nationwide	Repair of office and or house and restoration of agr-based enterprise	ARBs and farmers associations, whose members have been affected by typhoons, disasters and other natural calamities	Finance repair of office (ARBs, Coops) and or house of ARBs and Livelihood and enterprise loan
DEVELOPMENT BANK OF THE PHILIPPINES (DBP)										
1. Sustainable Agribusiness Financing Program	2015	DBP	DBP			The SAFP is a credit assistance program for agribusiness projects engaged in the production, harvesting, processing, and marketing of crops, poultry, livestock, and fishery.			Wholesale: (with at least one (1) year profitable operation) • Banks – Commercial Banks; Thrift Banks; Rural Banks; Cooperative Banks; and Microfinance Institutions • Non-Banks – Non-Government Organizations (NGO); Irrigators' Associations (IA); SEC registered Financing Companies; Cooperatives; Farmer/Fisherfolk Associations; other types of assoc./org. duly registered with the corresponding government agencies Retail: • Duly registered with SEC, DTI, DOLE, CDA; and • Engaged in agri-business projects that will not pose risk to health, national security and the environment. • LGUs	• All agri-business projects including but not limited to the traditional crops, high value crops, organic crops – from production, post-harvest, processing to marketing or the whole value chain; • Poultry, livestock, fishery including cattle/goat dairy production, cattle breeding cum fattening, swine production, goat raising, fish production and harvest, processing to marketing of meat and other food production projects; • Investment in bio-fuel feedstock projects such as production of coconut, sugar, cassava, sweet sorghum, palm oil, etc., including post harvest facilities, processing to marketing; • Production of organic products or the whole value chain; and • Manufacturing and distribution of farm machinery, equipment and supplies

2. Sustainable Agribusiness Financing Program for the Dairy Industry (SAFP-DAIRY)		DBP	DBP			This is a sub-program under the SAFP specifically to assist the National Dairy Authority (NDA) attain its roadmap's main objective which is to gain significant level in Ready to Drink (RTD) Milk market .			<p>Wholesale: (with at least one (1) year profitable operation)</p> <ul style="list-style-type: none"> • Banks – Commercial Banks; Thrift Banks; Rural Banks; Cooperative Banks; and Microfinance Institutions • Non-Banks – Non-Government Organizations (NGO); Federations; SEC registered Financing Companies; Dairy Cooperatives; Farmer Associations; other types of dairy assoc./org. duly registered with the corresponding government agencies <p>Retail:</p> <ul style="list-style-type: none"> • All types of Dairy Business Entities that are duly registered with SEC, DTI, DOLE, CDA; and shall not pose risk to health, national security and the environment. • LGUs and GOCCs with dairy development initiatives and commitments 	<ul style="list-style-type: none"> • Stock acquisition • Breeding • Growing/rearing • Buildings and improvements • Milking/ processing machinery, equipment & tools fabrication and maintenance • Milk production and processing • Milk distribution and dealerships • Feed production/milling/mixing • Forage production • Loan refinancing • Other dairy-related enterprises • PO financing • Working capital • Land (project site)
3. Broiler Contract Growing Program (BCGP)		DBP	DBP			A sub program under the Sustainable Agribusiness Financing Program, it is designed to encourage contract growers to expand their business by facilitating the financing of poultry broiler contract growing projects through shortened loan processing. It likewise aims to finance the promotion of agribusiness for countryside development while responding to the food requirements of the country	Nationwide	All commodities	<ul style="list-style-type: none"> • Poultry broiler contract growers who are registered with Securities and Exchange Commission, Department of Trade and Industry, Department of Labor and Employment, or Cooperative Development Authority • Engaged in poultry broiler contract growing projects that will not pose risk to health, national security and the environment • Holder of a letter of approval/contract growing agreement with a legitimate integrator 	*Farm development *Farm acquisition *Farm expansion/rehabilitation
4. Tree Plantation Financing Program		DBP	DBP			A credit assistance program for the expansion, harvesting, maintenance and protection of existing tree plantations with at least 4 year old standing trees in at least 1% of the plantation area of qualified private and public land.		Roundwood, fuelwood, woody biomass, bamboo, rattan, coffee, cacao Rubber, other fruit bearing such as but not limited to mango, lanzones pomelo	<p>*Industrial tree plantation companies</p> <p>*Wood producers</p> <p>*Integrated Forest Management Agreement holders-members or accredited by the Philippine Wood Producers Association</p> <p>*Socialized Integrated Forest Management Agreement (SIFMA) holders</p> <p>*Private land owners</p> <p>*LGUs</p> <p>*Private schools</p> <p>*People/s Organization/Cooperatives</p>	<p>*Expansion of tree plantation:</p> <ul style="list-style-type: none"> - Acquisition and planting of major tree planting stocks - Site development - Maintenance and operating expenses for the expansion of plantation - Lookout tower - Bunkhouse - Water system - Fire lines - Existing tree plantation of at least 4 year old tree species: - Maintenance and protection expenses *Harvesting of fruits of mature tree species *Processing and Post Harvest facilities: - Harvesting - Hauling - Kiln treatment - Fruit processing

Amount of Loan Ceiling (Php)	Loan Maturity	Collateral Requirements/ Loan Security	Interest Rate (p.a.)	Contact Person and Contact Number
Rice, corn, fisheries, livestock and poultry: up to PHP 50,000 HYCT: up to PHP 150,000 *Only one member of the household can avail of a loan at a time. Household member can be either the head, spouse or adult working member.	Up to 2 to 10 years depending on the commodity or the activity the loan applicant is involved with.	None	6% per annum or 0.5% per month. Interest is not deducted in advance from the loan.	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
Survival Assistance – P5,000.00 per borrower Recovery Assistance - P20,000.00 per borrower	To be determined by the lending conduit depending on the gestation of the project financed and capacity of the borrower to repay the loan but not to exceed 3 years	None	Zero % interest	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
Up to P5.0 million	Amortized based on cash flow up to 5 years	None	6% per annum based on diminishing balance	Charleston M. Dulay Contact No. (02) 636-3392
Acquisition cost of machine/ equipment	None	Amortized based on cash flow up to 10 years	2% per annum	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392

Up to P500,000 depending on the type of project and borrower's capacity to pay	Depends on the project cash flow and/or gestation period but not to exceed five (5) years	No collateral requirement	Zero percent (0%) interest; PLCs may charge a one-time service fee of 3.5%	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
Small enterprises and SFF coops/associations- up to 90% of the project cost but not to exceed P15 million or total assets; Micro enterprises- up to 90% of the project cost but not to exceed P3 million or total assets; Individual - Up to P300,000; For start-ups - Up to P1 million and not to exceed debt-to-equity ratio of 6.1	Depends on the project cash flow and/or gestation period, but not to exceed five (5) years	No collateral requirement	Zero percent (0%) interest; PLCs may charge a one-time service fee of 3.5% finance charges to cover its costs up to a spread of at most 6% per annum	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
Based on farm budgetary plan but not to exceed: • Rice (per hectare) - Inbred – P37,000 - Hybrid – P42,000 • Corn (per hectare) - Open pollinated – P28,000 - Hybrid – P40,000	6 months	Assignment of produce and receivables • Crop insurance, guarantee or hold-out deposit	15% per annum for the first two loan cycles. Interest rate for the succeeding cycles is decreased by 1% per cycle for borrowers who fully pay their loans on time until the annual interest rate reaches the maximum discounted rate of 9%.	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
*Total credit requirement of the eligible borrower based on the applicable loan ceiling of LANDBANK. For those with existing agriculture and fisheries production loan *up to 10% of the loan portfolio of the borrower. Without existing agriculture and fisheries production loan under the APCP, up to Php1 million per borrower	*For agriculture and fisheries production-based on the cycle/cash flow of the project but not to exceed seven (7) years with grace period of up to three (3) years on the principal. *Semi-Annual/Annual Crops. Plantation Crop - maximum of 7 years. *For Fixed Asset Acquisition - remaining economic useful life of the asset to be acquired, whichever is applicable, but not to exceed 5 years	*Assinment of the PNs underlying collaterals. *Assinment of insurance proceeds/guarantee claims/holdout on deposit (if any). *Chattel mortgage as object of financing (if any).	For Short-term Loan - 8.5% per annum; For Term Loan - 9.5% per annum	Nereo Tierra Contact No. 8926-1890
PHP15,000 plus cost of Documentary Stamp Tax (DST)/Cash Card	8 years, inclusive of 6 months grace period	None	0%	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
Up to 100% of the maximum inventory level based on the warehouse/storage capacity	• Credit line – 3 years, with each drawdown payable based on cash conversion cycle • Term loan – 3 years, payable quarterly, semi-annually, annually	None	0%	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
PHP3,000 per culled hog, or a maximum of PHP30,000 per borrower plus cost of DST, notarial fee, and Cash Card	Not to exceed 3 years	None	0%	ACPC-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392

<ul style="list-style-type: none"> • Direct lending - up to 90% of the total project cost based on the farm plan and budget • On-lending - based on net borrowing capacity <ul style="list-style-type: none"> o Relending - up to 90% of the total budget cost o Rediscounting - up to 90% of face value of the sub-PN or their outstanding balance in current status, whichever is lower 	<ul style="list-style-type: none"> • 2 years loan line for palay production available via 180 days PN; roll-over may be allowed • For acquisition of fixed asset/s, the term of the loan shall depend on the projected cash flow but no longer than the economic useful life of the fixed asset/s • For relending/rediscounting - based on the maturity of sub-borrower PN 	PCIC crop insurance proceeds • Chattel mortgage on subject of financing • Real Estate Mortgage	<ul style="list-style-type: none"> • Direct lending - 2% per annum • On lending - 0% per annum, provided that the effective pass-on rate to end-borrowers shall not be more than 6% per annum 	ACP-Program Development Division: Dir. Ma. Cristina G. Lopez Tel. No. 8636-3392
Up to P25,000 per SFF • up to P10 million per MSE borrower	Up to 10 years for SFF loans • Five (5) years, inclusive of a one (1) year grace period for loans to MSEs	No collateral requirement	Zero (0%) interest to SFF and MSEs • PLCs may charge a service fee of up to 3% per loan transaction	Gliceria B. Angeles 522-0000 loc. 2783 Christine Joy Sanchez 522-0000 loc. 2804
1. Coops - up to 6 times of its networth 2. LGUs- based on the project cost but not more than the LGU's net borrowing capacity as determined by Land Bank 3. CFIs- should not exceed its Net Borrowing Capacity 4. NGOs- should not be more than the requirement of borrowers but not to exceed twice its existing loanable funds (exclusive if borrowings) 5. SMEs- based on Net Boorowing Capacity 6. the amount of loan shall be based on the actual requirements of the project or loan ceiling of a particular community, whichever is lower and applicable	- Short Term Loan, One Year Term Loan- within (6) months from the date approval	- Real Estate Mortgage - Chattel Mortgage - Assignment of sub-PNs and underlying collaterals (rediscounting) - Available credit enhancement instruments such as insurance, PCIC, PTMA and Credit Surety Fund as applicable	The applicable interest rate for all types of borrower shall be based on LANDBANKS' prevailing interest rates per type of borrower of the time of loan drawdown	Drusila Esther E. Bayate, Assistance Director for Technical Services, and Fisheries Trust Fund Oversight Committee Chairman
• Virginia: o Neutral Flavor: Php45,400/ hectare o Improved Flavor: Php63,400/ hectare • Burley o Neutral Flavor: Php55,600/ hectare o Improved Flavor: Php69,500/ hectare • Native Batek: Php45,400/ hectare	One (1) year	None	For NTA Financed: The production assistance shall be subject to an interest charge of two percent (2%) per annum on the principal net of subsidy; a one time service charge of one percent (1%) based on the total amount availed	NTA Corporate Planning Dept. Tel. 372-3185/82
Production Assistance will be based on the actual need of the FCs but shall not exceed Php20,000/ hectare	The FC shall pay the production and marketing assistance, administrative charges and service fees in full from the proceeds of the sale of palay.	None	Administrative charge of 2% per annum; service charge of one (1%), both of which are deducted from the proceeds of the sale of palay.	NTA Corporate Planning Dept. Tel. 3723185/82

<ul style="list-style-type: none"> • Php20,000.00 per unit for Repair, provided that Php10,000.00 will be free; • Php50,000.00 per unit for construction, Php 10,000.00 will be free. • Php 40,000.00 /farmer, Php10,000.00 will be free. 	<ul style="list-style-type: none"> • For Repair (FCB /Semi-Permanent ACS) • Php10,000.00 will be payable to the NTA for a (2) year maximum term; • For construction (New FCB & Semi-Permanent ACS Woodshed) • Php 40,000.00 will be payable to the NTA for a four (4) year maximum term. • For construction (New Semi-Permanent Collapsible ACS) • Php 30,000.00 will be payable to the NTA for a three (3) year maximum term 	None	6% per annum; a one time service charge of one (1%) on the principal; a penalty charged at a rate of three percent (3%) per month computed from the due date	NTA Corporate Planning Dept. Tel. 3723185/82
90% of the total project cost or financing requirement	Maximum of 18 months from the release of the loan	Proof of ownership of properties or tenure rights on farms • Assignment of sugar quedans, agri insurance, loan guarantee, others	2% per annum for individual farmers/ block farms • 6.5% per annum for common service center	
1. Up to 90% of the production cost (Sugarcane Production) based on standardized farm plan and budget 2. Up to 90% of the project cost and financing requirement (for other loan purpose)	1. Maximum of 18 months for production loan 2. Based on cash flow/payback period (for other loan purpose) 3. One year line available via Promissory Notes depending on cash cycle for Working Capital Loan	1. For production loans: assignment of sugar quedans (for borrower with sugar quedan) or assignment of sales proceeds of sugarcane (for borrower with no sugar quedan) 2. Any asset acceptable to bank (for other loan purpose)	1. 2% per annum for sugarcane production loan 2. 5% per annum for other loan purpose	From LBP-PMD1: Mr. Edgardo de Guzman From SRA: Mr. Roberto C. Velasco, SCP-TWG; Head Alex John Galicia, SCP Secretariat - 8929-6137
<ul style="list-style-type: none"> • Livelihood/Agri-Enterprise Loans - Up to P1.0 Million per farmer/ fisherfolk • Farmer and Fisherfolk coop/ association - Up to P5.0 Million per project per borrower 	Depends on the gestation period of the commodity to be financed	<ul style="list-style-type: none"> • Production o Combination of the following: <ul style="list-style-type: none"> - PCIC insurance and/or AGFP guarantee coverage, if applicable; and - Assignment of expected produce • Acquisition of fixed asset o Any or combination of the following: <ul style="list-style-type: none"> - Chattel mortgage on object of financing - Assignment of expected produce - PCIC Insurance proceeds 	6% per annum	Programs Management Department I (PMD I) 522-0000 loc. 7450, 2992, 2804
<ul style="list-style-type: none"> * For Production Loan - standard project cost sharing of 80:20 (90:10 for small farmers) * For Fixed Assets - not more than 80% of the acquisition/construction cost * For Commodity Loan - up to 85% of the market price of commodity at the time availment * For LGUs - not more than the net borrowing capacity based on BLGF certification 	The loan has the following maturities: Production, based on crop cycle/gestation and payback period of the project For Fixed Asset Acquisition, based on project cash flow but not more than the economic useful life of fixed assets or remaining useful life for second hand/ refurbished machines For Permanent Working Capital, 3 years For Working Capital, via PNs of up to 360 day	The acceptable collateral is any or combination of the following: Real Estate Mortgage Chattel Mortgage • Other collaterals acceptable to the Bank • Credit Enhancers • Assignment of Receivables/POs • Assignment of Sales Proceeds of Expected Produce • Assignment of "quedan receipts" issued by the cold storage firm • Assignment of sub-PNs and underlying collaterals (Rediscounting) • All available credit enhancement instruments such as insurance coverage, PCIC, PTMA, Credit Surety Fund, AGFP and other instruments may be availed whichever is applicable • For Local Government Units (LGUs): assignment of IRA or Special Educational Fund (SEF)	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821

* For Crop Production - Up to 80% of the total project cost * For Agri- enterprise and Livelihood Projects: - For those with existing crop production loan, up to 10% of the loan portfolio of the borrower - For those without existing crop production loan under AGPCP, up to P1,000,000 per borrower	* Short Term Loan - not more than 1 year * Term Loans - more than 1 year but not to exceed 7 years inclusive of up to 3 years grace period		* For short term loans - 8.5% per annum * For term loans - 9.5% per annum	
Up to 80% of the total project cost	*STLL - One (1) year line available via Promissory Notes depending on cash cycle * TL - Permanent Working Capital - Maximum of three (3) years *Fixed Assets Acquisition/ Construction - based on project cash flow/payback period but not more than the economic useful life of fixed assets or remaining useful life of second-hand/refurbished machines/equipment	Any or combination of the following: *Real Estate Mortgage *Chattel Mortgage *Assignment of Receivables/Pos *Assignment of sub-PNs and underlying collaterals (Rediscounting) *Assignment of guarantee and/or insurance coverage	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
80% of total project cost	Up to ten (10) years but no longer than the remaining economic useful life of the asset	Ship mortgage decree • Chattel mortgage • Real estate mortgage • Assignment of receivables, postdate checks, holdout on deposits, insurance claims, others	5% per annum	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
80% of total project cost •	Production - based on crop cycle/gestation and payback period of the project • Fixed asset acquisition - based on project cashflow but not to exceed the economic useful life of the asset • Working capital - 3 years	Real Estate Mortgage • Chattel mortgage • Assignment of receivables/POs, sales, expected produce, hold-out on deposits, insurance claims, credit guarantee, others	5% per annum • Pass-on rate shall not be more than 10% per annum	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
80% of total project cost	Production - based on crop cycle/gestation and payback period of the project • Fixed asset acquisition - based on project cashflow but not to exceed the economic useful life of the asset • Working capital - 3 years	Real Estate Mortgage • Chattel mortgage • Assignment of receivables/POs, IRA (LGU), hold-out on deposits, insurance claims, credit guarantee, others	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
Based on the requirement of the project but shall not be more than the net borrowing capacity of the LGU	Production – up to 180 days • Asset acquisition – up to 10 years based on project cashflow but not more than the economic useful life of the asset • Working capital - 3 years	Deed of Assignment of 20% Internal Revenue Allotment (IRA)	2% per annum on production / shortterm loans • 4% per annum for asset acquisition or term loans	Gliceria B. Angeles 522-0000 loc. 2783 Christine Joy Sanchez 522-0000 loc. 2804

The loan amount that can be borrowed are as follows: • For Direct Lending based on the requirement of the borrower, not exceeding 90% of the project cost with loan amount ranging from PhP25,000 to PhP100,00 per borrower • For Re-lending (through conduit)- up to 90% of total project cost, not exceeding P100,000 per borrower	Short term - up to 1 year • Term Loan - more than 1 year up to 5 years	Individual borrowers - Assignment of proceeds of insurance, credit guarantee for unsecured loans • Cooperative/association borrowers - Assignment of subborrower's promissory notes and underlying collaterals, proceeds of insurance and guarantee claims	Six per cent (6%) per annum interest rate • 12% per annum maximum pass-on rate of coop-borrower to members	Crisso Pernito 522-0000 loc. 7620 Jessica Evangelista 522-0000 loc. 2992
80% of total project cost	Short term - one-year line depending on cash cycle • Working capital - 3 years • Fixed asset acquisition - based on project cashflow but not to exceed the economic useful life of the asset	Real Estate Mortgage • Chattel mortgage • Assignment of receivables, insurance, credit guarantee, surety, others	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
*For crop production-based on the credit needs of the farmer per farm plan and budget submitted, but not to exceed eighty (80%) of the total cost. * For acquisition of small farm implements - up to 80% of the acquisition cost	*For S.T.L. - up to 360 days, P.N. Payable in lump sum or based on crop cycle *For T.L. - more than one year up to five (5) years, based on crop cycle or project cash flow and/or economic useful life of fixed asset to be financed, payable quarterly, -annually or annually	*AGFP coverage with corresponding premium to be borne by the farmer-borrower and to be deducted from the loan proceeds *Assignment of PCIC insurance claims on crop damage *Assignment of Produce and Receivables *Credit life insurance (optional)	Fixed at 5% per annum	Ricardo Reyes No. 8926-1890
P50,000 per borrower • Not more than 90% of total project cost • For land acquisition, based on loan value but not more than 20% of the total project cost	Short-term - up to 360 days • Term loan - not more than 10 years inclusive of grace period on principal and/or interest, depending on the cash flow	Assignment of guarantee and/or PCIC insurance proceeds; receivables/ proceeds of market contract • Post-dated checks • Object of financing • Real estate mortgage	LANDBANK prevailing interest rate at the time of availment.	Crisso Pernito 522-0000 loc. 7620 Jessica Evangelista 522-0000 loc. 2992
80% of total project cost	Short-term - up to 360 days • Term Loan - based on projected cash flow and economic useful life of fixed asset	Assignment of guarantee/ insurance proceeds, receivables, or portion of the LGU's net income and IRA • Real estate mortgage • Chattel mortgage	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
80% of total project cost	Short-term - up to 360 days • Term Loan - based on projected cash flow and economic useful life of fixed asset	Assignment of guarantee/ insurance proceeds, receivables, or portion of the LGU's net income and IRA • Real estate mortgage • Chattel mortgage	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
80% of total project cost not to exceed P500,000	Up to 1 year	Any acceptable collateral	15% per annum for the first 2 crop/loan cycles to be reduced by 1% for every crop/loan cycle due to prompt loan payment	Crisso Pernito 522-0000 loc. 7620 Jessica Evangelista 522-0000 loc. 2992
80% of total project cost	Short-term - up to 360 days • Term Loan - based on projected cash flow and economic useful life of fixed asset	Proof of ownership of property/ies for safekeeping • PCIC insurance, credit guarantee, other instruments	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821

80% of total project cost	Short-term – up to one year • Term Loan – based on projected cash flow and economic useful life of fixed asset	Real estate mortgage • Chattel mortgage • Assignment of guarantee, surety, and/or insurance coverage • Other	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
80% of total project cost	Short-term – up to 360 days • Term Loan – based on projected cash flow and economic useful life of fixed asset	Assignment of borrower/ subborrower promissory notes and its underlying collaterals • Insurance & guarantee cover • Real estate or chattel mortgage	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
80% of total project cost	Short-term – up to one year • Working capital - 3 years • Fixed asset acquisition - based on project cashflow but not to exceed the economic useful life of the asset	Real estate mortgage • Chattel mortgage • Assignment of receivables/ POs: guarantee; surety; production, technical and marketing agreement; as applicable	LANDBANK prevailing interest rate at the time of availment.	Edgardo de Guzman 522-0000 loc. 2376 Edison Reyes 522-0000 loc. 2821
5M/conduit, 80% of the project cost	2 years or monthly, quarterly, semi-annually of lump sum	PNs, assignment of Invty, receivables, proceeds of marketing contract, chattel mortgage, assignment of insurance guarantee claims	ST - 8.5% p.a., TL - 9.5% p.a.	Preciosa Osi - Contact No. 8926-1890
Up to 80% of the total project cost but not to exceed P5M per conduit	Up to 3 years	For Agri-Enterprise/Livelihood Loans: • Assignment of subborrower's promissory notes (PNs) and underlying collaterals, if any.; • Assignment of insurance claims, if any For provident loans: • Assignment of subborrower's PNs and underlying collaterals, if any	Livelihood - 3% per annum • Providential - 0% per annum	Preciosa Osi - Contact No. 8926-1890
For regular loans - up to 90% of the total project cost • For plantation or livestock and poultry projects - up to 80% of the total project cost • For LGUs - up to 90% of total project cost or winning bid price, whichever is lower • For credit line - based on minimum cash requirement	Term loan – based on the project cycle and projected cash flow but shall not exceed 15 years • Credit Line -based on the cash conversion cycle but not more than 360 days	Real estate mortgage • Chatted mortgage • Assignment of Insurance/ surety/guarantee • Assignment of supply contract/receivables • Continuing suretyship (JSS) or co-make ship • Hold-out on deposit • For LGUs- Deed of assignment of portion of IRA	Interest rate on the SAFFP loan shall be based on the borrower risk rating/ scoring and aligned with existing pricing policies as per DBP Circular on Lending Rates	Rallen O. Verdadero Head, Program Development Management II 812-8088/ 818-9511 loc.3327

<ul style="list-style-type: none"> • Loan amount shall be up to maximum of 80% of the total project cost (TPC) • For Domestic Packing Credit, up to 80% value of PO 	<ul style="list-style-type: none"> • Term Loan - shall be based on the project cycle and projected cash flow as determined by DBP but not to exceed ten (10) years, inclusive of grace period. Progress and/or balloon payment on principal and interest may be allowed. • Credit Line - shall be based on the approved tenor/client's cash conversion cycle but not more than 360 days. • Domestic Packing Credit - shall not exceed the expiry date of the PO. 		<ul style="list-style-type: none"> • Prevailing market rate 	Rallen O. Verdadero Head, Program Development Management II 812-8088/ 818-9511 loc.3327
Loan amount shall be up to maximum of 80% of the Total Project Cost	Maximum of 10 years		Maximum of 10 years	Project Managers Program Development and Management II 812-8088
For regular loans, up to maximum of 80% of the total project cost; For LGUs maximum of 90% of total project cost or winning bid price, whichever is lower	Term Loan - shall be based on the projected cash flow but shall not exceed fifteen (15) years, inclusive of grace period. For acquisition of fixed assets and establishments of facilities, term of the loan shall be based on the projected cash flow but shall not be more than the economic useful life of the asset. Grace Period Up to 7 years, depending on the type of plantation	Any or combination the following: 1. Real Estate Mortgage; 2. Chattel Mortgage; 3. Assignment of Insurance or guarantee coverage; 4. Assignment of contract/receivables; 5. Continuing Suretyship (JSS) or Co-makership; 6. Holdout on deposit; 7. For LGUs, Deed of Assignment of specified portion of IRA; 8. Other security arrangements acceptable to DBP	Prevailing Market Rate	Erdie Leah Banzali Program Development and Management II (02) 818-9511 loc.2349 elmbanzali@dbp.ph