

For further details, please contact:

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PROGRAMS MANAGEMENT DEPARTMENT I

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LANDBANK



HARVEST

Agribusiness Financing Program
for Peace and Progress in Mindanao



HARVEST is a special lending program of LANDBANK to provide credit and technical assistance to farmers' organizations and cooperatives, participating financial institutions (PFIs) and small and medium enterprises (SMEs) in the Autonomous Region in Muslim Mindanao (ARMM), and other conflict-affected areas in Mindanao, as well as areas which are commercially linked to the region through a value chain concept, to support its peace-building efforts and economic growth.

PROGRAM OBJECTIVE

- To generate additional employment within the current ARMM and other conflict-affected areas in Mindanao;
- To promote entrepreneurship and establish market linkages in/for ARMM; and
- To support agribusiness and agri-related investments to contribute in improving the peace and order environment in the area

COVERAGE AREA

- Autonomous Region in Muslim Mindanao (ARMM)
- Conflict-affected areas in Mindanao; and
- Areas outside of ARMM that are part of a value chain in the region

ELIGIBLE PROJECTS

- Agriculture / Fishery
- Food/Agro-fishery Processing
- Farm machinery and Equipment
- Agri-fishery-related Services
- Product Distribution / Packaging / Trading
- Agri-fishery-related Infrastructure

ELIGIBLE BORROWERS

Direct Borrowers

- Cooperatives and Farmers Organizations
- Small and Medium Enterprises

Intermediary Institutions/ Conduits

- Cooperatives and Farmers Organizations
- Small and Medium Enterprises
- Participating Financial Institutions



MAXIMUM LOAN AMOUNT

Up to 80% of total project cost based on LANDBANK's assessment.

LOAN PURPOSE

- Agricultural Production Loans
- Working Capital Loans
- Fixed Asset Loans
- Relending/Rediscounting Lines

LOAN MATURITIES

Credit Facility	Short –Term	Long-Term
Production Loan	180 days up to 1 year	More than 1 year but not to exceed 15 years, depending on the production cycle
Working Capital	180 days up to 1 year	Maximum of 5 years
Fixed Asset	N/A	Up to 15 years but not to exceed the economic useful life of the equipment
Credit Line for Relending/Rediscounting	180 days up to 1 year, depending upon the production cycle	More than 1 year, depending upon the production cycle

INTEREST RATES

Minimum of 5.65% based on LANDBANK's policy on applicable spread.

COLLATERAL REQUIREMENTS

Any or a combination of the following (depending on the facility and client type):

- Deed of Assignment of Produce
- Deed of Assignment of Insurance/Guarantee Coverage
- Comprehensive Surety Agreement (CSA) or Joint and Several
- Signatures (JSS)
- Deed of Assignment of sub-Promissory Notes (PNs) and Underlying Collaterals
- Continuing Assignment of Receivables
- Deed of Assignment of Proceeds of Marketing Contracts, Purchase Order or Similar Instruments
- Real Estate Mortgage (REM)
- Chattel Mortgage, as applicable
- Hold-out on Deposits
- Other acceptable collateral(s)

