



# Status Update Report on DA-ACPC Credit Programs as of January 31, 2020



Republic of the Philippines  
Department of Agriculture


## AGRICULTURAL CREDIT POLICY COUNCIL

March 27, 2020

### MEMORANDUM

FOR : **JOCELYN ALMA R. BADIOLA**  
Executive Director

THRU : **NORMAN WILLIAM S. KRAFT**  
Director II, Monitoring Division

FROM :   
**ANNALYN R. GARAY**  
Division Chief, Monitoring Division

SUBJECT : **DA-ACPC Easy Access Lending Facilities – Program  
Performance as of January 31, 2020**

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For the purposes of monitoring the implementation of DA-ACPC lending facilities namely Agri-Negosyo Program and SURE Program, may we submit to you the summary of the loan disbursements to small farmers and fisherfolk (SFF)-borrowers and the collection status as of January 31, 2020

Thank you.



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**DA-ACPC Easy Access Lending Facilities**

*Updates as of January 31, 2020*

**A. Program Performance – Loan Disbursement<sup>1</sup>**

Lending Facilities/ Credit Programs	PARTNER LENDING CONDUITS / GOVERNMENT FINANCIAL INSTITUTIONS <sup>a</sup>		SMALL FARMER AND FISHERFOLK-BORROWERS <sup>b</sup>		BORROWER-ORGANIZATIONS <sup>c</sup>		
	Loans Released to PLCs/GFIs (Amount in PhP)	No. of PLCs/GFIs	Loans Granted to SFF-Borrowers (Amount in PhP)	No. of SFF- Borrowers	Loans Granted to Borrower- Organization (Amount in PhP)	No. of Borrower- Organizations	No. of SFF- Beneficiaries <sup>d</sup>
<b>AGRI NEGOSYO Program</b>	<b>3,297,144,742.40</b>	<b>223</b>	<b>2,169,785,020.51</b>	<b>61,297</b>	<b>249,453,000.00</b>	<b>13</b>	<b>1,384</b>
PLEA	2,728,594,742.40	213	2,169,785,020.51	61,297	N/A <sup>2</sup>	N/A <sup>2</sup>	N/A <sup>2</sup>
AFME	16,550,000.00	3	N/A <sup>3</sup>	N/A <sup>3</sup>	1,550,000.00	1	54
CLEA	52,000,000.00	6	N/A <sup>3</sup>	N/A <sup>3</sup>	47,903,000.00	11	1,006
BuyANIhan	500,000,000.00	1	N/A <sup>3</sup>	N/A <sup>3</sup>	200,000,000.00	1	324
<b>SURE Program</b>	<b>2,828,001,801.70</b>	<b>32</b>	<b>2,509,103,267.70</b>	<b>171,588</b>	<b>N/A <sup>4</sup></b>	<b>N/A <sup>4</sup></b>	<b>N/A <sup>4</sup></b>
SURE	295,494,801.70	29	251,042,267.70	20,908	N/A <sup>4</sup>	N/A <sup>4</sup>	N/A <sup>4</sup>
SURE Aid	2,499,975,000.00	1	2,248,650,000.00	149,910	N/A <sup>4</sup>	N/A <sup>4</sup>	N/A <sup>4</sup>
SURE Hogs	2,532,000.00	1	9,411,000.00	770	N/A <sup>4</sup>	N/A <sup>4</sup>	N/A <sup>4</sup>
SURE Aid Taal	30,000,000.00	1	-	-	N/A <sup>4</sup>	N/A <sup>4</sup>	N/A <sup>4</sup>
<b>Grand Total</b>	<b>6,125,146,544.10</b>	<b>255</b>	<b>4,678,888,288.21</b>	<b>232,885<sup>5</sup></b>	<b>249,453,000.00</b>	<b>13</b>	<b>1,384</b>

<sup>1</sup> Program Performance - Loan Disbursement is based on the data gathered by Monitoring Division (MD) and Information System Management Division (ISMD) from the provided Budget Utilization Report from Finance Management Division (FMD) and submitted loan disbursement reports (LDRs) from Program Development Division (PDD)

<sup>2</sup> Under the guidelines of PLEA Program, the target borrowers are the individual farmers and fishers engaging to agricultural production.

<sup>3</sup> Under the guidelines of AFME, CLEA, and BuyANIhan Programs, target borrowers are organizations such as cooperatives, farmers' and irrigators' associations.

<sup>4</sup> Under the guidelines of SURE Programs, the eligible borrowers are individual farmers who are affected by calamity.

<sup>5</sup> The number of Small Farmers and Fisherfolk (SFF)-Borrowers includes the new borrowers to the program and those who re-availed loans specifically under PLEA Program.

NOTE: N/A – Not Applicable



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B. Program Performance – Loan Collection<sup>6</sup>

Lending Facilities/ Credit Programs	LOANS COLLECTION			LOANS PAST DUE		
	Loans Collected	Loans Matured	Repayment Rate	Loans Past Due	Loans Outstanding	Past Due Ratio
<b>AGRI NEGOSYO Program</b>	<b>834,473,855.68</b>	<b>926,815,255.00</b>	<b>90.04%</b>	<b>92,341,400.21</b>	<b>2,515,736,062.72</b>	<b>3.67%</b>
PLEA	834,473,855.68	926,815,255.00	90.04%	92,341,400.21	1,975,486,062.72	4.67%
AFME	-	-	-	-	15,000,000.00	-
CLEA	-	-	-	-	25,250,000.00	-
BuyANiham	-	-	-	-	500,000,000.00	-
<b>SURE Program</b>	<b>22,592,223.20</b>	<b>23,777,223.20</b>	<b>95.02%</b>	<b>1,185,000.00</b>	<b>1,713,903,578.50</b>	<b>0.07%</b>
SURE	22,592,223.20	23,777,223.20	95.02%	1,185,000.00	313,903,578.50	0.38%
SURE Aid	-	-	-	-	1,400,000,000.00	-
SURE Hogs	-	-	-	-	-	-
SURE Aid Taal	-	-	-	-	-	-
<b>Grand Total</b>	<b>857,066,078.88</b>	<b>950,592,478.20</b>	<b>90.16%</b>	<b>93,526,400.21</b>	<b>4,229,639,641.22</b>	<b>2.21%</b>

<sup>a</sup> Partner Lending Conduits and Government Financial Institutions – refers to participating government banks, rural banks, cooperative banks, non-governmental organizations and cooperatives that undertake lending activities to the eligible borrowers under the programs

<sup>b</sup> Small Farmers and Fisherfolk (SFF)-Borrowers - refers to natural person dependent on small-scale subsistence farming and fishin as primary source of income (Section 4, RA 8435/AFMA; Presidential AO No.21 of 2011; Revised IRR of RAA8425/Social Reform Act)

<sup>c</sup> Borrower-Organizations - refers to farmers and fisherfolk cooperatives, associations or corporations (Section 4, RA 8435/AFMA) who availed loan under the program

<sup>d</sup> Small Farmers and Fisherfolk (SFF)-Beneficiaries - refers to individuals/farmer-members of borrower-organizations who directly benefitted from the project financed under the program

<sup>6</sup> Program Performance - Loan Collection is based on the Consolidated Collection Report for the Month of January 2020 submitted by the Fund Recovery Division