



LANDBANK
WE HELP YOU GROW.

Enhanced Partnership Against Hunger and Poverty (EPAHP) Lending Program

The EPAHP Lending Program is in support of the government's efforts to reduce incidence of hunger and poverty in the country. It aims to provide credit assistance to qualified community-based organizations in support of the government's effort to address hunger, food and nutrition security, and poverty; and encourage community participation in government contracts.

PROGRAM FEATURES

Program Duration	Available up to December 31, 2022
Program Fund	P2.0 Billion
Program Source	Internal Fund
Area Coverage	Nationwide

LENDING FEATURES

Eligible Borrowers	Community-Based Organizations (CBOs) as community-based service providers or farm service providers with legal personality to borrow such as but not limited to: <ul style="list-style-type: none">• Cooperatives• Agrarian Reform Beneficiary Organizations (ARBOs)• Sustainable Livelihood Program Associations (SLPAs)• Farmers Associations/Organizations• Irrigators Associations (IAs)• Sustainable Livelihood Program Associations (SLPAs)• Non-Government Organizations (NGOs)• Day Care Services Parents Group (DCS-PG)
Eligibility Criteria	<ol style="list-style-type: none">i. Duly registered with concerned government agenciesii. Certified or endorsed by any participating agency that CBO is under EPAHP or listed in the EPAHP CBO database and has the following:<ul style="list-style-type: none">• Confirmed Marketing Contract, Purchase Order, and/or Contract Receivables from any government agency or LGUs; and• No adverse findings on the CBO and its principals/key officers (subject to standard CI/BI of the Bank)
Loan Purpose	To finance purchase orders and/or contract receivables from government agencies for the provision of needed food items required in various government programs.
Credit Facility	Short Term Loan Line
Interest Rate	5% per annum
Availability	Up to one (1) year loan line available via a maximum of 360-day PN
Loanable Amount	Up to eighty percent (80%) of the awarded contract price for goods

**Loan Security/
Credit
Enhancer**

- a. Deed of Assignment of Contract Receivables
- b. Hold out on deposit, if available
- c. Post Dated Check, if any

**Mode of
Release**

- Staggered
 - Initial Release of up to 15% of the total contract amount
 - Succeeding releases based on the value delivered to the procuring entity with a maximum of 4 releases
- Lump-sum if all items have been fully delivered and duly received by the procuring entity

Fees/Charges

Application fee and documentary stamp tax

Penalty

3% per annum to start on the 61st day after the due date

**Minimum
Documentary
Requirements**

- i. Pre-processing Requirements*
 - a. Duly filled-out loan application form
 - b. Certificate of Registration with CDA/ SEC
 - c. Copies of approved agreements/ contracts/POs
 - d. Certificate/endorsement that the CBO is eligible under the EPAHP or listed in the EPAHP CBO Database
- ii. Pre-release Requirement*
 - e. Board Resolution authorizing the CBO to borrow and designating its authorized signatories

Others

- a. The borrower shall be required to open a Debt Service Reserve Account (DSRA) where the proceeds of collections from contracts shall be deposited.
- b. Any collection of the Borrower from the Procuring Entity deposited in the DSRA can be applied immediately for the satisfaction of the loan amount due to LANDBANK.
- c. The borrower shall provide LANDBANK with a copy of the written notice to the procuring entity of the project that its receivable from the subject contract is/ are assigned to LANDBANK.

For more information, contact:

Programs Management Department I

27th Floor, LANDBANK Plaza

1598 M.H. del Pilar cor. Dr. J. Quintos Sts., Malate, Manila

Tel. No. (+632) 8405-7450

Visit the nearest LANDBANK Lending Center:



LANDBANK

WE HELP YOU GROW.

Subscribe to our official online and social media channels:

www.landbank.com



[landbankofficial](https://www.facebook.com/landbankofficial)



[@LBP_Official](https://twitter.com/LBP_Official)

Regulated by the Bangko Sentral ng Pilipinas

T: (+632) 8708-7087 E-mail: consumeraffairs@bsp.gov.ph

Webchat: <http://www.bsp.gov.ph/> SMS: 021582277 (Globe)

Facebook: [@BangkoSentralngPilipinas](https://www.facebook.com/BangkoSentralngPilipinas)