

their corresponding biodata;

- List of members with their corresponding address, work area, farm location and paid-up capital, duly certified by its Secretary and attested by Chairperson;
- For existing borrowers, BIR Filed Audited Financial Statements (FS) for the past three (3) years and latest interim FS for the current year, if available. For start-up borrowers, Audited FS, if available, and/or interim FS for the current year; and
- Photocopy of manual of operations/lending operations and accounting and internal control system. Assignment of PCIC insurance proceeds (if applicable)

If availing of Agri-Production/Agri-Enterprise/ Livelihood Loans:

- Farm Plan and Budget, if applicable
- Business Plan, if applicable

Note: For existing borrowers, above documentary requirements need not be submitted if already on LBP's file.

If availing of Provident Loans:

List of ARBs/SFHs affected by natural calamities/disasters or human-made disasters with corresponding addresses duly certified by the Barangay Captain and/or Municipal Agrarian Reform Officer

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For more information, contact or visit the nearest
LANDBANK Lending Center:



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Enhanced ARISE Program, Draft 01/18/2025



LANDBANK



Enhanced Assistance to Restore and Install Sustainable Enterprises for Agrarian Reform Beneficiaries and Small Farm Holders (Enhanced ARISE) Program

In partnership with the Department of Agrarian Reform (DAR), LANDBANK offers a credit support program for Agrarian Reform Beneficiaries' Organizations (ARBOs) and their ARB/SFH-members affected by natural calamities and human-made disasters, pests and disease and viral infections/outbreaks—ensuring continued access to financing to help restore livelihoods and sustain rural productivity.

Eligible Borrowers

ARBO's (Cooperative Associations) listed in the DAR's master list with ARBs and SFH members whose source of income and livelihood have been adversely affected by any of the following:

- Natural calamities such as typhoons, earthquakes, volcanic eruptions and other calamities as declared by the Office of the President, the NDRRMC or the Local Government Units (LGU);
- Epidemic or pandemic outbreaks of human and/or animal diseases or plant infestations as declared by the Department of Health, Department of Agriculture, or other appropriate government agencies.
- human-made disasters

(Human made disasters are acts that are NOT deliberately perpetrated and involved significant damage or loss of life and/or properties. These include: a) aerial; b) maritime; c) road transportation; d) fires and explosions; e) structural and infrastructure failure; f) environmental (i.e., toxic waste, mine wastes and tailings, garbage collapse, etc.)

Loan Purpose

Agri-Production/Agri-Enterprise/Livelihood Loans

To supplement or augment working capital requirements of ARBOs for relending to ARBs and SHs members and finance ARBO-managed projects, such as but not limited to the following:

- Crop Production (Rice, Corn, and High-Value Crops)
- Hybrid seed/seedling and/or in-bred seed/seedling/quality planting materials acquisition/production
- Acquisition of seeds, fertilizers, and other similar items
- Palay/Rice Trading

Provident Loans

To augment ARBO's funds for relending to ARB/SFH-members to finance their house repairs or finance the ARBO's office repairs

Credit Facilities

1. Short-Term Loan (STL)
2. Short-Term Loan Line (STLL)
3. Term Loan (TL)

Loanable Amount

Agri-Production/Agri-Enterprise/Livelihood Loans:

a. For existing borrowers

(under E-ARISE and/or re-availers under this program)

- Based on the actual requirements of member-borrowers but not to exceed 90% of the total project/production cost based on the standard farm plan and budget as prepared by the Development Assistance Department (DAD)/MAO/DA, net of the material inputs subsidy from the DA and other entities (i.e., cost of seeds, fertilizers and other inputs), if any

b. For new borrowers

- Based on actual credit requirements of member-borrowers but not to exceed 90% of the total project/production cost, provided the total amount of loan/line shall not exceed to Php 1.0M

C. ARBO-managed project

- Up to 90% of the total project/production cost but not to exceed Php 3.0 M for new borrowers

Provident Loans:

- Up to P10,000 per ARB/SFH-member sub-borrower
- Up to P100,000 per ARBO

Interest Rate

Agri-Production/Agri-Enterprise/Livelihood Loans:

- STL/STLL - 2.0% p.a.
- TL - 3.0% p.a.

Provident Loans: 0%

Loan Tenor

Agri-Production/Agri-Enterprise/Livelihood Loans

For STL/STLL:

- Up to 360 days Promissory Note (PN) depending on the production cycle and/or project cashflow, payable in lump sum

For TL:

- More than one (1) year up to five (5) years, based on production cycle/project cash flow payable in monthly, quarterly, semi-annually or annually. A grace period on principal and interest may be allowed depending on the cash flow of the project

Provident Loans

- **For on-lending:** up to three (3) years, payable monthly, quarterly, semi-annually or lump sum coinciding with the maturity of the loan of ARB/SFH
- **For ARBO:** up to three (3) years, payable monthly, quarterly, semi-annually or lump sum

Loan Security

Agri-Production/Agri-Enterprise/Livelihood Loans

For Relending

- Assignment of sub-borrowers' promissory notes (sub-PNs) and underlying collaterals, if any
- Assignment of PCIC insurance proceeds (if applicable)

For ARBO-Managed Project

- Assignment of inventory, receivables and proceeds of marketing contract, if any
- Assignment of PCIC insurance proceeds (if applicable)

Provident Loans

- Assignment of sub-PNs and underlying collaterals, if any

Documentary Requirements

Pre-Processing

- Endorsement by DAR of eligible ARBOs;
- Photocopy of Registration Certificate and Articles of Cooperation/Incorporation and Constitution/By-laws, including amendments thereto, if any, duly authenticated by DAR;
- Board Resolution duly signed by the BODs, authorizing the ARBO to borrow (indicating the type of credit facility and amount applied for) and designating at least two (2) officers to negotiate a loan with LBP and sign and endorse loan documents with specimen signatures and photos of authorized signatories;
- Secretary Certified List of incumbent BODs and key officers with