



LANDBANK



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 Land Bank of the Philippines (Official)

Poultry and Livestock Value Chain Lending Program

Unlock the full potential of your poultry and livestock operations with our comprehensive financing solution. This program consolidates our lending initiatives to provide seamless support across the entire value chain – from farm-level production to marketing and sales of the agricultural products.

Eligible Borrowers

1. Farmers' Cooperatives/Associations (FCAs) and their Federation
2. Micro, Small and Medium Enterprises (MSMEs)
3. Large Agri-business Entities (LAEs)/Corporations
4. Non-Governmental Organization (NGO)
5. Countryside Financial Institutions (CFI)
6. Veterinary/Animal Husbandry Graduates or graduates of any related course under full government scholarship or Certificate of at least two (2) years training related to poultry or livestock production, management and technology under government endorsed training programs (foreign or local)

Eligible Criteria

1. Must pass the Bank's Risk Asset Acceptance Criteria (RAAC).
2. For poultry and swine, with a farm site suitable for the project as inspected and cleared by an integrator or validated by Lending Unit (LU) with the following standard features:
 - Minimum of One (1) Hectare
 - Must be within an agricultural/agro-industrial zone
 - At least one (1) km away from residential area and any nearest poultry/hog farms and related operation
 - With access to dressing plant and/or slaughterhouse operated/contracted by the Integrator, Local Government Unit (LGU) and other private operators
 - With reliable source of electricity and adequate potable water
 - With all-weather roads that can accommodate ten (10)-wheeler trucks for feed deliveries and hauling of harvests
3. Duly registered with the Department of Trade and Industry (DTI), Securities and Exchange Commission (SEC) or the Cooperative Development Authority (CDA), as applicable.
4. Borrower should have an identified buyer or ready market.
5. For start-up, borrower must be tied-up with an Integrator.
6. For FCAs, at least 20% of their members must be registered with Registry System for Basic Sectors in Agriculture (RSBSA).

Additional Criteria for SWINE Repopulation

7. For existing hog enterprises, they must have a three (3)-year track record of profitable operations prior to the outbreak of ASF on July 25, 2019, based on Bureau of Internal Revenue (BIR)- filed Audited Financial Statements (AFS).
8. Borrower's operation should be classified as a Commercial Farm with swine population that exceeds the definition of small hold (backyard) farm. Commercial Farms are further classified into semi-commercial and commercial.
9. Applicant farm should satisfy at least Biosecurity Level 1, as certified by the local government veterinarian.

Loan Purposes

1. Land acquisition as project site
2. Site development
3. Building construction/retrofitting
4. Purchase and installation of machineries and equipment
5. Long-term lease of production facility
6. Forage/Silage production
7. Purchase of production inputs
8. Construction of Wholesale Markets/Bagsakan Centers
9. Working Capital/Permanent Working Capital
10. Relending/Rediscounting
11. Receivables Financing
12. Technology Adoption

Credit Facility

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

Loanable Amount

1. Up to 80% of the Total Project Cost
2. Up to 90% of the funding requirement for agri graduates or trained in poultry and livestock
3. For land acquisition, up to 80% of the appraised value of land but should not exceed 20% of the total project cost in accordance with the policy on land acquisition
4. Rediscounting: up to 90% of current outstanding balance of the sub Promissory Note (PN) being rediscounted as of cut-off date

Interest Rate

Prevailing lending rate at the time of availment.

Loan Tenor

1. For STLL - one-year line available via up to 360 days PNs depending on cash cycle
2. Term Loan
 - Permanent Working Capital - maximum of five (5) years based on the requirement and cash position of the borrower
 - 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 for second-hand/refurbished machines/equipment