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MEMORANDUM

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SUBJECT : **1ST SEMESTER MONITORING REPORT ON THE
ACCOMPLISHMENTS OF ONGOING DA-ACPC CREDIT &
INSTITUTIONAL CAPACITY BUILDING (ICB) PROGRAMS**

This report contains the status of ongoing DA-ACPC Credit and Institutional Capacity Building (ICB) Program Accomplishments **for the Period January – June 2024**, as monitored by the ACPC Program Monitoring Division.

I. DA-ACPC CREDIT PROGRAM ACCOMPLISHMENTS, BY FUND SOURCE

A. By Program

A.1. Amount of Loan Releases and Number of Borrowers, By Fund Source

For the 1st Semester of 2024, the total loan releases under the DA-ACPC credit programs amounted to nearly ₱877.5 million, benefiting 69 MSE/Group borrowers and 7,740 small farmers and fisherfolk (SFF). These programs are primarily funded through the General Appropriations Act (GAA), with additional support from other sources, including the Sikat Saka Program and the ALERT ARBO Program.

By Fund Source, most of the loan releases, totaling ₱610.7 million, were sourced from the 2023 GAA budget. This allocation supported 6,493 MSE/Group and SFF borrowers by the end of 1st semester of 2024. In contrast, loan releases sourced from the 2024 GAA totaled ₱51.4 million benefitting 309 program borrowers. These funds were only transferred to the Partner Lending Conduits (PLCs) during the 1st Quarter of 2024. Additionally, ₱211.5 million was released under the Sikat Saka and ALERT ARBOs programs with 970 program borrowers (refer to Table 1).

**Table 1. DA-ACPC Credit Programs Accomplishments, by Fund Source
(For the Period January – June 2024)**

Fund Sources	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total	
	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers
GAA 2024 a/	28,656,000	296	22,710,000	13	51,366,000	309
GAA 2023	537,127,321	6,473	73,540,790	20	610,668,111	6,493
GAA 2020 - 2022	2,770,900	36	1,130,930	1	3,901,830	37
Other Fund Sources b/	133,020,000	935	78,508,984	35	211,528,984	970
Total	701,574,221	7,740	175,890,704	69	877,464,925	7,809

a/ The majority of the partner lending conduits (PLCs) received credit funds sourced from GAA 2024 only in March this year.

b/ This includes the loan releases under the program funds of Sikat Saka Program and ALERT-ARBOs Program. ⁽⁶⁶⁾

B. GAA 2023 Utilization and Disbursement Rates, By Program

As of June 31, 2024, the DA-ACPC has fully utilized the ₱2.75 billion credit fund allocated from the 2023 GAA. This complete utilization is evidenced by the transfer of the entire credit fund to Partner Lending Conduits (PLCs). Of which, P1.641 billion has been disbursed to 20,222 program borrowers reflecting a disbursement rate of almost 60%.

By program, bulk of the credit fund (P2.15 billion), or 78.24% has been transferred to Partner Lending Conduits (PLCs) under the Agri-Negosyo Program. Of this amount, ₱1.48 billion has been disbursed to 12,958 borrowers, resulting in a disbursement rate of 53.84%. The Survival and Recovery (SURE) Program follows, with ₱226.12 million (8.22% of the total credit fund) transferred to PLCs. Out of this, ₱142.83 million has been disbursed to 7,201 borrowers, achieving a disbursement rate of 5%. The Young Agripreneurs Program, receiving ₱26.76 million—less than 1% of the total fund—disbursed ₱17.65 million to 63 borrowers, reflecting a disbursement rate of 0.64%. In contrast, the BuyANihan Program, despite being allocated ₱50 million (1.82% of the total fund), has not yet disbursed any funds to borrowers, resulting in a 0% disbursement rate (See Table 2).

**Table 2. DA-ACPC Credit Programs Accomplishments under GAA 2023
(As of June 2024)**

ACPC Credit Program	Credit Fund	Credit Fund Transferred to PLCs	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total		Disbursement Rate *	Utilization Rate **
		Amount (P)	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers		
	a	b	c	d	e	f	g	h	(i=g/a)	(j=b/a)
Agri-Negosyo Program	2,750,000,000	2,151,647,602	1,221,457,254	12,876	259,222,720	82	1,480,679,974	12,958	53.84%	78.24%
BuyANihan Program		50,000,000					-	-	0.00%	1.82%
Young Agripreneurs Program		26,760,000	16,670,000	61	980,000	2	17,650,000	63	0.64%	0.97%
SURE Program		226,115,800	142,825,800	7,201			142,825,800	7,201	5.19%	8.22%
Various ACPC Credit Programs		295,476,598					-	-	0.00%	10.74%
Total	2,750,000,000	2,750,000,000	1,380,953,054	20,138	260,202,720	84	1,641,155,774	20,222	59.68%	100.00%

*Disbursement Rate = Total Amount of Releases to End-Borrowers/ Total Allocation under GAA 2024

**Utilization Rate = Total Credit Funds Transferred to PLCs/ Total Allocation under GAA 2024

C. GAA 2024 Utilization and Disbursement Rates, By Program

As of June 31, 2024, the Agricultural Credit Policy Council (ACPC) has transferred nearly 18%, or P488.3 million, of the P2.75 billion credit fund from the 2024 GAA to Partner Lending Conduits (PLCs). Of this transferred amount, P51.3 million has been disbursed to 309 program borrowers, reflecting a disbursement rate of approximately 2%. It is important to highlight that these funds were only transferred to the Partner Lending Conduits (PLCs) during the first quarter of 2024, which explains the low disbursement rate.

By program, the Agri-Negosyo Program has transferred 15.94% of its credit fund to Partner Lending Conduits (PLCs), amounting to P438.3 million. Of this amount, P49.37 million has been disbursed to 299 borrowers, resulting in a disbursement rate of 1.80%. The Young Agripreneurs Program, with a smaller transfer of P8.0 million (0.29% of the total fund) to PLCs, has disbursed only P2.0 million to 10 borrowers, reflecting a disbursement rate of 0.07%. Meanwhile, the SURE Program, which has transferred P42.0 million to PLCs, has yet to initiate any fund disbursements to borrowers (See Table 3).

**Table 3. DA-ACPC Credit Programs Accomplishments under GAA 2024
(For the Period January – June 2024)**

ACPC Credit Program	Credit Fund	Credit Fund Transferred to PLCs	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total		Disbursement Rate	Utilization Rate
		Amount (P)	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers		
	a	b	c	d	e	f	g	h	(i=g/a)	(j=b/a)
Agri-Negosyo Program	2,750,000,000	438,300,000	26,656,000	286	22,710,000	13	49,366,000	299	1.80%	15.94%
Young Agripreneurs Program		8,000,000	2,000,000	10			2,000,000	10	0.07%	0.29%
Survival and Recovery Program		42,000,000					-	-	0.00%	1.53%
Total	2,750,000,000	488,300,000	28,656,000	296	22,710,000	13	51,366,000	309	1.87%	17.76%

*Disbursement Rate = Total Amount of Releases to End-Borrowers/ Total Allocation under GAA 2024

**Utilization Rate = Total Credit Funds Transferred to PLCs/ Total Allocation under GAA 2024

A.2. Amount of Loans and Number of Borrowers, By Program

As of June 30, 2024, of the collective loan disbursements of all ongoing ACPC credit programs, the Agri-Negosyo Program provided the biggest loans totaling P522.7 million to 5,230 SFF borrowers and P96.9 million to 33 MSE/ARBO borrowers. This is followed by the Sikat Saka Program and the SURE Program.

The Agri-Negosyo Program comprises eight facilities, each tailored to support specific financing needs of different agri-fishery borrowers. Under the Agri-Negosyo Program for Small Farmer and Fisherfolk/Micro and Small Enterprises (SFF/MSE), loans totaling P526.5 million have been disbursed to 4,660 borrowers. The bulk, amounting to P433.7 million, was allocated to 4,628 SFF borrowers, while P92.8 million was provided to 32 MSE borrowers. The Swine R-3 sub-program, which focuses on swine repopulation, disbursed P91.9 million to 595 borrowers, with P87.9 million channeled through Partner Lending Conduits (PLCs) and P4.07 million directly through the Development Bank of the Philippines (DBP). Additionally, the Agri-Negosyo Coconut sub-program, designed to support the capital requirements of small coconut farmers and their organizations, has disbursed P1.1 million to 8 borrowers.

The Sikat Saka Program, which specifically targets the financing of rice and corn production, recorded the second-highest loan disbursement for the first quarter of 2024, with ₱133.0 million disbursed to 935 borrowers. Following this, the ALERT ARBO Program disbursed ₱78.5 million to 35 Agrarian Reform Beneficiary Organizations (ARBOs).

The SURE Program, designed to support small farmers and fisherfolk affected by calamities, disbursed approximately P36.9 million in loans during the 1st semester of 2024. This financial assistance reached 1,538 borrowers, helping them recover from natural disasters such as typhoons. In contrast, the Young Agripreneurs Program, which focuses on supporting young entrepreneurs in agriculture, recorded the lowest disbursement levels for the 1st semester. A total of ₱6.05 million was released to 21 borrowers under the young agripreneurs category, while ₱3.4 million went to 17 out-of-school youth borrowers (refer to Table 4).

Table 4. DA-ACPC Credit Programs Accomplishments, by Credit Program and Facility
(For the Period January – June 2024) a/

ACPC Credit Programs	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total	
	Amount of Loan Releases (P)	No. of Borrowers	Amount of Loan Releases (P)	No. of Borrowers	Amount of Loan Releases (P)	No. of Borrowers
1) Agri-Negosyo Program	522,683,421	5,230	96,891,720	33	619,575,141	5,263
Agri-Negosyo (SFF/MSE)	433,688,168	4,628	92,821,720	32	526,509,888	4,660
Agri-Negosyo (Swine-R3)	87,850,253	594	4,070,000	1	91,920,253	595
Through PLCs	87,850,253	594	-	-	87,850,253	594
Through DBP	b/		4,070,000	1	4,070,000	1
Agri-Negosyo (OFW)	d/		c/		-	-
Agri-Negosyo (Agri-Pinay)					-	-
Agri-Negosyo (Coconut)	1,145,000	8			1,145,000	8
Agri-Negosyo (Onion)	b/		d/		-	-
Agri-Negosyo (Aquaculture Value Chain)			d/		-	-
2) Young Agripreneurs Program	8,960,000	37	490,000	1	9,450,000	38
Young Agripreneurs	5,560,000	20	490,000	1	6,050,000	21
Young Agripreneurs (Out-of-School Youth)	3,400,000	17	c/		3,400,000	17
3) Survival and Recovery Program	36,910,800	1,538			36,910,800	1,538
4) BuyANihan Program	b/		d/		-	-
5) ALERT-ARBOs Program e/			78,508,984	35	78,508,984	35
6) Sikat Saka Program	133,020,000	935	c/		133,020,000	935
Total	701,574,221	7,740	175,890,704	69	877,464,925	7,809

a/ Fund Sources includes GAA 2024, GAA 2023, and AMCFP.

b/ Not applicable since the program targets only individual farmer- and fisherfolk-borrowers.

c/ Not applicable since the program targets only organization-borrowers (e.g., Agrarian reform beneficiary organizations, cooperatives, farmers' and irrigators' associations) and Micro and Small Enterprise (MSEs).

d/ No releases yet for this period

e/ ALERT-ARBOs Programs is report as of May 2024

In the first half of 2024, the total amount of loans released through various ACPC credit programs increased by 9.2%, equivalent to an additional P74 million compared to the same period in 2023(refer to Table 3).

Among these programs, ALERT ARBOs has demonstrated a substantial growth in loan disbursements, with a remarkable 392.44% growth compared to the previous period (January-June 2023). This surge is attributed to the intensified awareness campaign that successfully converted interest into loan availment among previously targeted potential borrowers.

Furthermore, the overall number of ACPC credit program borrowers went up by 30% reaching 7,809 borrowers by end of 1st Semester of 2024 i.e., additional 1808. Again, ALERT ARBOs Program has the most notable change, with the number of ARBO borrowers having more than quadrupled, reflecting a 337.50% increase by the end of June 2024, adding 27 new ARBO-borrowers to the program.

**Table 5. Year-on-Year Comparison on Loan Releases to End-borrowers, by Credit Program and Facility,
(Period January – June 2023 vs Period January – June 2024)**

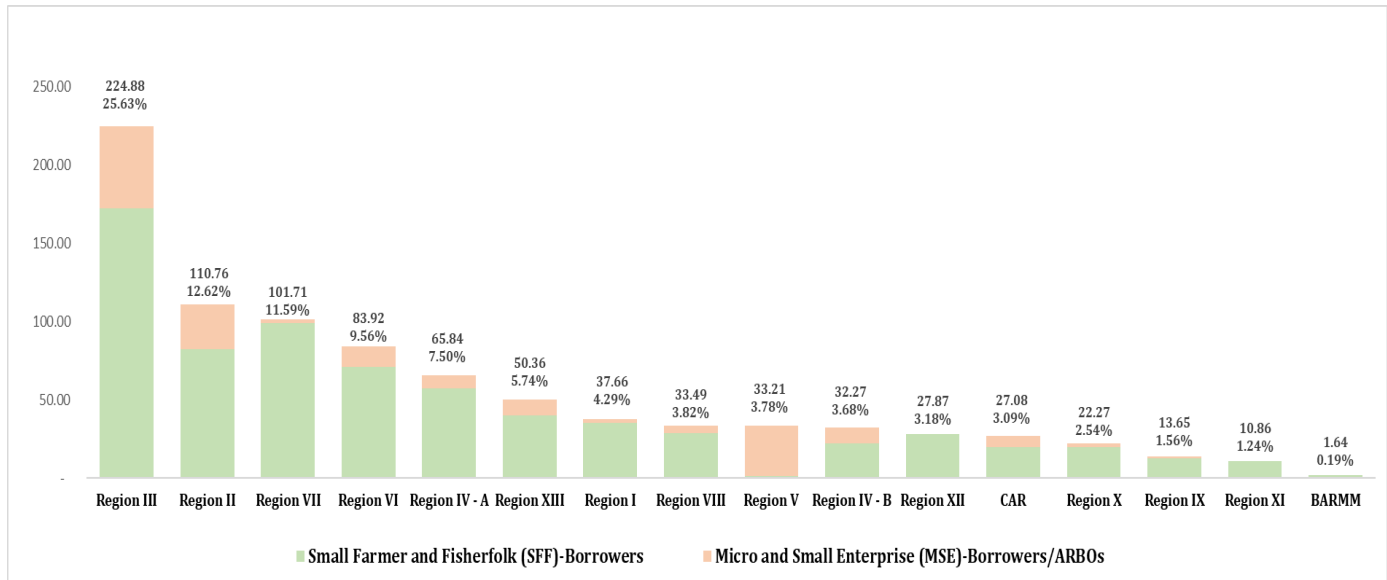
ACPC Credit Programs	Amount of Loan Releases (P)		Percentage Increase/Decrease	No. of Borrowers		Percentage Increase/Decrease
	June 2023	June 2024		June 2023	June 2024	
1) Agri-Negosyo Program	640,713,295	619,575,141	-3.30%	5,098	5,263	3.24%
2) Young Agripreneurs Program	15,200,000	9,450,000	-37.83%	64	38	-40.63%
3) Survival and Recovery Program	57,005,003	36,910,800	-35.25%	3,829	1,538	-59.83%
4) BuyANihan Program	a/	a/	-	a/	a/	-
5) ALERT-ARBOs Program	15,943,000	78,508,984	392.44%	8	35	337.50%
6) Sikat Saka Program	127,200,000	133,020,000	4.58%	b/	935	-
Total	803,419,010	877,464,925	9.22%	6,001	7,809	30.13%

a/ No releases yet for this period.

b/ Data on no. of borrowers is not available.

D. By Region

B.1. Regional Distribution of the Amount of Loan Releases



**Figure 1. Amount of Loan Releases by Region for the Period January – June 2024
(In P Million)**

For the period of January to June 30, 2024, the Central Luzon region recorded the highest share of loan releases under the DA-ACPC credit programs, contributing 25.6% of the total amount. This is primarily driven by the Sikat Saka Program with P92.3 million worth of loans and Agri-Negosyo Program for Small Farmer and Fisherfolk-Borrowers, which alone released P79.93 million. The substantial share of Central Luzon in the total loan releases under ACPC credit programs is largely due to the high concentration of lending conduits actively operating in the region.

Region II contributed 12.6% of the total loan disbursement, with the Agri-Negosyo Program and Young Agripreneurs Program accounting for P71.44 million and P16.57 million respectively. On the other hand, Region VII secured an 11.6% share of the total loan releases, amounting to P86.32 million. It is notable that these three (3) regions consistently receive significant shares of the loans.

On the other hand, Region V recorded the highest loan amount for micro and small enterprises (MSEs), with a total of P30 million, accounting for 18.03% of the total loan releases to MSEs. This is followed by Region III, with P16.71 million (or 15.47%) and Region II, which contributed P16.57 million (or 13.31%).

Regions such as BARMM and Davao Region consistently lagged in loan releases although Region XI showed a slight loan uptake from 0.11% during the 1st quarter of 2024 to 1.23% in the 1st semester of the year. The low performance can be attributed to the absence of eligible Partner Lending Conduits (PLCs) in the area.

B.2. Regional Distribution of the Number of SFF and MSE Borrowers

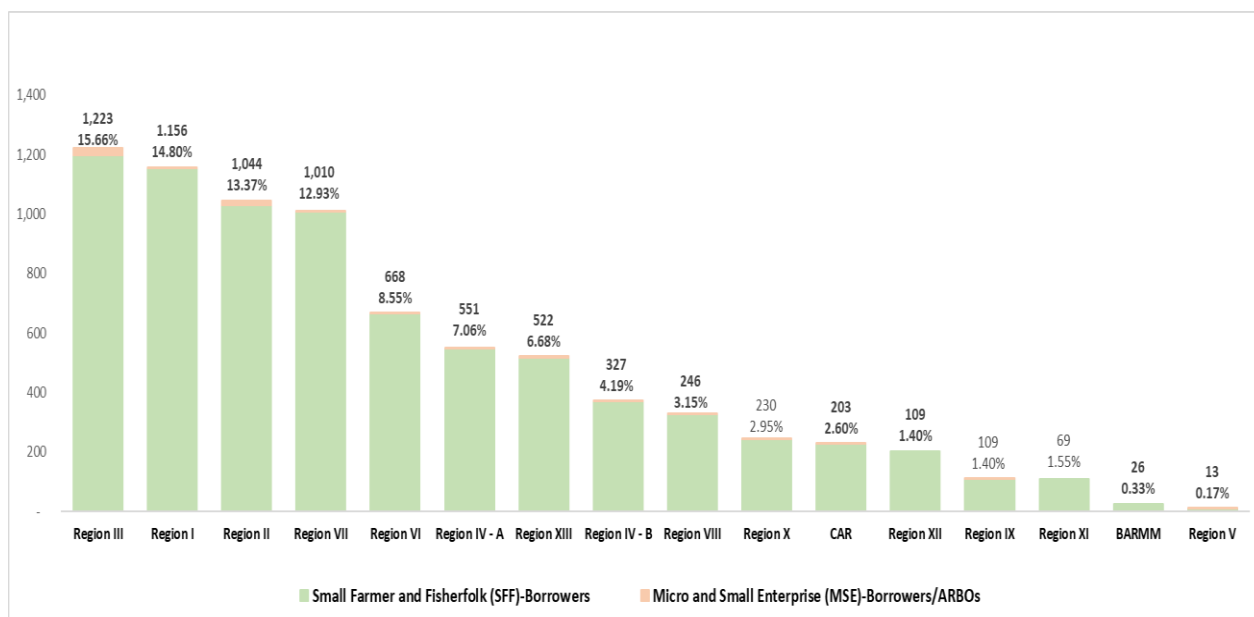


Figure 2. Number of Borrowers by Region for the Period January – June 2024

In terms of number of borrowers, Region III stands out with the highest share at 15.7% of the overall borrower count across the various ACPC programs. Region I had the second-highest number of borrowers, with 1,156 borrowers, accounting for 14.8% of the total mostly Sikat Saka borrowers. On the other hand, Regions II and VII both have 13% share in terms of borrowers' outreach.

Regions with relatively fewer borrowers include BARMM with only 26 borrowers and Region V. Low loan uptake in Region V was due to the high past due rates of borrowers prompting the partner lending conduits to focus on loan collection.

E. By Type of Project and Type of Commodity

C.1. Amount of Loan Releases per Type of Project

In the 1st Semester of 2024, nearly all (98.3%) of the ACPC program loans given to SFFs were used for production activities, consistent with previous periods. The remaining loans to SFFs were utilized to support various initiatives including the acquisition of equipment/machinery, agricultural marketing, agro-processing, and value-adding activities (see Table 6).

**Table 6. Breakdown of DA-ACPC Credit Programs for SFF Borrowers,
By Type of Project Financed
(For the Period January – June 2024)**

Type of Commodity Financed	Small Farmer and Fisherfolk (SFF)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Production	689,846,721.00	98.33%	7,545	97.48%
- Crop Production	448,033,630.00	63.86%	5,441	70.30%
- Livestock Production	139,264,592.00	19.85%	1,152	14.88%
- Poultry Production	20,611,705.00	2.94%	162	2.09%
- Fisheries Production	81,936,794.00	11.68%	790	10.21%
2.) Acquisition of Equipment/Machinery	5,200,000.00	0.74%	126	1.63%
3.) Agricultural Marketing	6,027,500.00	0.86%	68	0.88%
4.) Agro-Processing and Value-Adding	500,000.00	0.07%	1	0.01%
Total	701,574,221.00	100.00%	7,740	100.00%

Over half (52.4%) of the total loans granted to agri-fishery MSE borrowers were likewise directed towards production activities. Additionally, 16.7% of MSE loans were used for the acquisition of equipment and machinery, while 12% of the MSE loans supported agricultural marketing and other agricultural activities (as shown in Table 7).

**Table 7. Breakdown of ACPC Credit Programs Production Loans for MSE Borrowers,
By Type of Commodity
(For the period January – June 2024)**

Type of Commodity Financed	Micro and Small Enterprise (MSE)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Production	92,241,720.00	52.44%	33.00	47.83%
- Crops	77,321,720.00	43.96%	22.00	31.88%
- Livestock	6,160,000.00	3.50%	4.00	5.80%
- Poultry	8,200,000.00	4.66%	3.00	4.35%
- Fisheries	560,000.00	0.32%	4.00	5.80%
2.) Acquisition of Equipment and Machinery	29,429,150.00	16.73%	11.00	15.94%
3.) Agricultural Marketing	21,250,000.00	12.08%	8.00	11.59%
4.) Agro-Processing and Value-Adding	-	0.00%	-	0.00%
5.) Others	32,969,834.00	18.74%	17.00	24.64%
Total	175,890,704.00	100%	69.00	100%

C.2. Amount of Production Loan Releases, by Type of Commodity

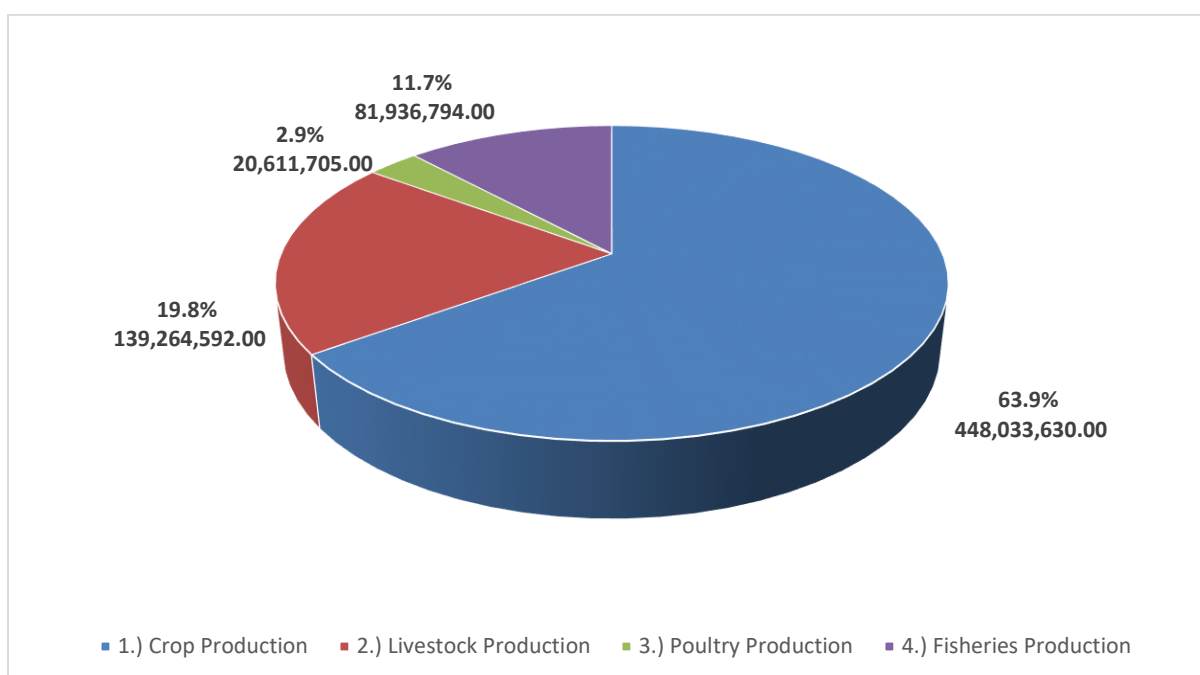


Figure 3. Amount of Production Loan Releases to SFF-Borrowers, By Commodity

From January to June 2024, the total loans disbursed reached P701.6 million. Of this amount, 63.86% was utilized by 5,441 small farmers specifically for crop production. Within this category, Palay remained the leading production activity accounting for 36.73% of the total amount of crop production loans (refer to Annex Table 3). Furthermore, approximately P60.09 million of the loans were used for high-value crop production by around 8.57% of the small farmer borrowers (see Annex Table 3). The remaining production loans were distributed as follows: 19.85% for livestock production and 11.68% for fisheries.

F. Issues and Challenges Encountered

Issues and Challenges Encountered in Program Implementation	Measures Taken to Address the Challenges
A. Operational	
Low demand for loan due to the delayed cropping season caused by the El Nino	<ul style="list-style-type: none"> ACPC to help PLCs identify who and where the SFF are (Output: List of potential SFF borrowers) Strengthen coordination with LGUs - ACPC personnel to assist LGU in potential borrower identification Explore bundling credit with crop insurance (crop insurance application + loan application)
Lack of available lending conduits in some risky areas, limiting interested applicants to apply	<ul style="list-style-type: none"> Persuade existing PLCs with the capacity to cater to these areas
Difficulty in undertaking credit facilitation activities due to lack of manpower in certain program areas as affected by non-renewal or resignation of staff.	<ul style="list-style-type: none"> Focal Persons within the regional team are tapped to temporarily cover the provinces without Focal Persons. <ul style="list-style-type: none"> Request for additional plantilla positions.

II. DA-ACPC INSTITUTIONAL CAPACITY BUILDING (ICB) PROGRAM ACCOMPLISHMENTS FOR THE PERIOD JANUARY – JUNE 2024

A. By Type of ICB Activity

A.1. Type and Number of ICB Activities Conducted

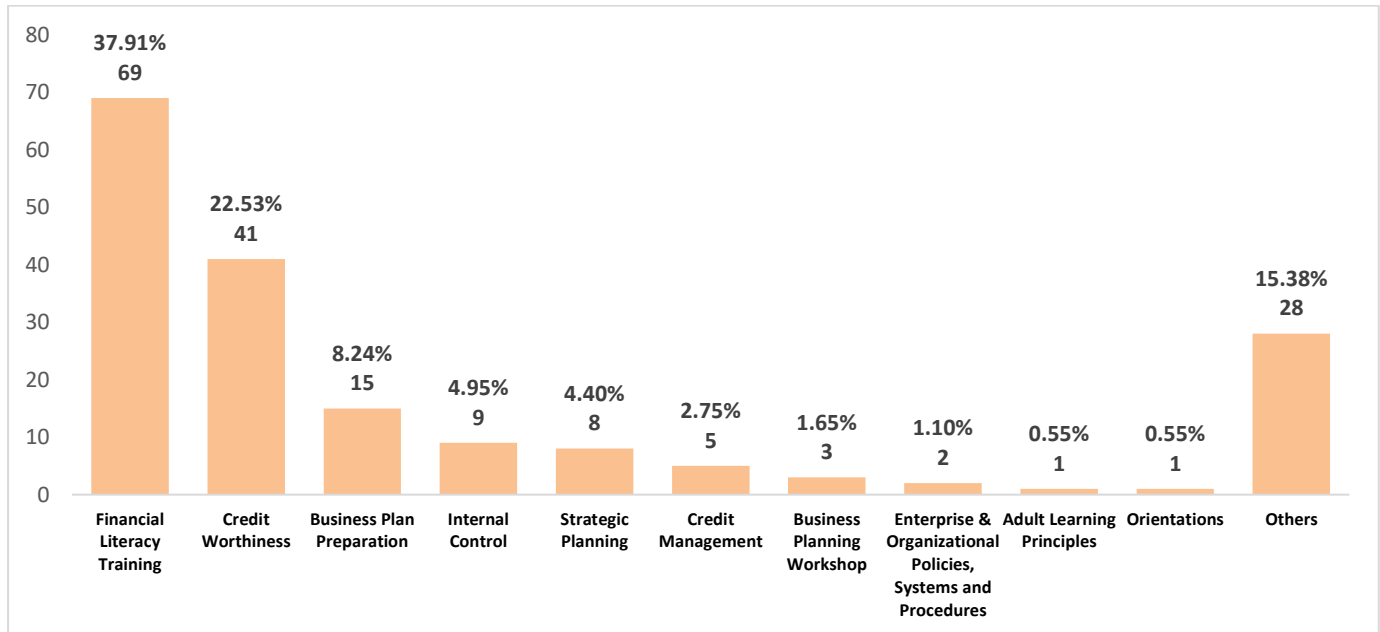


Figure 4. Number of ICB Activities Conducted, by Type of Activity

For the period January to June 2024, DA-ACPC conducted 182 ICB activities¹. Approximately 69% of these were devoted to Financial Literacy Training (37.91%), Credit Worthiness (22.53%), and Business Plan Preparation² (8.24%) making them the three (3) most frequently conducted capacity building initiatives (Figure 4).

Financial Literacy Training not only emerged as the most frequently conducted course but also saw the highest increase in sessions, rising from 17 in the first quarter to 69 by the end of the first semester. Credit Worthiness training followed, growing from six sessions in the first quarter to 41 by the end of the first semester. These two topics are often presented consecutively.

The significant increase in Financial Literacy training is attributed to the re-echo activities carried out by the 10 training partner lending conduits and the Financial Literacy Training sessions organized by CB staff for potential borrowers. It is a primary focus for both potential and existing borrowers, as it covers essential concepts for creating, managing, growing, and protecting their financial assets. Credit worthiness, on the other hand, emphasizes the assessment processes used by financial intermediaries during loan applications and the importance of timely loan repayment.

¹ A total of 11 types of activities.

² Business Plan Preparation training is provided on an individualized, one-on-one basis.

A.2. Number of Trainees per Type of ICB Activity

A.2.1. Individual Trainees

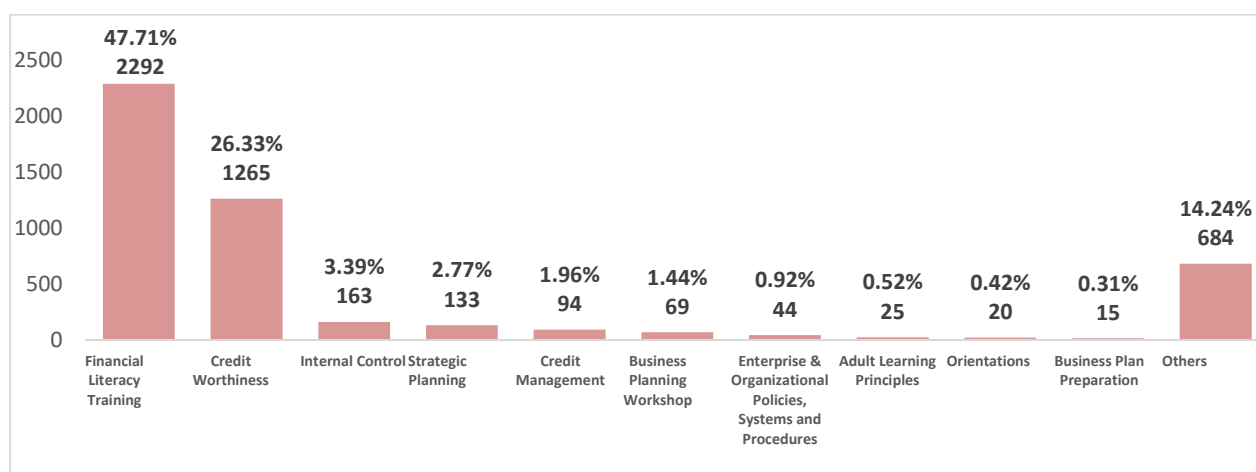


Figure 5. Number of Individual Trainees, by Type of Activity

By the end of the first semester of 2024, DA-ACPC had successfully conducted a variety of training sessions, reaching a total of 4,804 individual trainees. Figure 5 highlights the main ICB activities, organized by the number of participants trained. The top three activities were Financial Literacy Training, which accounted for 47.71% of participants, followed by Credit Worthiness at 26.33%, and Internal Control at 3.39%.

A.2.2. MSE/Organizational Trainees

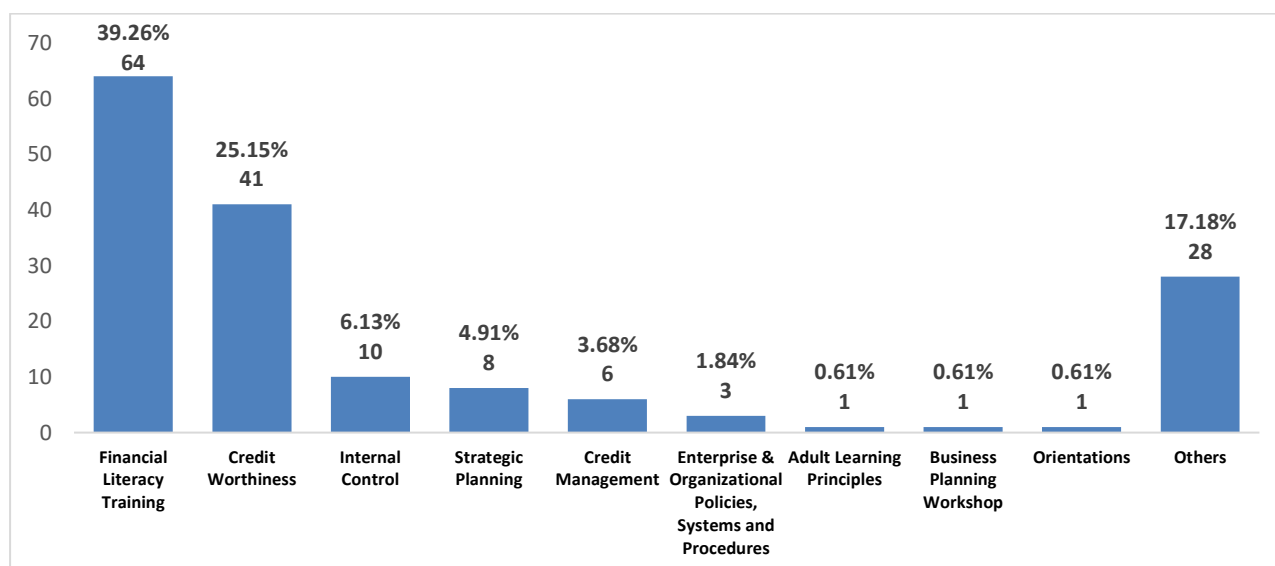


Figure 6. Number of MSE/Organizational Trainees, by Type of Activity

In terms of micro and small enterprises (MSEs) and officers/staff affiliated with various organizations, the DA-ACPC catered to 163 trainees in the 1st Semester. Figure 6 reveals the predominant ICB activities based on the number of MSE/organizational trainees. Like the number of individual trainees, the leading three activities for MSE/organizational trainees were Financial Literacy, encompassing 39.26% of participants, followed by Credit Worthiness at 25.15%, and Internal Control at 6.13%.

As shown in Figure 4, while Business Plan Preparation had more activities, Internal Control still ranked as the third most attended training for both individuals and MSEs/organizations. This is because Business Plan Preparation follows a one-on-one approach. Consequently, the number of participants (both individuals and MSEs/organizations) trained is directly proportional to the number of activities conducted. (See Figures 4 to 6).

B. By Region

B.1. Regional Distribution of the Number of Individual Trainees

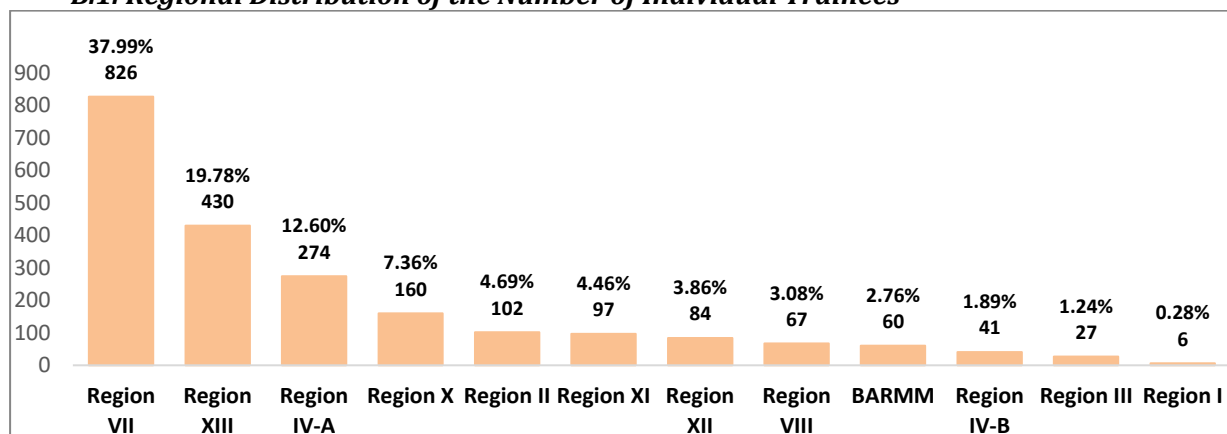


Figure 7. Regional Distribution of Individual ICB Participants

Figure 7 shows that the top 3 regions with individuals participating in DA-ACPC ICB activities in the first semester of 2024 are Region VII (37.99%), Region XIII (19.78%), and Region IV-A (12.60%).

B.2. Regional Distribution of the Number of MSE/Organizational Trainees

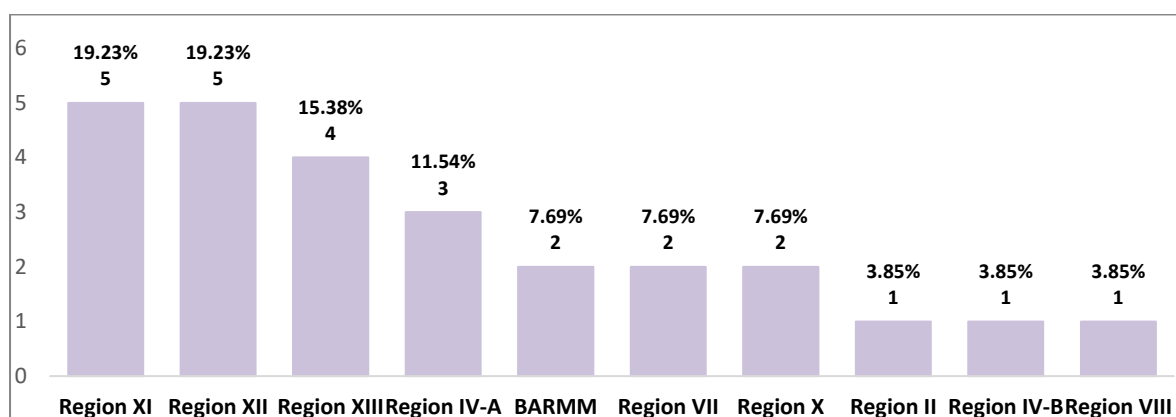


Figure 8. Regional Distribution of MSE/Organization ICB Participants

Figure 8 shows that the top 3 regions with MSEs participating in DA-ACPC ICB activities in the first semester 2024 are Regions XI and XII (both at 19.23%), Region XIII (15.38%), and Region IV-A (11.54%).

The regions with the highest number of participants, encompassing both individuals and MSE/organizations, are generally regions XI, XII, XIII, and IV-A, where most organizations assisted to become PLCs are located. Conversely, regions that exhibit lower participation among individuals are typically those where CB Division were only invited as resource speakers (See Figures 7 and 8).

C. Issues and Challenges Encountered

Challenges Encountered in ICB Program Implementation	Measures Taken to Address the Challenges
Reserving available government training facilities has been a big challenge for ACPC and other government agencies due to the limited number of government training facilities.	Book in advance (one month prior) with the agencies concerned to ensure reservation of the training facility.
Equally important activities newly declared local holidays/suspension of work due to calamities have affected the scheduled training activities.	Reschedule the capacity-building training later.

III. ANNEXES

**Annex Table 1. Regional Breakdown of DA-ACPC Credit Programs Accomplishments
(For the period January – June 2024)**

Region	TOTAL ACPC CREDIT PROGRAMS											
	Small Farmer and Fisherfolk (SFF)-Borrowers				Micro and Small Enterprise (MSE)-Borrowers/ARBOs				Total			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
Luzon	390,145,403	55.61%	4,534	58.58%	141,549,984	80.48%	55	79.71%	531,695,387	60.59%	4,589	58.77%
CAR	19,875,500	2.83%	227	2.93%	7,200,000	4.09%	3	4.35%	27,075,500	3.09%	230	2.95%
Region I	34,985,000	4.99%	1,154	14.91%	2,678,434	1.52%	2	2.90%	37,663,434	4.29%	1,156	14.80%
Region II	82,088,900	11.70%	1,030	13.31%	28,674,500	16.30%	14	20.29%	110,763,400	12.62%	1,044	13.37%
Region III	172,263,567	24.55%	1,197	15.47%	52,617,150	29.91%	26	37.68%	224,880,717	25.63%	1,223	15.66%
Region IV - A	57,172,436	8.15%	547	7.07%	8,664,900	4.93%	4	5.80%	65,837,336	7.50%	551	7.06%
Region IV - B	22,270,000	3.17%	370	4.78%	10,000,000	5.69%	2	2.90%	32,270,000	3.68%	372	4.76%
Region V	1,490,000	0.21%	9	0.12%	31,715,000	18.03%	4	5.80%	33,205,000	3.78%	13	0.17%
Visayas	198,626,018	28.31%	1,999	25.83%	20,489,000	11.65%	6	8.70%	219,115,018	24.97%	2,005	25.68%
Region VI	71,339,000	10.17%	665	8.59%	12,579,000	7.15%	3	4.35%	83,918,000	9.56%	668	8.55%
Region VII	98,799,115	14.08%	1,008	13.02%	2,910,000	1.65%	2	2.90%	101,709,115	11.59%	1,010	12.93%
Region VIII	28,487,903	4.06%	326	4.21%	5,000,000	2.84%	1	1.45%	33,487,903	3.82%	327	4.19%
Mindanao	112,802,800	16.08%	1,207	15.59%	13,851,720	7.88%	8	11.59%	126,654,520	14.43%	1,215	15.56%
Region IX	12,854,900	1.83%	108	1.40%	800,000	0.45%	1	1.45%	13,654,900	1.56%	109	1.40%
Region X	19,718,000	2.81%	244	3.15%	2,551,720	1.45%	2	2.90%	22,269,720	2.54%	246	3.15%
Region XI	10,855,900	1.55%	109	1.41%	-	0.00%	-	0.00%	10,855,900	1.24%	109	1.40%
Region XII	27,870,000	3.97%	203	2.62%	-	0.00%	-	0.00%	27,870,000	3.18%	203	2.60%
Region XIII	39,864,000	5.68%	517	6.68%	10,500,000	5.97%	5	7.25%	50,364,000	5.74%	522	6.68%
BARMM	1,640,000	0.23%	26	0.34%	-	0.00%	-	0.00%	1,640,000	0.19%	26	0.33%
Total	701,574,221	100%	7,740	100%	175,890,704	100%	69	100%	877,464,925	100%	7,809	100%

**Annex Table 2a. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduit (PLC)
(For the Period January – June 2024)**

Type of Organization	Unique Number of PLCs	% Share	Small Farmer and Fisherfolk (SFF)- Borrowers		Micro and Small Enterprise (MSE)- Borrowers/ARBOs		Total	
			Amount of Loan Releases (P)	% Share	Amount of Loan Releases (P)	% Share	Amount of Loan Releases (P)	% Share
A. Bank	30	31.91%	260,314,465	37.10%	91,400,000	51.96%	351,714,465	40.08%
1. Rural Bank	20	21.28%	152,122,000	21.68%	54,010,000	30.71%	206,132,000	23.49%
2. Cooperative Bank	10	10.64%	108,192,465	15.42%	37,390,000	21.26%	145,582,465	16.59%
B. Government Financial Institution	2	2.13%	133,020,000	18.96%	82,578,984	46.95%	215,598,984	24.57%
C. Cooperative	59	62.77%	298,039,756	42.48%	1,911,720	1.09%	299,951,476	34.18%
D. NGO/MFI	1	2.13%	5,200,000	0.74%	-	-	5,200,000	0.59%
E. Farmers/Irrigators' Association/Organization	1	1.06%	5,000,000	0.71%	-	-	5,000,000	0.57%
Total	93	100%	701,574,221.00	100%	175,890,704.00	100%	877,464,925.00	100%

**Annex Table 2b. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduits (PLCs)
(For the Period January – June 2024)**

Type of Organization	Unique Number of PLCs	% Share	Small Farmer and Fisherfolk (SFF)- Borrowers		Micro and Small Enterprise (MSE)- Borrowers/ARBOs		Total	
			No. of Borrowers	% Share	No. of Borrowers	% Share	No. of Borrowers	% Share
A. Bank	30	32.26%	2,640	34.11%	31	44.93%	2,671	34.20%
1. Rural Bank	20	21.51%	1,371	17.71%	18	26.09%	1389	17.79%
2. Cooperative Bank	10	10.75%	1,269	16.40%	13	18.84%	1282	16.42%
B. Government Financial Institution	2	2.15%	935	12.08%	36	52.17%	971	12.43%
C. Cooperative	59	63.44%	3,797	49.06%	2	2.90%	3799	48.65%
D. NGO/MFI	1	1.08%	260	3.36%			260	3.33%
E. Farmers/Irrigators' Association/Organization	1	1.08%	108	1.40%			108	1.38%
Total	93	100%	7,740	100%	69	100%	7,809	100%

**Annex Table 3. Breakdown of ACPC Credit Programs Production Loans for Small Farmer and Fisherfolk (SFF)-Borrowers, By Type of Commodity
(For the Period January – June 2024)**

Type of Commodity Financed	Small Farmer and Fisherfolk (SFF)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Crop Production	448,033,630.00	63.86%	5,441	70.30%
- Palay	257,662,012.00	36.73%	3,340	43.15%
- Corn	52,697,600.00	7.51%	836	10.80%
- Coconut	3,279,300.00	0.47%	61	0.79%
- Sugarcane	40,488,000.00	5.77%	249	3.22%
- Banana	27,096,900.00	3.86%	316	4.08%
- Onion	6,717,000.00	0.96%	55	0.71%
- High-Value Crops and other crops	60,092,818.00	8.57%	584	7.55%
2.) Livestock Production	139,264,592.00	19.85%	1,152	14.88%
- Swine	90,525,253.00	12.90%	669	8.64%
- Cattle	38,157,185.00	5.44%	350	4.52%
- Carabao	2,133,000.00	0.30%	35	0.45%
- Goat	8,199,154.00	1.17%	97	1.25%
- Rabbit	250,000.00	0.04%	1	0.01%
3.) Poultry Production	20,611,705.00	2.94%	162	2.09%
- Chicken	17,371,705.00	2.48%	145	1.87%
- Duck	2,390,000.00	0.34%	14	0.18%
- Quail	850,000.00	0.12%	3	0.04%
4.) Fisheries Production	81,936,794.00	11.68%	790	10.21%
- Aquaculture	29,070,800.00	4.14%	228	2.95%
- Fish Capture	52,285,994.00	7.45%	556	7.18%
- Mariculture	580,000.00	0.08%	6	0.08%
5.) Acquisition of Equipment/Machinery	5,200,000.00	0.74%	126	1.63%
6.) Agricultural Marketing	6,027,500.00	0.86%	68	0.88%
7.) Agro-Processing and Value-Adding	500,000.00	0.07%	1	0.01%
8.) Others	-	0.00%	-	0.00%
Total	701,574,221.00	100.00%	7,740	100.00%

a/ Fund Sources include GAA 2023 and AMCFP.

**Annex Table 4. DA-ACPC Capacity Building Programs, by Activity
(For the Period January – June 2024)**

ICB Activities	No. of Activities Conducted	% Share	No. of Individual Trainees	% Share	No. of MSE/ Organizational Trainees	% Share	Total Individual and MSE/ Organizational Trainees	% Share
Adult Learning Principles	1	0.55%	25	0.52%	1	0.61%	26	0.52%
Audit	5	2.75%	119	2.48%	6	3.68%	125	2.52%
Basic Registration and Simple Bookkeeping	10	5.49%	242	5.04%	11	6.75%	253	5.09%
Business Plan Preparation	15	8.24%	15	0.31%	0	0.00%	15	0.30%
Business Planning Workshop	3	1.65%	69	1.44%	1	0.61%	70	1.41%
Credit Management	5	2.75%	94	1.96%	6	3.68%	100	2.01%
Credit Worthiness	41	22.53%	1265	26.33%	41	25.15%	1306	26.29%
Financial Literacy Training	69	37.91%	2292	47.71%	64	39.26%	2356	47.43%
Internal Control	9	4.95%	163	3.39%	10	6.13%	173	3.48%
Orientations	1	0.55%	20	0.42%	1	0.61%	21	0.42%
Project Identification Planning & Packaging	2	1.10%	31	0.65%	2	1.23%	33	0.66%
Strategic Planning	8	4.40%	133	2.77%	8	4.91%	141	2.84%
Farm Plan and Budgeting	2	1.10%	46	0.96%	1	0.61%	47	0.95%
Cooperative Governance and Management	2	1.10%	40	0.83%	2	1.23%	42	0.85%
Resource Generation and Mobilization	2	1.10%	40	0.83%	2	1.23%	42	0.85%
Effective Sales and Marketing	2	1.10%	70	1.46%	2	1.23%	72	1.45%
Farm Recording	2	1.10%	70	1.46%	2	1.23%	72	1.45%
Enterprise & Organizational Policies, Systems and Procedures	2	1.10%	44	0.92%	3	1.84%	47	0.95%
Business Model Canvas	1	0.55%	26	0.54%	0	0.00%	26	0.52%
Total	182	100.00%	4804	100.00%	163	100.00%	4967	100.00%

**Annex Table 5. DA-ACPC Capacity Building Programs, by Region
(For the Period January – June 2024)**

Region	Number of Individual Attendees and Mentored	Number of Unique Individual Attendees and Mentored	% Share	Number of Organizations/ MSEs Attendees and mentored	Number of Unique MSEs/Organizations Attendees and Mentored	% Share
BARMM	120	60	2.76%	5	2	7.69%
CAR	-	-	-	-	-	-
NCR		-	-	-	-	-
Region I	6	6	0.28%	-	-	-
Region II	102	102	4.69%	3	1	3.85%
Region III	53	27	1.24%	-	-	-
Region IV-A	612	274	12.60%	26	3	11.54%
Region IV-B	82	41	1.89%	2	1	3.85%
Region V	-	-	-	-	-	-
Region VI	-	-	-	-	-	-
Region VII	1,138	826	37.99%	34	2	7.69%
Region VIII	107	67	3.08%	3	1	3.85%
Region IX	-	-	-	-	-	-
Region X	345	160	7.36%	13	2	7.69%
Region XI	157	97	4.46%	10	5	19.23%
Region XII	86	84	3.86%	5	5	19.23%
Region XIII	761	430	19.78%	18	4	15.38%
Total	3,569	2,174	100.00%	119	26	100.00%