



Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 4860



Introduced by Representative **ANTONINO B. ROMAN III**

EXPLANATORY NOTE

Many of our fisherfolk struggle to earn a decent living—not because they do not work hard, but because they lack the right infrastructure. Without proper fish ports, cold storage, and safe roads, they lose a big portion of their catch to spoilage and are forced to sell at low prices.

The Development Bank of the Philippines already has a mandate to support industrial growth. But right now, it does not clearly prioritize the infrastructure needs of our fishing communities. This bill will change that by directing the Development Bank of the Philippines to create a Blue Finance Infrastructure Window—a dedicated program to fund fish ports, cold-chain systems, aquaculture farms, and other critical facilities.

The bill also tells the bank to design financing programs that combine public funds with private investment. It will work closely with the Land Bank of the Philippines and the Bureau of Fisheries and Aquatic Resources so efforts are well coordinated and not duplicated.

This measure completes the *Blue Finance Legislative Package*.¹ While the other bills improve access to credit and investment, this one ensures that the physical infrastructure is

¹ This legislative package seeks to unlock the full potential of the Philippines' blue economy by empowering small-scale fisherfolk, enhancing financial inclusion, and mobilizing both public and private investment in sustainable fisheries and coastal infrastructure. The five measures in this package, as listed below, are designed to function as a cohesive system addressing systemic gaps in credit access, investment incentives, institutional mandates, and infrastructure development.

1. *Blue Finance for Small-Scale Fisherfolk Act* – Establishes concessional credit programs and financial advisory services.
2. *Fisheries Asset Collateralization Act* – Allows use of fishing gear and future catch as loan collateral.
3. *RA 11901 Amendment* – Introduces mandatory fisheries sub-quotas and weighted incentives in agricultural lending, so banks cannot bury the sector under generic agri-lending.
4. *Fisheries Financing Empowerment Act* – Mandates LandBank to create a Fisheries Financing Unit with a dedicated portfolio.
5. *DBP Blue Finance Infrastructure Amendment Act* – Expands DBP's charter to prioritize post-harvest and climate-resilient infrastructure.

Together, these reforms will reduce fisherfolk poverty, enhance value-chain integration, and promote long-term sustainability of marine resources by making the sector more bankable, investable, and resilient.

in place—from the ocean to the market. It will help reduce waste, increase incomes, and build more resilient coastal economies.

Immediate passage of this bill is earnestly sought.



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AN ACT
AMENDING REPUBLIC ACT NO. 85, AS AMENDED BY REPUBLIC ACT NOS.
2081 AND 3147, TO ESTABLISH A BLUE FINANCE INFRASTRUCTURE
WINDOW AND FOR OTHER PURPOSES

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. Short Title. – This Act shall be known as the “DBP Blue Finance Infrastructure Amendment Act.”

SECTION 2. Declaration of Principles. – It is the policy of the State to promote inclusive and sustainable growth of the blue economy by ensuring adequate long-term financing for fisheries infrastructure and value-chain projects that are climate-resilient, environmentally sound, and socially inclusive.

SECTION 3. Amendment to Section 2 of RA No. 85, as Amended by RA Nos. 2081 and 3147. – A new paragraph (l) is hereby inserted:

(l) To prioritize financing and investment in blue-economy infrastructure, including but not limited to fish ports, fish landing sites, ice plants, cold storage facilities, aquaculture farms, hatcheries, processing hubs, traceability systems, and coastal renewable-energy installations that support fisheries enterprises.

SECTION 4. Creation of the Blue Finance Infrastructure Window. – A new Section 4-A is hereby inserted:

Section 4-A. Blue Finance Infrastructure Window (BEIW). – The Development Bank of the Philippines (DBP) shall establish a dedicated financing window to extend loans, guarantees, equity, and blended-finance facilities for qualified blue-economy projects. The BEIW shall:

- a. Allocate at least ten percent (10 %) of DBP’s annual loan approvals to fisheries and coastal infrastructure;

- b. Offer maturities of up to fifteen (15) years with grace periods aligned to project gestation;
- c. Structure concessional tranches that may be blended with commercial co-lenders or private-equity investors; and
- d. Prioritize projects certified by Bureau of Fisheries and Aquatic Resources (BFAR) as benefiting small-scale fisherfolk or enhancing fisheries value chains.

SECTION 5. Blended Finance and Matching-Fund Mechanism. – The DBP is authorized to create a Blue Finance Matching Fund that matches peso-for-peso private-sector capital invested in eligible BEIW projects, subject to guidelines issued by the Department of Finance and the Bangko Sentral ng Pilipinas (BSP).

SECTION 6. Coordination with Land Bank and BFAR. – DBP, Land Bank, and BFAR shall coordinate for the effective implementation of this Act, with Land Bank focusing on production-level finance and DBP concentrating on post-harvest infrastructure, in accordance with their respective charters. semiannual reports on the implementation of this Act shall be submitted to Congress.

SECTION 7. Implementing Rules and Regulations. – Within sixty (60) days from effectivity, the DBP, Department of Finance (DOF), Department of Economy, Planning, and Development (DEPDev), BFAR, and BSP shall promulgate the necessary rules and regulations.

SECTION 8. Appropriations. – The amount of Two Billion Pesos (PhP 2,000,000,000) is appropriated for the initial operations of the BEIW and Matching Fund. Thereafter, funding shall be included in the annual General Appropriations Act.

SECTION 9. Separability Clause. – If any provision of this Act is declared unconstitutional, the remainder shall continue in effect.

SECTION 10. Repealing Clause. – All laws, decrees, and regulations inconsistent with this Act are hereby repealed or amended accordingly.

SECTION 11. Effectivity. – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,