

FREQUENTLY ASKED QUESTIONS EMBRACE Lending Program

What is the EMBRACE Lending Program?

The EMBRACE Lending Program is a LANDBANK initiative designed to promote financial inclusion in unbanked and underserved communities. It provides accessible financing to small farmers, fishers, and micro and small enterprises (MSMEs) in remote areas, helping them expand livelihoods, increase productivity, and support local economic growth.

What areas are covered under the program?

The EMBRACE Lending Program is open to qualified borrowers nationwide.

Who is eligible to apply for a loan?

- Small Farmers – owner-cultivators, tenants, or leaseholders tilling not more than 5 hectares of agricultural land
- Small Fishers – individuals engaged in small-scale fishing, aquaculture, fishpond operations, or seaweed and marine production
- Micro Enterprises – with total asset of P3 million or less
- Small Enterprises – with total asset above P3 million but not exceeding P15 million

What type of projects that can be financed?

- Agricultural crop, livestock, and fishery production
- Agri-enterprises and other livelihood projects

How much can be borrowed?

- For crop, livestock, and fishery production only: Minimum loan of P25,000.00
- For all types of projects: Up to 80% of the total project cost with a maximum loan of P500,000.00 per borrower

What are the interest rate and repayment terms?

Interest rate: 15% per annum for the first two cycle, reduced by 1% per cycle up to the 8th cycle if payments are made on time

Loan term: Up to 1 year via a maximum 180 day promissory note for short-term loans

How to apply for a loan under the PFI-LINKS Financing Program?

Interested organizations may apply directly through the nearest LANDBANK lending Center or LANDBANK Branch