



# Philippine Agri Finance

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news



**DA-ACPC EARMARKS P650 MILLION  
ZERO-INTEREST LOAN FOR CALAMITY-AFFECTED  
SMALL FARMERS AND FISHERS**



# About the Cover

To provide immediate relief from the effects of calamities, and to rehabilitate the farming activities of affected small farmers/fishing households, the DA, through the ACPC, has allocated a P650 million credit fund to the Survival and Recovery (SURE) Assistance Program, targeting to benefit more than 32,500 small farmers and fisherfolk affected by calamities.

The SURE Assistance Program was launched in 2016 in response to natural disasters that occurred in the country resulting to severe losses in agricultural production and contributing to the lethargic performance of the agricultural sector. It aims to help agricultural and fishing households in disaster-stricken areas regain their capacity to earn a living.



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# Contents

- 03** DA-ACPC earmarks P650 million zero-interest loan for calamity-affected small farmers and fishers
- 04** DA Secretary approves additional allocation of P300 million for DA-ACPC's ANYO Swine R3 for repopulation of swine green zones
- 06** SURE Assistance Program to aid small farmers and fisherfolk affected by Typhoon Odette
- 07** DA-ACPC released P5.391 billion loans in 2021
- 09** Go Negosyo Agri E-Kwentuhan features DA-ACPC Credit Programs
- 10** ACPC launches agri-finance book series of its first executive director, Dr. V. Bruce J. Tolentino
- 12** DA-ACPC inks MOU with PUP on Economics Extension Program Collaboration
- 13** Testimonials
- 15** Youth reaps reward from agri-fishery business venture through KAYA Program
- 18** BEPCO, the Egg Innovation Hub of the Egg Basket of the Philippines
- 20** Family-owned fish & seafood processing business in Dagupan empowers resellers and PWD workers
- 22** Agri-enterprise thrives through SURE COVID-19
- 24** Financial Literacy for Farmers and Fisherfolk

# DA-ACPC earmarks P650 million zero-interest loan for calamity-affected small farmers and fishers

KARLO CEASAR ABARQUEZ

The Department of Agriculture (DA), through the Agricultural Credit Policy Council (ACPC), allocated a P650 million credit fund under the Survival and Recovery (SURE) Assistance Program targeting more than 32,500 small farmers and fisherfolk affected by calamities.

The SURE Assistance Program aims to help agricultural and fishing households in disaster-stricken areas regain their capacity to earn a living.

The program focuses on areas declared as “Under State of Calamity” with considerable damage to agriculture and fisheries due to natural disasters.

Under the program small farmers and fisherfolk may avail themselves of up to P20,000 interest-free loans with no collateral requirement and is payable up to 10 years. Only one borrower is allowed per household.

The loan may be used to provide immediate relief from the effects of the calamity and for rehabilitating the farming or fishing activities of the affected small farm/fishing household including the purchase of production inputs, repair of farm/fishery assets, and acquisition of livestock/work animals

Borrowers under the said program may also avail themselves a one-year moratorium on payment of their outstanding loan obligation from other DA-ACPC credit programs.

Eligible borrowers under the SURE Assistance Program will be identified and endorsed by the DA Regional Field Offices in coordination with their respective Municipal Agriculture Offices.

The DA-ACPC will tap its partner lending conduits (PLCs), including government banks, rural and cooperative banks, and cooperatives, to extend the loans to the borrowers. The PLCs shall evaluate, approve, release, and collect loans from borrowers under the agreed guidelines with DA-ACPC.

The SURE Assistance Program was launched in 2016 in response to natural disasters that occurred in the country that year which resulted in severe losses to agricultural production and contributed to the lethargic performance of the agriculture sector.

As of August 31, 2021, more than P591 million worth of loans under the program were delivered to 36,023 borrowers nationwide who were hit by various natural calamities.

# DA Secretary approves additional allocation of P300 million for DA-ACPC's ANYO Swine R3 for repopulation of swine green zones

KARLO CEASAR ABARQUEZ



The Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC), in partnership with the Department of Agriculture-Bureau of Animal Industry (DA-BAI) and National Livestock Program - Department of Agriculture (NLP), facilitated the Launching of Agri-Negosyo (ANYO) SWINE R3 Program and Calibrated Swine Repopulation for Green Zones, led by DA Secretary William Dar on September 10, 2021.

The ANYO Loan Facility for Swine Repopulation, Rehabilitation and Recovery (ANYO Swine R3) Program is a special window under the Agri-Negosyo credit facility. The said special window was developed in consultation with the DA-BAI and NLP to support the government's efforts in repopulation, rehabilitation and recovery of the local swine industry, and provides zero-interest, non-collateralized loans to eligible swine backyard raisers, semi-commercial raisers, and farmers cooperatives/associations, and micro and small enterprises (MSEs).

During the activity, Secretary Dar signed and approved an additional Php 300 million credit fund allocation for the program for implementation in the Green Zones, or ASF-free areas as declared by the DA, particularly Regions 4-B, 6, 7 and 9.

In his keynote speech, the Secretary said, "Itong nilaan ng ACPC na additional P300 million for the

Green Zones recovery and repopulation is very important to support, enhance and accelerate the repopulation program for the swine industry."

Secretary Dar emphasized, "Gagawin ng DA family ang lahat para maibsan ang problema ng ASF. Our priority for now is the repopulation program." He also added, "According to reports and continuous monitoring from the field, ang farmgate prices ng karne ay bumababa na rin. Equilibrium will be found and there will be significant strides in the industry with all the efforts of government, support of Congress and other stakeholders, including the private sector commercial swine raisers."

Under the ANYO SWINE R3, eligible borrowers can use the loan for their working capital requirements for production, processing, marketing; acquisition of machinery or equipment; and/or construction of modern technology facilities for their swine raising venture.

During her message, ACPC Executive Director Jocelyn Alma R. Badiola explained, "Ang ANYO SWINE R3 ay dinisenyo sa tulong ng National Livestock Program o NLP at Bureau of Animal Industry o BAI, para sa mga eligible na swine backyard raisers, semi-commercial raisers, at micro and small enterprises (MSEs). Inaasahan

namin na ang programang ito ay makakatulong sa pag-revitalize o pagpapasigla muli ng swine industry.”

She added, “Sa panahon ng recovery na ito, kasama ang ANYO Swine R3 sa pagtulong sa mga naghahanap ng kapital para sa kanilang swine raising projects. Sa inaprubahan na karagdang pondo na P300 milyon, hanggang isang libong swine raisers ang maaari naming matulungan sa mga green zone areas sa Regions 4-B, 6, 7 at 9.”

NLP Director Ruth Micalat-Sonaco, explained the Calibrated Repopulation for Green Zones. “Calibrated repopulation will be executed through clustering and consolidation. The cluster shall adapt modern facilities showcasing climate controlled system and minimum biosecure facilities for disease resilience following the requirements to ensure freedom from ASF. This approach would facilitate production support services, technical support, and monitoring would be more organized.” She added that, “marketing would also be easier and with the significant volume of production, a cluster can do value addition to raise profits.”

Also present during the program were Hon. Teodorico Haresco, Jr. of the 2nd District of Aklan, Hon. Lord Allan Velasco, House Speaker and Representative of the Lone District of Marinduque, OIC-Undersecretary Leo Sebastian, RED Antonio Gerundio of Region 4-B, RED Remelyn Recoter of Region 6, RED Salvador Diputado of Region 7, RED Rad Donn Cedeño of Region 9, NLP Director Ruth Micalat-Sonaco, and DA-BAI OIC-Director Reildrin Morales.

Hon. Teodorico Haresco congratulated DA Secretary Dar and the officials of the DA family for putting together finance, production and marketing initiatives for the rehabilitation of the swine industry. “This P300 million fund for the Green Zone Swine Repopulation Program is innovative. The provision of additional financial resources for repopulation of the swine industry particularly in the green zones will definitely contribute in making the swine industry back in shape. In addition, putting up strategic hubs and ports will make prices of inputs to swine production sustainable in the long run.”

For his part, House Speaker Hon. Lord Allan Velasco expressed gratitude to the DA for leading the program and expressed support for programs that will help uplift local swine raisers. “Napakaganda ng mga programa sapagkat magiging malaking tulong ito para sa ating mga kababayan na gustong subukan ang pag-aalaga at pagpapalaki ng mga baboy bilang pangkabuhayan. Kalaunan ay inaasahan natin na mapaparami ang mga ito nang sa gayon ay makatulong bilang sagot sa ating problema sa food security at tumataas na presyo ng karne sa bansa.”

The program was also attended by the Regional Executive Directors and officers of DA-RFO 4-B, 6, 7 and 8, Municipal Agriculture Offices and LGUs of these regions, and various swine raisers’ organizations, cooperatives and associations.



From left to right, ACPC Exec. Dir. Jocelyn Alma R. Badiola, DA Secretary William D. Dar and NLP Dir. Ruth Micalat-Sonaco during the launching of the Agri-Negosyo (ANYO) Swine R3 Program and Calibrated Swine Repopulation for Green Zone on September 10, 2021.

# SURE Assistance Program to aid small farmers and fisherfolk affected by Typhoon Odette

KARLO CEASAR ABARQUEZ



The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) has allocated a P500 million credit fund for the implementation of its Survival and Recovery (SURE) Assistance Program in areas declared under a state of calamity by President Rodrigo Duterte due to the devastation brought about by Typhoon Odette.

The regions under the state of calamity are MIMAROPA (Region 4-B), Western Visayas (Region 6), Central Visayas (Region 7), Eastern Visayas (Region 8), Northern Mindanao (Region 10), and CARAGA (Region 13).

Under the SURE Program, small farmers and fisherfolk may borrow up to P25,000 with no interest, no collateral and payable up to three years. Only one borrower is allowed per household.

The loan may be used to provide immediate relief from the effects of the calamity and for rehabilitating the farming or fishing activities of the affected small farm/fishing household including the purchase of production inputs, repair of farm/fishery assets, and acquisition of livestock/work animals.

The DA Regional Field Offices, in coordination with the Municipal Agriculture Offices, shall be

responsible for the identification and endorsement of eligible small farmers- and fisherfolk-borrowers who must be enrolled in the Registry System for Basic Sectors in Agriculture (RSBSA), which is an electronic compilation of basic information on farmers, farm laborers, and fishermen.

Affected small farmers and fisherfolk who are interested to apply may coordinate with their respective Municipal Agriculture Offices.

The DA-ACPC will tap its partner lending conduits (PLCs), including government banks, rural and cooperative banks, and cooperatives, in extending the loans to affected farmers and fisherfolk.

Further, as part of the calamity assistance package under the SURE Program, borrowers with outstanding loan obligation under any of the ACPC credit programs may also avail themselves of a one-year moratorium on payment of their loans to allow the affected farmers and fisherfolk-borrowers to restore their cash flow and debt payment capacity.

According to the National Disaster Risk Reduction and Management Council (NDRRMC), the estimated cost of damage to agriculture of the super typhoon has now reached more than P323 million.

# RICE FARMERS FINANCIAL ASSISTANCE

(RCEF-RFFA) LAUNCHING CEREMONY

&

## AWARDING OF VARIOUS AGRI-FISHERY PROJECTS/INTERVENTIONS

Ilocos Sur Polytechnic School College C  
Sta. Maria, Ilocos Sur  
November 2, 2021



(Left to right) DA-RFO I Regional Exec. Dir. Nestor Domenden, ACPC Program Development Division Chief Noel Clarence Ducusin, DA Secretary William Dar and BFAR-RFO I Dir. Rosario Segundina Gaerlan together with Ilocos Consolidated Cooperative Bank (ICCB) officers during the distribution of financial assistance in Sta. Maria, Ilocos Sur.

## DA-ACPC releases a total of P5.391 billion in loans in 2021

RUMINA A. GIL

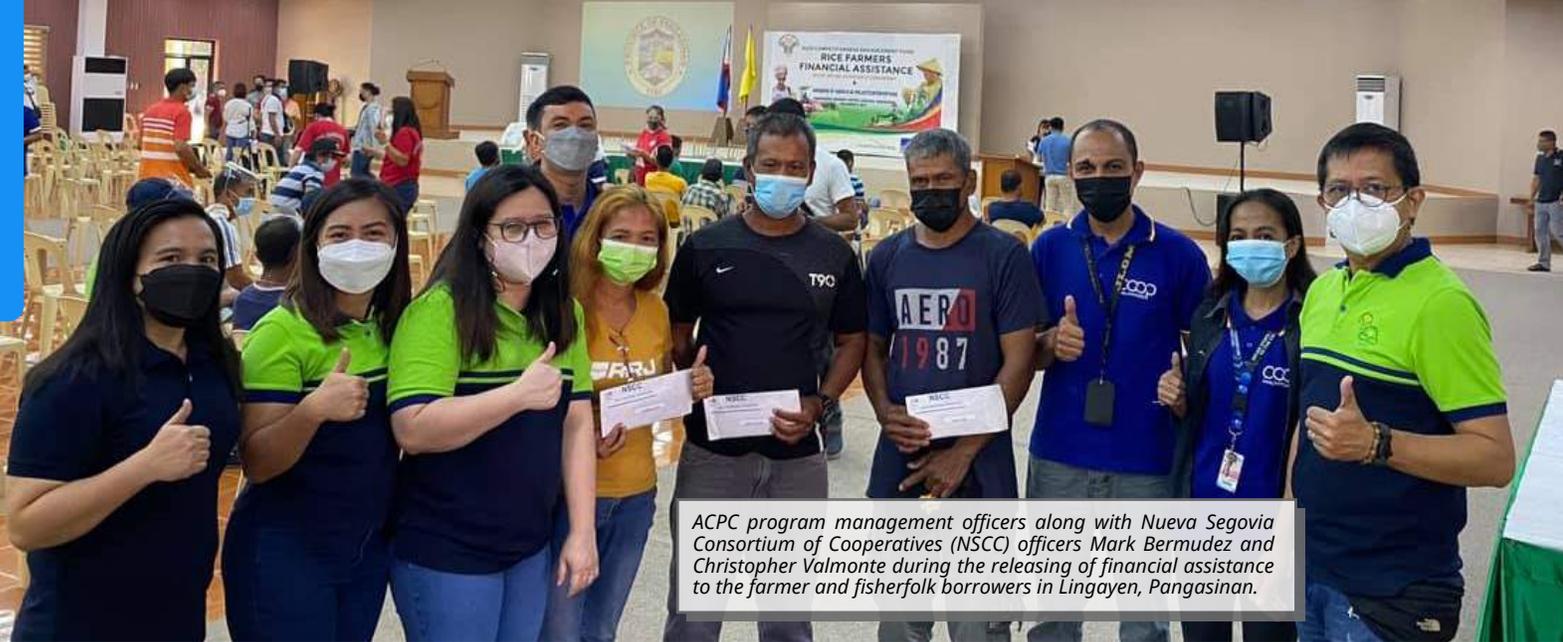
The Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC) released a total of P5.391 billion in loans to 96,339 small farmers and fishers (SFF) nationwide through partner lending conduits (PLCs) by end of December 2021.

The DA-ACPC was able to provide easy, convenient, and affordable loans through the following programs currently being implemented for SFF and micro and small enterprises (MSEs).

**Expanded SURE Aid and Recovery Project (SURE COVID-19).** The SURE COVID-19 Program is part of the DA's initiative to increase the country's food adequacy level during the emergency situation resulting from the COVID-19 pandemic. It finances emergency and production capital of SFF and MSEs engaged in agri-fishery food production, delivery of produce or commodities and other activities in the supply chain whose incomes and operations were affected by the pandemic.

Under the SURE COVID-19 program, 54,969 borrowers were able to avail themselves of a total of P1,485 billion loan funds in 2021. Of this number, 54,915 individual SFF were able to borrow a non-collateralized loan of P25,000 at 0% interest and payable up to ten (10) years for their emergency and production capital requirements. On the other hand, 54 micro and small enterprises (MSEs) availed themselves of up to P10 million loan at 0% interest and payable in five (5) years for their working capital requirements.

**Agri-Negosyo (ANYO).** ANYO offers zero-interest loans of up to P15 million to finance working capital requirements of individuals, groups, OFWs and micro and small enterprises (MSEs) that are engaged in agriculture and fishery projects. The eligible loan purpose for the program is to finance the working capital requirements for production, processing and distribution, and other activities in the supply chain; and acquisition of machineries, equipment and construction and other facilities.



ACPC program management officers along with Nueva Segovia Consortium of Cooperatives (NSCC) officers Mark Bermudez and Christopher Valmonte during the releasing of financial assistance to the farmer and fisherfolk borrowers in Lingayen, Pangasinan.

Special windows under the ANYO are: Swine R3, AgriPinay, and ANYO for Overseas Filipino Workers (ANYO-OFW). Under the ANYO Swine R3, which supports the DA swine repopulation, rehabilitation, and recovery program, backyard and semi-commercial swine raisers may avail of loans from P300,000 up to P15 million to finance their activities. The AgriPinay Loan Program, on the other hand, is a targeted loan program which offers loans of up to Php100,000 per borrower for eligible women beneficiaries identified and endorsed by the DA Regional Gender and Development Focal Point Officers (DA GAD Focals), with priority given to women in farming and fishing households and members of Indigenous Peoples (IP) Groups. While under ANYO-OFW, repatriated OFWs or unable to return to their country of employment due to COVID-19 who are currently engaged in or willing to engage in agri-fishery projects, may avail of up to P300,000 loan which payable up to 5 years.

The Agri-Negosyo Program (ANYO) was able to finance agriculture and fishery projects of 15,975 borrowers (15,836 SFF and 139 MSEs) with P1.624 billion loan funds. Through the Regular ANYO, 13,022 SFF and 130 MSEs were able to borrow P1.351 billion in loans. Under the Swine R3 facility, 2,464 SFF and 9 MSEs were able to avail of P237.824 million. The AgriPinay facility, on the other hand, financed projects of 286 women SFF amounting to P19.832 million. While 64 OFWs engaged in

agriculture and fishery projects were able to avail of P14.942 million loan funds through the ANYO-OFW facility.

Kapital Access for Young Agripreneurs (KAYA). Through the KAYA loan program, which aims to attract the younger generation of Filipinos to be key players in attaining a food-secure Philippines with prosperous farmers and fishers, 443 young agripreneurs or “Yaggies” were able to avail of a total of P81.653 million in loans. KAYA offers loans of up to P500,000.00 per borrower to finance working capital and/or fixed asset acquisition requirements of start-up or existing agri-based projects of young entrepreneurs and agri-fishery graduates.

In addition, SFF were also able to borrow from other agri-credit programs which DA-ACPC started to implement a few years earlier. A total of P1.051 billion in loans under the Sikat Saka Program benefited 7,754 SFF; P283.339 million in loans under Survival and Recovery (SURE) Assistance Program were availed by 12,587 SFF; P140.490 million were also availed by 4,219 SFF through the Production Loan Easy Access (PLEA); P621.040 million financed loans of 201 Agrarian Reform beneficiaries (ARBs); P2.1 million loans were availed under the Upland Southern Mindanao Credit and Institution Program (USM-CIBP); and P100 million under the BuyANIhan Program.

# AGRI &kwentuhan



Go Negosyo Senior Adviser for Agripreneurship and Mindanao Program, Ms. Ana Margarita Hontiveros-Malvar, ACPC Exec. Dir. Jocelyn Alma R. Badiola, ACPC PDD Chief, Mr. Noel Clarence M. Ducusin (Top row, from left to right) and staff attends first episode of Agri E-Kwentuhan on July 16, 2021.

## Go Negosyo Agri E-Kwentuhan features DA-ACPC Credit Programs

MAIA PAULA GAPUD & RUMINA GIL

The Philippine Center for Entrepreneurship (PCE) – Go Negosyo featured the DA-ACPC credit programs in its first episode of Agri E-Kwentuhan on July 16, 2021.

ACPC Exec. Dir. Jocelyn Alma R. Badiola, in her welcome message expressed her gratefulness to the Go Negosyo Team, especially to Ms. Ana Margarita Hontiveros-Malvar for initiating the activity.

Exec. Dir. Badiola pointed out that “agricultural finance is critical to increasing the competitiveness of the agricultural and fishing industries. With additional capital, our farmers and fishers can modernize and expand their ventures, allowing them to become empowered agripreneurs.” She also mentioned that “the ACPC, even in the face of the pandemic, has been steadfast in its mission to develop and advocate agri-credit policies and programs that promote farmers’ and fisherfolk’s access to sustained financial services. We never stopped

fulfilling our mandates but instead, even intensified our efforts to increase our outreach amid all the challenges brought about by COVID-19.”

The DA-ACPC Program Development Division headed by Mr. Noel Clarence M. Ducusin presented the credit and financing programs for farmers, fisherfolk, and agripreneurs including the Expanded SURE Aid and Recovery Project (SURE COVID-19), Kapital Access for Young Agripreneurs (KAYA), and Agri-Negosyo (ANYO) Loan Program. Facilities under the ANYO - ANYO OFW, Special Credit Window for Women in Agriculture (AgriPinay), Swine Repopulation, Rehabilitation, and Recovery (SWINE R3) SWINE R3, and ANYO Credit Facility for Coconut Farmers (CO2) were also discussed.

The Agri E-Kwentuhan episode on Agri-Fishery Credit Programs was aired via Zoom meeting and Facebook live which was attended by more than 200 participants.

# ACPC launches agri-finance book series of its first executive director, Dr. V. Bruce J. Tolentino

MAIA PAULA GAPUD



ACPC Governing Council members and representatives during the book launching of MBM V. Bruce J. Tolentino's book series on August 17, 2021.

The Agricultural Credit Policy Council (ACPC) launched Bangko Sentral ng Pilipinas Monetary Board Member V. Bruce J. Tolentino's book series entitled *Enabling Rural and Agricultural Finance for Inclusive Development in the Philippines* during its 71st Governing Council meeting on August 17, 2021.

The publication is a three-volume compilation of papers, reports, and policy notes focusing on the promotion of effective and efficient financial services in support of inclusive rural and agricultural development.

"I am honored to endorse this book as indispensable to understanding the issues relating to agricultural finance," said Department of Finance (DOF) Secretary Carlos G. Dominguez III in his foreword for the book series.

"It is no secret that Dr. Bruce is one of the experts when it comes to agricultural finance. His expertise and experiences in helping our rural communities is simply remarkable," Department of Agriculture Secretary William D. Dar said.

"Imagine four decades of Dr. Bruce's work in rural finance is encapsulated in this book," the agri chief added.

Dr. Tolentino is a leading economic development expert with decades of experience in both the public and nonprofit sector locally and abroad. He served as the ACPC's first executive director from 1987-1989, and currently serves as the Vice Chair of the Council.

"Today, the ACPC remains the country's premier government institution for program development and research on agri-fishery credit—a feat that would not have been possible without the expertise and dedication of our first Executive Director, whose vision of a sustainable rural finance system for farmers and fisherfolk served as the guiding principle of the Council," said ACPC Executive Director Jocelyn Alma R. Badiola.

The book series, which tackles the challenges, responses, successes, as well as the failures in rural finance and intermediation over the course of Dr. Tolentino's career, is comprised of three volumes.



— “ —  
*I thank most especially the staff and officers of the ACPC, whose dedication and skills have continuously and significantly expanded financial services for farmers and fisherfolk.*

**V. BRUCE J. TOLENTINO**  
*ACPC Vice Chair and BSP Monetary Board Member*

— ” —

Book I, entitled Rural and Agricultural Finance and Development Issues, comprises papers that deal with financial system-wide reform issues that determine the health and development effectiveness of the rural and agriculture finance system.

Book II, or The Rural Banks, focuses on the rapid rise and fall of the multitude of small private banks that served as the principal delivery agents of subsidized loans to farming and rural enterprises.

Book III, or Financial Sector Regulation for Rural and Agricultural Development, deals with the myriad, multiple, and recurring issues that arise from financial sector regulation.

“The bulk of the articles included in this compilation could not have been produced had I not had the good fortune of serving at the ACPC and the DA. These agencies enabled the focus and provided the technical and logistical support necessary to produce these works.” said Dr. Tolentino.

The book series was published by the ACPC Communications and Public Affairs Division in collaboration with the Department of Agriculture – Office of the Secretary - Strategic Communications Group.

E-copies can be downloaded from the ACPC’s official website: <https://acpc.gov.ph/>



## Ceremonial Signing of Memorandum of Understanding



# DA-ACPC inks MOU with PUP on Economics Extension Program Collaboration

JUSTINE TREY CUBOS

The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) and the Polytechnic University of the Philippines (PUP) through its Graduate School in Economics and its Research and Extension Office signed a Memorandum of Understanding (MOU) on August 26, 2021 for the implementation of an economics extension program.

Among those present during the virtual MOU signing were PUP's Vice President for Research, Extension and Development Dr. Anna Ruby Gapasin, Graduate School Dean Dr. Elmer De Jose, MS Economics Chair Dr. Ricardo Dizon, Research and Extension Chief Dr. Arvin De La Cruz, and ACPC Executive Director Jocelyn Alma R. Badiola, along with other officials and staff of PUP and ACPC.

Through the collaboration, PUP shall provide training to ACPC staff on planning and development, use of different statistical software in research and data analysis, financial analysis and budget preparation and evaluation; conduct studies related to human resource development; and organize focus group discussions on relevant research projects, among others.

The ACPC, on the other hand, shall provide the necessary support and resources needed and may tap PUP's faculty members and staff to serve as

consultants, resource speakers, trainers to conduct training to help improve the quality of life of the constituents of ACPC.

ACPC Exec. Dir. Badiola said that the ACPC will work collaboratively with the PUP on the sound implementation of the said extension program collaboration. "This partnership can greatly help capacitate our agency's manpower so we can efficiently fulfill our mandates for the benefit of our country's small farmers and fisherfolk," added Exec. Dir. Badiola.

For her part, Dr. Gapasin said that the partnership affirms the University's mission in contributing to sustainable development by establishing an alliance with ACPC that will lead to resource sharing, program support and research collaborations. Dr. de Jose, on the other hand, said that through the partnership, ACPC and PUP can share expertise and resources, and reinforce each other's research and capacity development programs. Dr. Dizon stated that the PUP MS Economics Program will ensure the availability of extension program staff for the conduct of research, monitoring and feedback and progress reports. In closing, Dr. De La Cruz assured the ACPC that PUP, through its Graduate School Research and Extension Office, will ensure the successful implementation of the said collaboration.

# ACPC Testimonials



Maganda po ang program ng DA-ACPC na SURE COVID-19 for MSE dahil matagal ang pagbayad at walang interes. Ginamit namin ang inutang pambili ng assorted tilapia feeds. Maraming miyembro ang natulungan sa panahon ng pandemya at napigilang umutang sa mga malaki ang interes. Nagpapasalamat ako sa DA-ACPC sa tiwala na binigay sa aming kooperatiba upang masuportahan ang ating maliit na mangingisda.

**JACINTA P. APOY**  
RAMON CORDON FARMERS MPC, ISABELA  
SURE COVID-19 MSE BENEFICIARY



Malaking tulong po talaga ang SURE COVID-19 program para mapalago ko pa ang aking backyard farming at tumaas ang aking kita. Malaking tulong po ito dahil nadagdagan pa ang alaga kong kambing at manok. Nagpapasalamat po ako sa DA-ACPC sa pagpapatupad ng programa para aming mga magsasaka. Mapalad talaga!

**ELSIE GANANCIAL**  
CORN FARMER, GUIMARAS  
SURE COVID-19 SFF BENEFICIARY



The SURE COVID-19 and ANYO loan programs of the DA-ACPC are a great help to small farmers and fisherfolk whose livelihoods were severely affected by the pandemic. The financial support will help them to recover from the adverse effects of the global health crisis. We are happy that we are part of the efforts of the government to help farmers and fisherfolk recover during these difficult times.

**PAMELA F. DIAZ**  
THE ALALAY SA KAUNLARAN INC., AURORA  
ACPC PARTNER LENDING CONDUIT



Taos-puso po kaming nagpapasalamat sa DA-ACPC sa inyong pagtulong at pagsuporta sa pamamagitan ng mga programa na ikagagaang pagsasaka. Nagamit po namin angpondo na mapalawak ang produksyongng corn at high value crops. Sana marami pang matulungan ang programa upang mapanatili ang masaganang ani at mataas na kita.

**JESSICA S. UALAT**  
VALLEY HIGH VALUE CROPS  
PRODUCERS COOPERATIVE, ISABELA  
SURE COVID-19 MSE BENEFICIARY



On behalf of the LGU Jordan-Municipal Agriculture Office, we would like to express our heartfelt gratitude to the DA-ACPC for the credit support extended to corn farmers and fisherfolk through the SURE COVID-19 Program. This is a big help to eligible beneficiaries in the Municipality of Jordan to contribute to the food security program.

**ALEIA T. ALABA**  
MUNICIPAL AGRICULTURE OFFICE  
JORDAN, GUIMARAS



Malaking pasasalamat ko po sa DA na pinanguluhan ni Sec. William Dar at gayon din sa ACPC na nakipagpartner sa Rural Bank of Santa Catalina para mapautang ang gaya kong magsasaka na nangangailangan ng karagdagang kapital. Isang malaking bagay ang makautang na hindi ganun makabigat ang pag bayad, dahil walang tubo, zero percent interest at hindi ako nahirapan sa proceso.

**ROSARIO C. PADILLA**  
RICE AND VEGETABLE FARMER  
CATANDUANES  
SURE PROGRAM BENEFICIARY



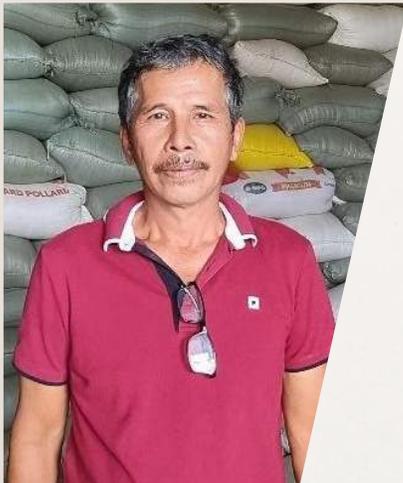
Mahirap pag nasa ibang bansa ka, mahirap ang malayo sa pamilya, lalo na pag nagkasakit ka o yung pamilya mo... nung nawalan ako ng trabaho at napauwi sa ating bansa, malaking tulong ang DA-ACPC upang makapagsimula ako ng sariling agribusiness. Sa tulong ng gobyerno, maari tayong makabangon. Laban lang!

**IVY ACEBEDO**  
ORGANIC BANANA FARMING  
AGUSAN DEL SUR  
ANYO-OFW BENEFICIARY



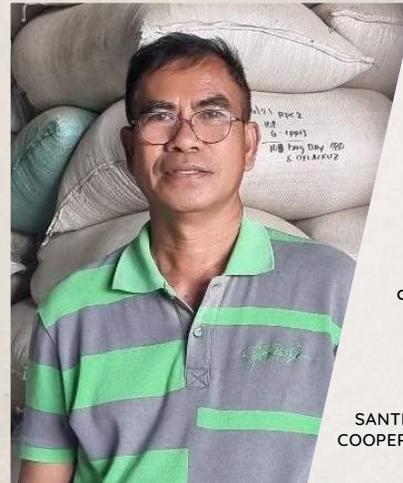
I believe that the KAYA program of the DA-ACPC is one of the good government initiatives that truly helps young agri-enthusiast to start their own agribusiness. Thru KAYA, they will be able to contribute in generating employment in their locality and help in filling the gap in the food supply especially in this time of pandemic.

**BENZENE PERIODICO**  
LAKATAN PRODUCTION  
LANAO DEL SUR  
KAYA BENEFICIARY



Malaki po ang naitulong ng programa ng DA-ACPC upang mapalawak ang aming palay trading at mas marami pang matulungan na farmer-members ng kooperatiba. Nagpapasamalat po kami sa DA-ACPC sa pagtulong sa amin at sand'y mas marami pa kayong matulungan lalo na yung ating mga magsasaka

**MELANIO FORONDA**  
ESPERANZA MPC, ISABELA  
SURE COVID-19 MSE BENEFICIARY



The program is very helpful and advantageous to farmers' organizations in the countryside. It uplifts the living condition of our member-farmers because our cooperative generated a favorable income. The cooperative did not experience difficulties in the processing and availing the program because it is very accessible. The cooperative is expressing our gratitude and thanks to DA-ACPC and their programs that boost the morale of farmers during this time of pandemic.

**FERNANDO A. FAJARDO**  
SANTIAGO AMOS CREDIT DEVELOPMENT  
COOPERATIVE (SACDECO), SANTIAGO CITY  
SURE COVID-19 MSE BENEFICIARY



Thank you to Secretary Dar and the DA-ACPC for this program. This will create many opportunities in sustainable farming in the future that will help not only me, but also the people around me.

**MARCELINO PADILLA**  
INTEGRATED FARM, ILOILO  
ANYO-OFW BENEFICIARY



Malaking tulong ang nahiram ko na P25,000 mula sa SURE COVID-19 lalo na ngayong may pandemya. Magagamit ko ito sa pagpapagawa ng motor banca na kailangan ko sa aking pangingsada. Maraming salamat sa Department of Agriculture!

**MARK ADRIAN TACAISAN**  
FISHER, GUIMARAS  
SURE COVID-19 SFF BENEFICIARY

# Youth reaps reward from agri-fishery business venture through KAYA Program

KARLO CEASAR ABARQUEZ



Growing up in Albay, Legazpi, Noel Marbella has always been fond of agriculture, thanks to his farmer-grandfather who became his inspiration.

“May sarili kaming taniman sa Bicol, mga niyog at gulay,” shared Noel. “Para mas makatulong sa lolo ko kaya gusto ko din ma-engage sa farming.”

Back when he was still a kid, Noel used to tag along his grandfather whenever he tends their farm. “Tuwang-tuwa ako ‘pag sumasama ako sa kanya. Nagtatanim din ako kaya parang naging passion ko na... hinahanap-hanap na ng katawan ko yung pagtatanim,” Noel narrated.

Over the years, agriculture somewhat took a back seat for Noel. He eventually took up Electrical Engineering at the Bicol University but was unable to finish due to financial problems.

He knew that in one way or another, he’ll go back to his first love – agriculture. With his lolo’s encouragement, he then enrolled in various agricultural training programs such as organic farming, duck raising, among other short agri courses at the Technical Education and Skills Development Authority (TESDA).

But at that time, Noel felt that there was little opportunity for agriculture in his hometown which made him decide to shift to another direction. He braved the hustle and bustle of Metro Manila looking for greener pasture. He briefly worked as a store clerk for a grocery store, a sales clerk for a baby company, and as a call center agent.

“Pagdating ng six months matatapos na yung contract ko. Maghahanap na naman ako ng panibagong trabaho. Yung panahon at budget ko, gugugulin ko na naman sa paghahanap ng bagong trabaho,” Noel recalled.

Though he lasted four years in the BPO industry, the graveyard shifts and the daily commutes took a toll on his health that he decided to resign. He knew that the only way to go is to pursue his passion - back again to agriculture.

This time, he wanted to venture into integrated farming, an agribusiness wherein he is his own boss.

## CREDIT SUPPORT THROUGH KAYA

Another reason Noel needed to finally begin his agripreneurship journey was because he needed to provide for his own family as he settled down with his wife in her hometown in Bani, Pangasinan. But he needed capital to commence with his integrated farming project.

Fortunately, he learned about an innovative credit program by the Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC) called Kapital Access for Young Agripreneurs or KAYA while he was researching online.

“Tiningnan ko kung ano yung mga requirements at eligibility ng KAYA. Nakita ko na pasok naman yung project na gusto ko na Integrated Farming kaya nag-apply ako bilang isang start-up business,” recounted Noel.

“Na-engganyo ako mag-apply sa KAYA kasi zero interest at babayaran ko sa loob ng limang taon,” Noel detailed.

“Napakagandang opportunity dahil mama-maximize ko yung kapital na pinahiram para magamit sa negosyo. Tapos, yung kita ko pwede kong mapa-ikot ulit sa bagong project. Magagamit ko na siya bilang pambayad sa nahiram ko at meron pa akong sariling kapital para mag-expand,” he added.

Under the KAYA, Noel was able to borrow uncollateralized and interest-free loan amounting to P500,000 which he used to plant rice, vegetables and watermelon.

Armed with expertise and passion for agriculture, Noel’s harvests were bountiful and his produce turned into profit. Soon after, he expanded to not only agriculture but integrated fishery business as well.

“Yung kita ko sa pagtatanim at sa pagtitinda ng mga gulay, ginamit ko para makapag-renta ng palaisdaan na nilagyan ko ng bangus at hipon,” Noel shared. “Sa ngayon halos na-doble na yung kita namin sa palaisdaan at pagtatanim,” added the young agripreneur.



“

*Kayang-kaya ng mga kabataan na maging produktibo sa pamamagitan ng agrikultura dahil nandun yung lakas, new ideas at talent. Nakaka-proud maging agripreneur kasi binago nito ang buhay ko.*

”

**NOEL MARBELLA**  
KAYA Beneficiary

Marketing has not been a problem for the millennial as he has numerous and regular wholesalers who purchase all his harvests. In addition, social media, particularly Facebook, made it easier for him to promote his produce. “Magpo-post lang ako ng mga picture ng mga harvest namin, tapos may mga bumibili na,” Noel said.

To ensure loan repayment, Noel puts premium on the quality of his produce. “Sinisigurado ko na maganda at high-quality yung aming mga produce tulad ng gulay at isda kasi halos doble din ang kinikita ‘pag maganda ang quality ng mga harvests,” narrated Noel.

Agri-fishery business is definitely booming for Noel at present. He used to have a hard time searching for all kinds of jobs to support himself, but in a not-so-surprising turn of events, he now employs six regular workers and a few seasonal laborers to attend to his projects.

“Malaki ang naging tulong ng pagne-negosyo sa pagtanim at palaisdaan kasi ngayon, nakapagpatayo na ako ng sarili kong bahay, nakabili ng sariling lupang pagtaniman at may mga natutulungan pa akong mga kapwa ko young farmers din,” shared Noel.

Not even the pandemic can stop Noel’s agri-fishery business from flourishing. “Ang gulay at isda talagang kailangan ng mga tao. Kaya kahit pandemic, patuloy parin kaming nakakabenta, patuloy parin kaming nagtanim para tuloy-tuloy yung proseso sa farm namin,” he said.

Noel recalled that when he was a kid back in Bicol, he observed that almost all the farmers were older people. Today, as one of the country’s successful young agripreneurs, he advocates for young people to also venture into agriculture and fishery business.



## BEPCO, the Egg Innovation Hub of the Egg Basket of the Philippines

RUMINA GIL

Batangas Egg Producers Multi-purpose Cooperative (BEPCO) started in 2010 with 25 members aspiring to establish an egg processing plant in San Jose, Batangas, which is known as the “Egg Basket of the Philippines.”

BEPCO started by gathering the produce of its members, transforming them into different egg products, and marketing them. With the intention of promoting eggs to the next generation, they have a program called “Eggs for Healthier Kids.” Ms. Judith Mangmang, the Manager of BEPCO explains, “para mapataas natin ang konsumo ng itlog, gusto natin itong gawing masaya, masustansya at masarap. Itinatransform natin ang table egg, ang ordinaryong itlog para maging pasturized egg, ready to eat eggs at in the future ay gusto rin natin itong maging egg powder para magkaroon ng mas mahabang shelf life.” They also have ready to eat eggs for busy people. “Kung wala nang oras magluto, kukuha na lang ng itlog at ready to peel na. They call them “Itlogsaeyo”.

Although BEPCO has been operating for more than ten (10) years already, just like any other business, its operations were also greatly affected by the pandemic due to Covid-19. Ms. Mangmang narrates, “Noong panahon na nagkaroon ng lockdown talaga pong nakakapagalala kung ano ba talaga ang mangyayari sa hinaharap. Nagkaroon talaga tayo ng uncertainty. Noong panahon ng ECQ nitong 2020 wala po talaga kaming natanggap na orders. Ang aming mga kliyente ay nahirapan makapagbayad ng mga nauna naming naideliver na produkto. Talaga nagkaroon ng challenge sa liquidity ng cooperatiba at dahil dito ay naging challenge din kung paano namin mababayaran ang sinuply na produkto ng aming mga farmers.”

She tells about how they learned about the Agri-Negosyo (ANYO) Loan Program of the Agricultural Credit Policy Council (ACPC), where they were able to borrow additional capital which helped bridge their business.



*BEPCO Manager Ms. Judith Mangmang tells about the ANYO Loan Program of the ACPC. BEPCO was able to continue its operation despite the uncertainty they experienced during the pandemic.*

Nung nalaman po naming na may ganitong programa ang Kagawaran ng Agrikultura ay nag-apply kami sa DA-ACPC dahil ang kanilang loan ay zero percent interest at tiyak pwede naming maibalik sa loob ng limang taon. Napakahalaga po nito sa aming liquidity. Hindi namin agad masabi kung kailan kami mababayaran ng amin mga kliyente. Ang P10 million na aming nahiram ay talagang nag bridge para sa aming financial needs.

She is pleased that they were able to get the needed financial assistance in time of their need. "Ang maganda naman dito sa programa ng DA-ACPC ay madali nilang naproseso ang aming mga requirements at narelease nila sa tamang panahon ang kailangan naming financial assistance."

BEPCO is thankful that DA-ACPC entrusted them to avail of such an amount. "Sa totoo lang po talaga napakahirap mag-avail ng mga loans mula sa commercial banks dahil kami ay kooperatiba at yung assurance na mabalik ng isang coop ang pera ay minsan ay in question. Salamat po sa DA-ACPC na napagkatiwalaan nila ang coop na maibabalik namin ang aming hiniram na pera."

Ms. Mangmang is confident that they will be able to pay their loan because of ACPC's flexible loan term. "Ang maganda sa amortization schedule ng ACPC, binigyan kami ng eighteen months na grace period at ang schedule ay mas magaan. Sa buwanan po naming operasyon nagsusubi na kami ng pambayad sa aming nahiram sa ACPC."

These are the words of advice from the manager of the cooperative: "Ngayong pandemic ang mahalaga ay magkaroon tayo ng pananampalataya at huwag mawalan ng pag-asa. Para sa mga farmers at coop, lumapit sa DA-ACPC para mag-avail ng mga programa na ginawa para tulungan ang sektor ng agrikultura. Sana makita ng mga kasamahan natin sa hanapbuhay na ang tulong na ito ay para sa atin. At the same time, kailangan nating pagtrabahuhan na maibalik din ang ating inutang."

BEPCO was able to continue its operations despite the uncertainty which they experienced during the pandemic. BEPCO continuously helps to uplift the livelihood of poultry raisers in San Jose Batangas and aims promote egg products as "masaya, masustansya at masarap". Indeed, BEPCO is the "Egg Innovation Hub of the Egg Basket of the Philippines."



## Family-owned fish & seafood processing business in Dagupan empowers resellers and PWD workers

MAIA PAULA GAPUD

Randy and Raissa Vargas, co-owners of Elisha Bay Dagupan Bangus and Seafoods, a small fish and seafood processing business, were able to avail of the Agricultural Credit Policy Council's Agri-Negosyo (ANYO) loan program to expand and enhance the operations of their MSE despite the challenges of the pandemic.

Elisha Bay started in 2017, when the couple encountered various backyard bangus processing projects and found high potential in the market, especially exporting to Manila. Since they were both graduates of fishery courses, Randy and Raissa decided to start their own bangus and seafood processing business. From a micro business of 4 workers back in 2017, Elisha Bay is now DTI-registered, FDA and US-FDA approved, distributing their gourmet bangus and seafood to supermarkets in Metro Manila, with resellers in areas such as the Cordillera, Cagayan, Surigao Del Norte, Davao, Cebu, and Palawan, and recently exporting to the United States.

Aside from growing their business, the couple also wanted to incorporate their advocacy of helping persons with disability (PWDs) and under-privileged women in the community. With the help of the Office of the City Agriculturist and the Department of Trade and Industry (DTI), they were able to train PWDs and hire them as workers.

With the pandemic, Randy and Raissa had to shut down their operations during the first lockdown. When restrictions were lowered, they were able to sustain their operations due to a rise in people interested in reselling their products as their sideline business. "Marami nawalan ng trabaho kaya nag-venture sila sa reselling; nakita nila yung potential ng products. Satisfied resellers naman sila—una natitikman naman nila yung produkto bago nila ibenta at masaya naman silang ibenta dahil masarap nga raw," says Randy. Though with the unpredictability of conditions, this wasn't enough for their business to thrive. "Eventually nung bumalik sila sa mga trabaho nag open-up ulit yung mga negosyo bumagsak ulit sales namin."



*Randy and Raissa Vargas, owners of Elisha Bay Bangus and seafood business in Dagupan City, were able to buy equipment to expand their operations through the ACPC's ANYO Loan Program.*

Another challenge they had was navigating the online market, which was growing due to consumers being limited indoors. “Karamihan naging online, pero kaming mag-asawa, hindi ganun ka-techy kaya doon kami medyo nahirapan.”

While facing these challenges, Randy and Raissa heard about the DA-ACPC’s Agri-Negosyo Loan Program from a friend, who encouraged them to apply to avail of additional capital for their business. “Medyo nahirapan pa nga siyang i-convince kami kasi kaming mag-asawa hangga’t maari ayaw namin ng umutang, then we found out na interest free pala siya,” says Randy. “Aside from zero interest, walang collateral tapos flexible ang repayment scheme,” adds Raissa. “As a business owner, mapa-plano mo yung payment mo.”

While applying for the loan, Randy and Raissa were assisted by the ACPC in preparing their business plan and other requirements. “Kung sino man nagbabalak na mag-apply sa ACPC loan, I will encourage them to go for it kasi ang laki ng benefits. Itong ACPC talagang tutulungan ka. Andyan sila para tulungan ka talaga—hindi para kumita sayo.”

With their zero-interest loan, they were able to buy equipment to expand their operations, including additional vacuum sealer and blast freezer for more efficient preservation of products, and stainless steel tables to improve sanitation. “Malaking bagay talaga at nakasigurado ka na maayos yung produkto mong lalabas,” says Randy. Raissa adds, “Nakapagtayo pa kami ng maliit na fish pen. Ngayon po meron kaming nasa pen na 12,000 bangus na ready for harvest next month at fingerlings na magagamit namin after 60 days naman.”

Randy and Raissa look forward to establishing a small farm for their ingredients to become more self-sufficient, expanding their business to employ more people, and exporting their products to reach more customers in the Philippines and abroad. They also want to expand their knowledge on online selling for more efficient sales.

“For those who want to go into business, I encourage them to go into agri o fisheries dahil napakaimportante ng food security,” explains Randy. “Walang tao na hindi kumakain kaya maganda talaga. Kailangan lang mag-comply ka sa food safety, pero andyan ang mga government agencies at private agencies para tulungan tayo na maassure yung mga quality ng mga product natin.”

Randy added that those who are still considering what commodity to venture in should consider the available resources in their area and the market. He also advised those not to be discouraged with the challenges that come with establishing a business, and to keep their vision in mind.

“Proud ako sa agribusiness namin dahil nakapag-provide kami ng trabaho hindi lang sa mga empleyado namin kung hindi dun sa mga fish farmers dun sa city. Nakakatulong tayo sa fish farmers, nakakatulong tayo dun sa mga consolidators at sa consignment at nakakatulong din tayo dun sa direct employees natin. Siyempre proud din kami na nagamit namin ang resources ng Dagupan bilang bangus capital,” says Raissa.

Elisha Bay and other small agribusinesses not only help in achieving food security, but also boost the livelihood of small fish farmers and provide jobs for the underprivileged in their community. Thus, agribusinesses serve not only as a means for profit, but a way to empower small farmers and fisherfolk for a prosperous agriculture sector benefitting all.

# Agri-enterprise thrives through SURE COVID-19

KARLO CÉSAR ABARQUEZ

“Nung nabalitaan namin na magkaka-lockdown, natakot kami,” recalls agripreneur Elmer Relente. “Hindi namin alam kung kami ba ay magpapatuloy pa sa pagpo-produce at pagdi-distribute ng aming gulay dahil natatakot din kaming mahawa,” he added.

Elmer, together with his wife Ellen, own and manage Anpilo Agri Farm, which grows fresh, organic fruits and vegetables in the lush, cool, green, mountain of Calaca, Batangas. Along with other agri and fishery micro and small enterprises, the eight-year-old farm of the couple was heavily-affected by the Enhanced Community Quarantine (ECQ) due to COVID-19 in the second quarter of 2020.

“Bumaba ang aming benta. Konti na lang kumuha yung aming wholesaler,” Elmer narrated. “Nagkaroon kami ng work stoppage alinsunod sa request ng Barangay para maiwasan ang hawaan,” the agripreneur added.

Before the pandemic, Anpilo supplies fruits and vegetables to restaurants in Manila but was forced to stop due to mobility restrictions, according to Elmer.

With all the challenges brought about by the global health crisis, Elmer knew he needed financial assistance to continue his agribusiness and while looking for opportunities online, he stumbled upon SURE COVID-19 for Micro and Small Enterprises (MSEs), a loan program by the Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC).

“Nakita namin yung SURE COVID-19 na tumutulong sa mga micro and small enterprise kagaya namin. Nag-apply ako via email at sumagot naman ang ACPC di katagalan,” shared Elmer. “At simula noong makumpleto namin ang mga requirements, natanggap namin ang financial assistance in less than two months, he added.

The SURE COVID-19 offers working capital loans to agri-fishery MSEs to continue operations, help recover losses and ensure the availability of food supply amid the community quarantine. Eligible MSEs may avail themselves of up to P10 million loan at 0% interest and payable in five (5) years, inclusive of a one-year grace period.

Under the loan program, Elmer was able to avail a zero-interest P2 million loan in which a huge chunk was used as working capital to expand his vegetable farm. He was also able to purchase a hand tractor and a sorting facility for his farm with the loan granted.

“Sa zero interest, nagulat ako. May ganoon ba talaga? Nonetheless sinubok ko at totoo pala at malaking bagay yun para sa amin,” exclaimed Elmer. “Nung nakita ko yung terms and conditions ng loan, sabi ko, ito yung fitted sa agrikultura, ito yung makakasagot sa pangangailangan ng magsasaka ng mahabang panahon,” added Elmer, who worked as corporate accountant for more than 30 years.

“Umaani na kami ng tatlong toneladang kamatis. Hindi lang nito na-increase ang aming capability, na-improve pa yung quality ng aming mga products,” said Elmer, adding that though he lost his market in Metro Manila, demands in Batangas and Cavite fortunately increased.

“Kumita ka na, nakapag-provide ka pa ng gulay sa mga palengke sa murang halaga at the same time natulungan mo pa rin yung mga tao. Wala kaming binawas na tao during pandemic,” shared Ellen. “Dahil sa aid na nakuha namin sa DA-ACPC marami kaming na develop na other facilities na hindi lang short term. Eventually, it will also help us in a long term basis,” she added.

Greatly encouraged by the government’s support, Elmer and Ellen resolved it in their hearts to not only to survive but even thrive and give back to the community amid the pandemic.

“Na-realize namin kami pala ‘yung isa sa mga front liners dahil wala ng kumikilos at kailangan may pagkain sa mesa. At yun ay talagang sinalubong namin ng buong-buo. Sabi ko sa misis ko ‘sige gawin natin, tuloy natin, magtanim tayo, magbahagi tayo ng gulay, pagkain.’ Supportive naman ang Department of Agriculture sa pagbibigay sa amin ng access sa mga checkpoint,” narrated Elmer.

Today, Anpilo employs 10 regular workers and around 20 laborers during harvest time. Elmer is setting his sights on further expanding the farm into an agri-tourism farm.

“Ang kagandahan sa agri-tourism bukod sa pagpapakita ng magandang lugar at pagpapakain ng masustansyang pagkain ay ang pagbabahagi na ang agrikultura ay hindi isang mahirap na bagay,” said Elmer.

“Ito ay isang bagay na dapat nating yapusin, isang bagay na dapat nating alalahaning napakahalaga hindi lang sa ating katawan hindi lang sa ating pamilya, kung hindi sa ating bansa at pangkalahatan,” he added.



*Elmer Relente, owner of Anpilo Agri Farm which grows fresh organic fruits and vegetables in Calaca, Batangas, was able to avail a zero-interest loan through the SURE COVID-19 for MSEs of the ACPC, which he used as working capital to expand his vegetable farm.*



## Financial Literacy for Farmers and Fisherfolk

JULIO MATTI

The Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC), in collaboration with the Bangko Sentral ng Pilipinas (BSP), conducted a webinar entitled “Financial Literacy for Farmers and Fisherfolk”. The webinar tips on how to take care of finances and investments for farmers and fisherfolk on Agri-Fishery Credit Programs via Facebook live on July 29, 2021. The online program was part of the AgriCREDITalk webinar series that aims to increase the general public’s awareness of, appreciation for, and interest in agricultural finance, by featuring the various agricultural credit programs being implemented by the government.

The webinar was carried out by unfolding numerous recommendations and information on how to carefully secure finances, potential avenues for investment and favorable ways to save money for farmers and fisherfolk.

Highlighted guest speakers were Bank Officers Ms. Sarah Padilla and Ms. Jeniessa S. Espinosa from Economic and Financial Learning Office of the BSP discussed key points on how to be financially healthy. They explained the importance of saving and investing for allotment towards emergency funds for future events that may occur in one’s life.

Ms. Jeniessa Espinosa provided steps to follow in achieving successful financial planning. She enumerated, “Creating a financial plan is the first step to your agenda. Afterwards, saving must be a priority to secure funding for future expenditures. The last few steps are to minimize expenses as much as possible and to be disciplined with handling of finances or money.”

The topic on opening of bank accounts was brought up and the financial benefits they could dispense an individual. There were numerous types of bank accounts that were expounded on including simple deposit account and time deposit account. Furthermore, with the advancement of technology, the BSP bank officers unraveled the use of e-payment services such as *PesoNet* and *InstaPay* for the easier convenience of bills payment of bills and miscellaneous fees. The opening of an e-wallet and its money safekeeping purposes was also talked about, its safekeeping purposes of money and finances.

Lastly, the webinar concluded with an open forum wherein viewers had the chance to ask engaging questions from the BSP resource speakers about the discussions carried throughout the program. Delightfully, the two speakers were able to profoundly clarify questions directed from the online audience.