



DA-ACPC CREDIT PROGRAMS





**A food-secure &
resilient Philippines
with Empowered &
Prosperous Farmers
and Fisherfolk**



VISION

The ACPC is the institution on agri-credit policy and program development that promotes a sustainable and effective delivery of financial services to the countryside

MISSION

To develop and advocate agri-credit policies and orchestrate programs that would promote farmers' and fisherfolk's access to sustained financial services



LENDING SCHEME

Fund Administration
Arrangement

Provision of Loan



Partner Lending Conduits
(GFIs, Rural/Cooperative Banks,
and Cooperatives)

Eligible Borrowers

SURE COVID-19 FOR MICRO & SMALL ENTERPRISES (MSE)

Loan Features

- Upt to P10M loanable amount
- 0% interest
- No collateral
- Payable up to 5 years

Eligible Loan Purpose

To provide the working capital requirement of duly registered agri-fishery-based MSEs to ensure the availability of food supply and help them recover their losses incurred from the effects of the community quarantine due to COVID-19

KAPITAL ACCESS FOR YOUNG AGRIPRENEURS (KAYA)

Loan Features

- Up to P500,000 loanable amount
- 0% interest
- No collateral
- Payable up to 5 years
- For 18-30 yrs. old agri-fishery graduates

Eligible Loan Purpose

To finance the capital requirements of start-up or existing farm/fishery business.

- Production, processing, marketing
- Acquisition of machineries or equipment



AGRINEGOSYO (ANYO)

ANYO offers zero-interest loans to finance capital requirements of individuals, farmers/fisherfolk organizations, OFWs, and MSEs that are engaged in agri-fishery projects

AGRINEGOSYO (ANYO)

Loan Features

- Up to P15M loanable amount
- 0% interest
- No collateral
- Payable up to 5 years

Eligible Loan Purpose

To finance working capital requirements for:

- Production, processing, marketing
- Acquisition of machineries or equipment
- Construction of facilities

ANYO SPECIAL CREDIT FACILITIES

LOAN FEATURES

ANYO for OFWs

- Up to P300,000 loanable amount
- 0% interest
- No collateral
- Payable up to 5 years

AgriPinay

- Up to P100,000 loanable amount
- 0% interest
- No collateral
- Payable up to 5 years

ANYO SPECIAL CREDIT FACILITIES

LOAN FEATURES

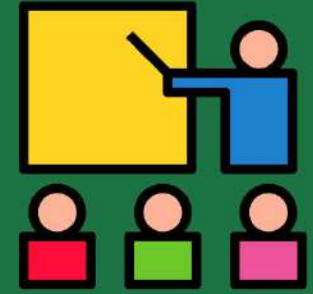
ANYO Swine R3

- Up to P15M loanable amount (depending on project)
- 0% interest
- No collateral
- Payable up to 5 years

ANYO CO2 Coconut Farmers

- Up to P2M for MSEs and up to P100K for SFF
- 0% interest
- No collateral
- Payable up to 5 years

CAPACITY BUILDING SUPPORT



The ACPC engages SUCs, government agencies, business development providers to extend business advisory/technical assistance services such as mentoring, entrepreneurship, financial literacy, etc,



ACPC LOAN PROGRAMS 6-STEP LOAN AVAILMENT PROCESS

Step 1



Register & Schedule
Program Briefing

Step 2



Attend Online Program
Briefing

Step 3



Fill-out Online Sign-up
Form & Attach
Documentary
Requirements

Step 4



Schedule & Attend
Business Planning
Workshop

Step 5



Packaging of Business
Proposal & Referral to
Partner Lending Conduit
(PLC)

Step 6



Processing, Evaluation &
Credit Decision by PLC

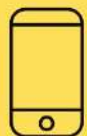
ELIGIBILITY REQUIREMENTS FOR RURAL BANKS AS PARTNER LENDING CONDUIT

1. Satisfactory credit standing with creditors, if any;
2. CAMELS rating of at least 3;
3. Past due ratio of not more than 25%;
4. At least two-year track record in lending;
5. Capital adequacy ratio of at least 10%;
6. Adequate reserve requirement;
7. Profitable on the year preceding the application and as of the time of application for credit fund.



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THANK YOU!

