

For Corporations:

1. Certified True Copy of SEC Certificate of Registration
2. Certified True Copy of Articles of Incorporation and By-Laws
3. Latest General Information Sheet and/or additional documents to fully establish beneficial owners of the legal entity
4. Board Resolution duly certified by the Corporate Secretary or equivalent document (e.g. Secretary's Certificate), authorizing the business relationship and the signatory to sign in behalf of the entity

For Cooperatives:

1. Certified True Copy of CDA Certificate of Registration
2. Certified True Copy of Articles of Cooperation and By-Laws
3. Certificate of Compliance issued by CDA (if applicable)
4. Bio-data of incumbent officers and Board of Directors with photocopy of valid government-issued ID
5. Board Resolution duly certified by the Corporate Secretary or equivalent document (e.g. Secretary's Certificate), authorizing the business relationship and the signatory to sign in behalf of the entity

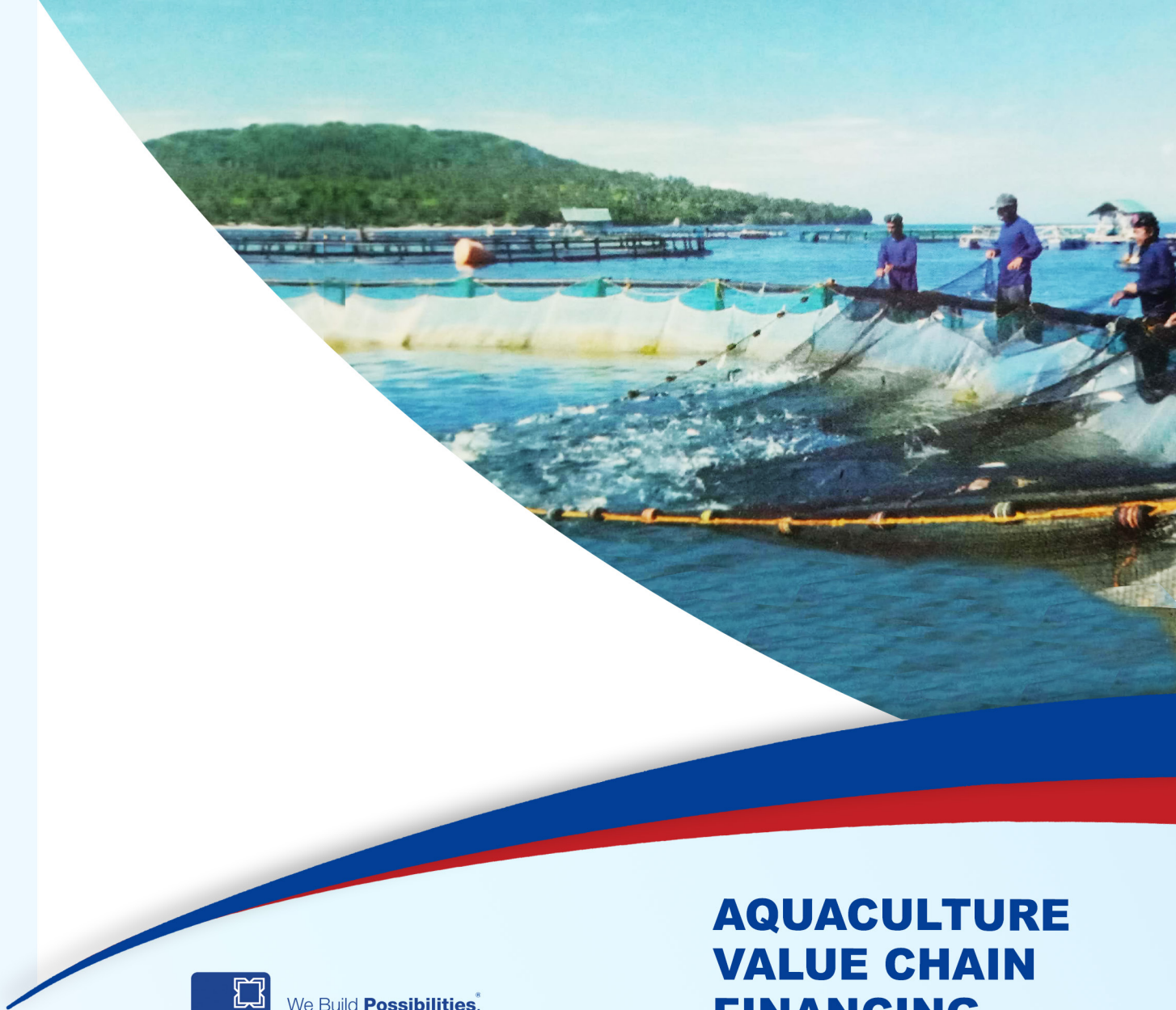
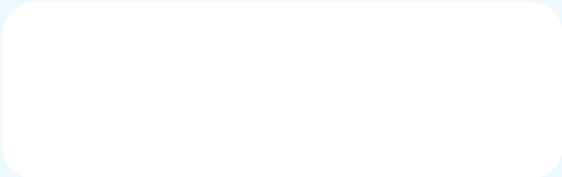
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DBP Lending Center:



We Build Possibilities®

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## AQUACULTURE VALUE CHAIN FINANCING PROGRAM (ACPC-Funded Program)

The Development Bank of the Philippines (DBP) is regulated by the Bangko Sentral ng Pilipinas (BSP). For inquiries and complaints, please visit your branch of account, e-mail [customerservice@dbp.ph](mailto:customerservice@dbp.ph) or contact the BSP Financial Consumer Protection Department at (02) 8708-7087; BSP Wechat - <http://www.bsp.gov.ph/>; SMS: 021582277 (for Globe subscribers only); BSP Facebook - <https://www.facebook.com/BangkoSentralngPilipinas/>



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# Aquaculture Value Chain Financing Program

(Agricultural Credit Policy Council-Funded Program)

The **DBP Aquaculture Value Chain Financing Program** is a credit assistance program that provides comprehensive support to the aquaculture sector by improving credit access at every stage in the value chain (i.e. input supply, production, processing, and marketing) to increase the competitiveness of the entire industry.

## Eligible Borrowers

Micro and Small Enterprises, Cooperatives including start-up fish farm operators

## Eligibility Criteria

1. Duly registered with the Securities and Exchange Commission (SEC), Department of Trade and Industry (DTI) and Cooperative Development Authority (CDA)
2. With approved contract agreement with the DBP-Partner Integrator/reputable institutional buyer/ processing/canning companies
3. No adverse findings
4. With profitable operations and sound financial condition (based on existing DBP policies and guidelines)

## Loan Purpose

To finance the following:

1. Working capital
2. Pond Development and/or improvement, including fixed assets acquisition and installation/establishment of other support facilities
3. Production, processing and marketing of seaweeds and carrageenan

## Loan Amount

Up to 90% of the Total Project Cost (TPC) with a minimum loanable amount of Php5-M but not to exceed Php15-M

## Credit Facility

Short-Term Loan/Term Loan

## Tenor

For Term Loan: Maximum of 10 years based on projected cash flow

Short-Term Loan: Within 360 days, payable monthly, quarterly, or semi-annually depending on the cash conversion cycle

## Grace Period

For Term Loan: Maximum of 2 years

## Service Fee

Service fee of 3.5% per annum, fixed for the entire term of the loan

## Loan Security / Collateral

1. Assignment of proceeds from insurance/ surety/guarantee coverage acceptable to DBP
2. Assignment of 100% receivables arising from the contract/agreement with the anchor firm via execution of Security Agreement for Intangible Assets

## Mode of Release

Staggered/Lump sum

## Documentary Requirements

### Basic Requirements:

1. DBP Loan Application Form and Data Privacy Consent Form
2. Photocopy of 2 valid/unexpired government-issued IDs of borrower/s
3. Business Permit
4. Income Tax Returns for the past 3 years (if applicable)
5. Financial Statements for the last 3 years (if applicable)
6. Statement of Assets, Liabilities and Net worth (SALN) of Principal Borrower/s (if applicable)
7. Bank Statement for the last 3 months (if applicable)
8. Signed Agreement with a DBP Partner Integrator/Anchor Firm, if applicable
9. Environmental Compliance Certificate (ECC) issued by the Department of Environment and Natural Resources (if applicable)

### Specific Requirements:

For Sole Proprietorship:  
Certified True Copy of DTI Registration

For Partnerships:

1. Certified True Copy of SEC Registration
2. Latest General Information Sheet and/or additional documents to fully establish beneficial owners of the legal entity
3. Partnership Resolution authorizing the business relationship and the signatory to sign on behalf of the entity