

2021 ACPC CLIENT SATISFACTION SURVEY

FINAL REPORT



**The All-Asian Centre for
Enterprise Development
(ASCEND) Inc.**
Predictive Analytics Consultant

EXECUTIVE SUMMARY

As part of ACPC's commitment in the improvement of its service delivery and in compliance with the ISO certification, as well as ARTA requirement, a customer satisfaction survey was done to assess the performance of ACPC's frontline services. This report contains the study results, findings, and recommendations for the ACPC. For 2021, four (4) external services are included in the scope of this study, namely: (1) Processing of application for new PLCs, (2) Processing of Credit Fund Requests for PLCs, (3) Capacity building activities, and (4) Loan Disbursement to borrowers.

Processing of application for new PLCs

For new PLC applications, there was a favorable response in the overall high satisfaction rating for processing new applications for PLCs, with a reported average of 4.6. Among the reasons for the high rating were the guidance provided and the accommodating demeanor of ACPC staff. They also noted the great service and quick response on their queries.

Processing of Credit Fund Requests for PLCs

Overall rating registered for this type of frontline service is very satisfactory at 4.6, with 72% of the interviewees reporting the highest satisfaction rating of 5. This is a significant improvement from the 4.4 overall rating in 2020, with an adjectival assessment equivalent to satisfactory. This is also reflected in the assessment of service quality dimensions wherein 21 out of 23 indicators reported an average numerical rating of at least 4.5 on a scale of 1 to 5, with 5 being the highest.

Capacity building activities (Training and Mentoring)

For the training participants, an average overall satisfaction rating of 4.5 is reported for trainings and online seminars on a scale of 1 to 5, with 5 being the highest. 95% of the respondents noted a rating of either 4 or 5 on their overall assessment for this frontline service. While the distribution of responses is similar to the previously self-conducted client satisfaction survey of the agency in 2020, improvements are noted in the overall conduct of this type of capacity building activity a year after. The overall numerical assessment for trainings and online seminars in 2020 CSS was 4.4, with an equivalent adjectival rating of satisfactory.

For the mentoring program participants, overall results on client satisfaction for the mentoring program is highly favorable with an average rating of 4.7, with 69% of respondents reporting an overall rating of 5. This result is consistent with an improved rating from the 2020 client satisfaction survey conducted by ACPC, wherein overall average rating is reported at 4.45 for mentoring program of the agency. In addition, roughly 51% of the respondents in the previous year provided highly satisfactory ratings for this type of frontline service.

Loan Disbursement to Borrowers

Of the 402 borrowers interviewed for the survey, 98.3% reported that they are either satisfied or very satisfied with their overall experience availing of the loan disbursement program of ACPC. This is reflected in the average numerical rating on overall satisfaction for the loan disbursement program at 4.5.

Comparing the results of the 2020 CSS to the current year, It can be observed that there is a general increase in the satisfaction levels among ACPC clients. Particularly for the highest satisfaction rating, there is an average increase of 16% in the number of respondents who used the rating.

For this round of CSS, the responsiveness attribute is highlighted as the main area where ACPC can focus on improving. As mentioned by the respondents, clearer timelines between project implementation and actions to be taken by either of the ACPC or the PLC must be disseminated so that the response time fall within the expectation of the clients.

I. BACKGROUND OF THE STUDY

The Agricultural Credit Policy Council (ACPC), an attached agency of the Department of Agriculture (DA), was established in 1986 through EO 113 to synchronize all agriculture and fisheries credit policies and programs. ACPC is also mandated to review and evaluate the economic soundness of all agriculture and fisheries credit programs and undertake measures to increase its funds base and adopt other liquidity, interest stabilization, and risk cover mechanisms for its various financing programs in consultation with the Monetary Board.

The role of the ACPC was further expanded by RA 8707, also called the Magna Carta of Small Farmers, in 1992. ACPC is assigned the following functions: (i) conduct institutional capacity building programs; (ii) develop special projects to promote innovative financing schemes for small farmers; and (iii) promote advocacy of rural and agricultural finance policies and programs.

ACPC also oversees the implementation of the Agro-Industry Modernization Credit and Financing Program under RA 8435, also called the Agriculture and Fisheries Modernization Act. The agency leads in the conduct of rural and agricultural finance policy and action research, and implements capacity building of rural financial institutions.

Part of the yearly requirements being an ISO-certified institution, ACPC conducts a Client Satisfaction Survey (CSS) to gather feedback from its clientele. In addition, the AO 25 Task Force (for the purposes of Performance-Based Bonus eligibility), the RA 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, as well as the Memorandum Circular No. 2019-002A by the Anti-Red Tape Authority (ARTA), require the agency to conduct the CSS.

The 2021 ACPC Citizen/Client Satisfaction Survey (CCSS) aims to gather verifiable data and come up with tangible evidence on feedback of clients served by the different frontline services of the agency in 2021. The indicators that will be used in the study are based on service dimensions prescribed by the ARTA. The results of the survey will help the agency assess the satisfaction level of its clients and improve its services by way of process enhancements, and/or policy creation.

In particular, conducting the survey aims to achieve the following specific objectives:

- a) Determine the level of satisfaction of clients on the ACPC frontline services based on the ARTA service quality dimensions;
- b) Determine whether the expectations of clients in the delivery of ACPC frontline services are being met;
- c) Determine if there was improvement in ACPC client satisfaction relative to the results of the previous year's survey;
- d) Determine if there are any sources of dissatisfaction and the reasons for such;
- e) To recommend the plan of action for continual improvement in the delivery of the different ACPC frontline services.

II. METHODOLOGY

Data gathering

For the 2021 ACPC CSS the following frontline services are identified for assessment: (i) Processing of Application of New Partner Lending Conduits (PLCs); (ii) Processing of Credit Funds for PLCs; (iii) Disbursement of Loans for Borrowers; (iv) Institutional Capacity Building through Mentoring Program; and (v) Institutional Capacity Building through Trainings and Online Seminars. Table 1 shows the total number of clients served per frontline service and the number of respondents targeted for the survey.

Table 1. ACPC Frontline Services and Clients Served for 2021

ACPC FRONTLINE SERVICE	TYPE OF CLIENT	POPULATION	SURVEY SAMPLE SIZE	NUMBER OF ACTUAL RESPONSES	NUMBER OF RESPONDENTS CONTACTED
Processing of New Applications	PLCs	14	9	11	14
Processing of Credit Fund Transferred	PLCs	65	43	43	47
ICB Activities - Training and Online Seminars	Individual clients; and Group/MSEs	797	368	365	578
ICB Activities - Mentoring	Individual clients; and Group/MSEs	286	132	138	265
Loan Disbursement Program	Small Farmers and Fisherfolk (SFF); MSEs	30,093	400	402	402

Different data collection approaches were utilized to ensure that the target sample size is achieved. This is in consideration with the limitations posed by physical restrictions in some areas pursuant to the health and safety protocols in response to the ongoing COVID-19 pandemic. Where applicable, face-to-face interviews will be implemented in localized areas. However, other options are also utilized for data collection:

- **Computer Aided Telephone Interview (CATI).** Respondents are interviewed over the phone, either via their landline or mobile number. This is the first option of contacting the target respondents that cannot be reached physically.
- **Online Platform Interview.** Zoom and Google Meet are also utilized as online platforms for respondents with reliable internet connection. These apps are free of charge and are equipped with both audio and video call capabilities. This option mimics face-to-face interviews.

- **Online Survey Link.** This option is made available for respondents who prefer not to be interviewed over the telephone or via online video conferencing platforms. The survey link is a secured portal to access the questionnaire for invited respondents. This last option also gives the potential respondent a level of flexibility to participate.

Sampling

The margin of error (MOE) utilized for the sample per frontline service is consistent with Memorandum Circular No. 2020-1 and with the standard practice of MOE between 4% to 8% that is considered statistically acceptable for surveys. An oversampling of 10% and 20% were generated to include replacements in case of refusals.

For PLCs, a total 52 respondents were sampled for new applications and processing of credit fund transfer from the 79 Partner Lending Conduits (PLC) of the ACPC. Due to its small population size, complete enumeration is still targeted to account for replacements in case issues might arise in reaching respondents or refusals in responses.

For institutional capacity building programs of ACPC such as mentoring programs and training and online seminars, a total of 500 respondents were selected with MOE at 3.28% at 95% confidence level. The MOE is adjusted for a finite population correction factor for a population size of 1,083 clients for both training and mentoring services.

For the sampling allocation of credit programs, a sample size of 400 respondents was utilized, with 4.97% MOE at 95% confidence level, adjusted for the total population of 30,093 borrowers consisting of SFFs and MSEs. In distributing the sample of respondents, specific regions were included in the sampling frame to mimic the distribution of the population of ACPC borrowers among major island groups. These regions account for 66% of the clients who availed of ACPC credit programs, ensuring the integrity of the survey to utilize a nationally representative sample.

Table 2. Sampling Frame for Loan Disbursement Service

MAJOR AREA	REGION	POPULATION FOR SAMPLING FRAME			TARGET SAMPLE SIZE		
		Individual/ SFF	Group/ MSE	All Borrowers	Individual/ SFF	Group/ MSE	All Borrowers
Luzon	4A	4,458	120	4,578	86	2	111
Luzon	5	6,050	73	6,123	117	2	148
Visayas	7	2,754	15	2,769	53	0	67
Visayas	8	2,055	17	2,072	40	0	50
Mindanao	9	1,397	2	1,399	27	0	34
Mindanao	10	2,353	22	2,375	46	1	57
Mindanao	11	1,350	19	1,369	26	0	33
TOTAL		20,417	268	20,685	395	5	400

Survey Instrument

To capture the total citizen/client experience, expectations, and satisfaction in the different ACPC frontline services, satisfaction feedback questionnaires were developed and pretested for each frontline service to be assessed. The survey follows the prescribed service quality dimensions prescribed by ARTA:

- **Responsiveness** - the willingness to help, assist, and provide prompt service to citizens/clients and/or businesses.
- **Reliability (Quality)** - the provision of what is needed and what was promised, in accordance with the policy and standards, with zero to a minimal error rate.
- **Access & Facilities** - the convenience of location, ample amenities for a comfortable transaction, and the use of clear signages and modes of technology.
- **Communication** - the act of keeping citizens and businesses informed in a language they can easily understand, as well as listening to their feedback.
- **Costs** - the satisfaction with timeliness of the billing, billing process/es, preferred methods of payment, reasonable payment period, value for money, acceptable range of costs, and qualitative information on the cost of each service.
- **Integrity** - the assurance that there is honesty, justice, fairness, and trust in each service while dealing with the citizens/clients and businesses.
- **Assurance** - the capability of frontline staff/s to perform their duties, product and service knowledge, understanding citizen/client needs, helpfulness, and good work relationships.
- **Outcome** - the rate in terms of achieving outcomes or realizing the intended benefits of government services.

During pretest, the average time for the interview was ten minutes which is within the optimum time for respondents to answer without feeling fatigued.

Rating System

A 5-point Likert scale was used for the rating of respondents' satisfaction to gain more insights on how strongly clients felt when they availed the frontline services of the ACPC.

Table 3. Satisfaction Rating Scale

Numerical Rating	Adjectival Rating	Spectrum	Explanation
5	Very Satisfied / Strongly Agree	Positive	Performance of the department/agency meets and exceeds the needs and expectations for the benefit of the citizens/clients served. The service had a few minor problems or none at all. If there were a few minor problems, a corrective action might have already taken place which is deemed highly effective
4	Satisfied / Agree	Positive	Performance of the department/agency meets the minimum expectations of the citizens/clients served. The

			service had a few minor problems or none at all. If there were a few minor problems, a corrective action might have already taken place which is deemed highly effective.
3	Neither Satisfied nor Dissatisfied / Neither Agree nor Disagree	Neutral	This is the midpoint at which the respondents cannot truly pick a side in the spectrum. However, this does not mean that the respondents have no opinion or do not know. Performance of the department/agency neither meets nor does not meet the minimum expectations of the citizens/clients served.
2	Dissatisfied / Disagree	Negative	Performance of the department/agency does not meet the minimum expectations of the citizens/ clients served. There are several elements or aspects in the department's/agency's service that reflects a problem for which the department/agency has not yet identified corrective actions. If there were corrective actions, then the action is perceived by the citizens/clients as ineffective or has not been fully implemented to be effective.
1	Very Dissatisfied / Strongly Disagree	Negative	Performance of the department /agency does not meet most or did not meet any of the expectations of the citizens/clients served. There are several elements or aspects in the department/agency's service that reflects a serious problem for which the department/agency has not yet identified corrective actions. If there were corrective actions, then the action is perceived by the citizens/clients served as very ineffective or has totally been disregarded.

III. RESULTS

Processing of Applications for New PLCs

Of the eleven respondents for this type of frontline service, six were from Luzon, four in Mindanao, and one in Visayas.

There was a generally favorable response in the overall high satisfaction rating for processing new applications for PLCs, with a reported average of 4.6. Among the reasons for the high rating were the guidance provided and the accommodating demeanor of ACPC staff. They also noted the great service and quick response on their queries.

On average, respondents reported that they are very satisfied on all 22 indicators of service quality as seen on Table 4. Indicators on Integrity and Assurance dimensions recorded the highest average numerical ratings. Meanwhile, albeit very satisfied ratings, 18% of respondents provided a neutral rating on cost of fund management, and 9% gave similar ratings on indicators referring to terms and conditions on fund disbursement and other benefits derived from the program. These indicators can be reviewed by ACPC for improvement.

Table 4. Summary of Satisfaction Ratings for Processing of Applications for New PLCs

Dimensions	Indicators	Rating Scale and Distribution of Responses (n=11)					Average Numerical Rating	Adjectival Rating
		5	4	3	2	1		
Responsive	Assistance provided by ACPC representatives/ staff	64%	36%	0%	0%	0%	4.6	Very Satisfied
	Timeliness of credit fund processing and release	64%	36%	0%	0%	0%	4.6	Very Satisfied
	Addresses additional fund/capital requirements	73%	27%	0%	0%	0%	4.7	Very Satisfied
Reliability	Faithfulness of ACPC to its program guidelines	73%	27%	0%	0%	0%	4.7	Very Satisfied
Access and Facilities	Documentary and other requirements in requesting credit fund/capital	73%	27%	0%	0%	0%	4.7	Very Satisfied
	Technology (i.e. Through acpc portal and emails) used in requesting credit fund/capital	64%	36%	0%	0%	0%	4.6	Very Satisfied
Communication	Process of availing of program funds easy to understand	73%	27%	0%	0%	0%	4.7	Very Satisfied
	Print and online information, education and communication (IEC) materials used by the program	73%	27%	0%	0%	0%	4.7	Very Satisfied
	Program briefings/orientations conducted	73%	27%	0%	0%	0%	4.7	Very Satisfied
Costs	Program fund management arrangement	73%	27%	0%	0%	0%	4.7	Very Satisfied
	Terms and conditions on fund disbursement	73%	18%	9%	0%	0%	4.6	Very Satisfied
	Cost of fund management arrangement	64%	18%	18%	0%	0%	4.5	Very Satisfied
Integrity	Fair treatment	82%	18%	0%	0%	0%	4.8	Very Satisfied
	Honest transaction by ACPC	91%	9%	0%	0%	0%	4.9	Very Satisfied
	Trustworthiness of ACPC	91%	9%	0%	0%	0%	4.9	Very Satisfied
Assurance	Competence of ACPC representatives/ staff in performing their duties	82%	18%	0%	0%	0%	4.8	Very Satisfied

	Knowledge of ACPC representatives/ staff to answer your questions	91%	9%	0%	0%	0%	4.9	Very Satisfied
	Helpfulness of ACPC representatives/ staff	73%	27%	0%	0%	0%	4.7	Very Satisfied
	Good working relationship with ACPC representative/ staff	82%	18%	0%	0%	0%	4.8	Very Satisfied
Outcome	Monetary benefits derived from the program (e.g., credit funds received)	55%	45%	0%	0%	0%	4.5	Very Satisfied
	Other benefits derived from the program (e.g., expansion of clientele, increase in loan portfolio, etc.)	55%	36%	9%	0%	0%	4.5	Very Satisfied
	Timeliness in realizing intended benefits of the program	82%	18%	0%	0%	0%	4.8	Very Satisfied
OVERALL RATING		64%	36%	0%	0%	0%	4.6	Very Satisfied

*Equivalent Adjectival Rating: 4.5 - 5 = Very Satisfied; 3.5 - 4.4 = Satisfied; 2.5 - 3.4 = Neither Satisfied nor Dissatisfied; 1.5 - 2.4 = Dissatisfied; 1 - 1.4 = Very Dissatisfied

In general, respondents commented that they feel grateful and satisfied with ACPC's services in processing new applications for PLCs. They suggest more programs and funds for qualified PLCs as well as guidance and information dissemination of ACPC programs. Interviewees (2 respondents) also raised if there are possible ways to impose interest or processing fee, (e.g., 1% of the loan value), either to cover part of facilitating monitoring and validation of loan applications or as additional source of income to assist in the financial sustainability of the organization.

Processing of Credit Fund Transferred to PLCs

43 respondents were interviewed to assess client satisfaction on processing of credit fund transferred to PLCs. 47% are based in Luzon, 37% are from Mindanao, and 16% belong to Visayas.

Overall rating registered for this type of frontline service is very satisfactory at 4.6, with 72% of the interviewees reporting the highest satisfaction rating of 5. This is a significant improvement from the 4.4 overall rating in 2020, with an adjectival assessment equivalent to satisfactory. This is also reflected in the assessment of service quality dimensions wherein 21 out of 23 indicators reported an average numerical rating of at least 4.5 on a scale of 1 to 5, with 5 being the highest. Compared to the client satisfaction survey conducted by ACPC themselves one year prior, the results of the 2021 CSS displayed considerable improvements for this type of frontline service.

Among respondents who availed of this service in 2021, reliability and integrity dimensions are ACPC's strongest suit. Indicators on faithfulness of ACPC to the program guidelines and honest transactions received the highest average rating of 4.8. Albeit satisfactory ratings, indicators for improvement identified by most respondents refer to timeliness of credit fund processing release and cost of fund management received an average rating of 4.4. Table 5 displays a summary of satisfaction ratings for processing of credit fund transferred to PLCs.

Table 5. Summary of Satisfaction Ratings for Processing of Credit Fund Transferred to PLCs

Dimensions	Indicators	Rating Scale and Distribution of Responses (n=43)					Average Numerical Rating	Adjectival Rating
		5	4	3	2	1		
Responsive	Assistance provided by ACPC representatives/ staff	79%	19%	0%	2%	0%	4.7	Very Satisfied
	Timeliness of credit fund processing and release	58%	33%	5%	2%	2%	4.4	Satisfied
	Address your additional fund/capital requirements	72%	26%	2%	0%	0%	4.7	Very Satisfied
Reliability	Faithfulness of ACPC to its program guidelines	79%	19%	2%	0%	0%	4.8	Very Satisfied
Access and Facilities	Documentary and other requirements in requesting credit fund/capital	72%	26%	0%	2%	0%	4.7	Very Satisfied
	Technology (i.e. Through acpc portal and emails) used in requesting credit fund/capital	70%	30%	0%	0%	0%	4.7	Very Satisfied
	Submitting loan disbursement reports online using the ACPC ACE Portal	65%	35%	0%	0%	0%	4.7	Very Satisfied
Communication	Process of availing of program funds easy to understand	74%	19%	2%	5%	0%	4.6	Very Satisfied
	Print and online information, education and communication (IEC) materials used by the program	67%	26%	5%	2%	0%	4.6	Very Satisfied
	Program briefings/orientations conducted	65%	33%	0%	2%	0%	4.6	Very Satisfied

Costs	Program fund management arrangement	67%	26%	5%	2%	0%	4.6	Very Satisfied
	Terms and conditions on fund disbursement	67%	26%	5%	2%	0%	4.6	Very Satisfied
	Cost of fund management arrangement	58%	33%	5%	5%	0%	4.4	Satisfied
Integrity	Fair treatment	79%	14%	5%	2%	0%	4.7	Very Satisfied
	Honest transaction by ACPC	81%	14%	5%	0%	0%	4.8	Very Satisfied
	Trustworthiness of the ACPC	79%	16%	5%	0%	0%	4.7	Very Satisfied
Assurance	Competence of the ACPC representatives/ staff in performing their duties	72%	23%	2%	0%	2%	4.6	Very Satisfied
	Knowledge of ACPC representatives/ staff to answer your questions	72%	26%	2%	0%	0%	4.7	Very Satisfied
	Helpfulness of the ACPC representatives/ staff	74%	21%	2%	0%	2%	4.7	Very Satisfied
	Good working relationship with the ACPC representative/staff	77%	21%	2%	0%	0%	4.7	Very Satisfied
Outcome	Monetary benefits you have derived from the program (e.g., credit funds received)	65%	23%	12%	0%	0%	4.5	Very Satisfied
	Other benefits you have derived from the program (e.g., expansion of clientele, increase in loan portfolio, etc.)	67%	28%	5%	0%	0%	4.6	Very Satisfied
	Timeliness in realizing intended benefits of the program	65%	26%	7%	2%	0%	4.5	Very Satisfied
OVERALL RATING		72%	21%	5%	2%	0%	4.6	Very Satisfied

*Equivalent Adjectival Rating: 4.5 - 5 = Very Satisfied; 3.5 - 4.4 = Satisfied; 2.5 - 3.4 = Neither Satisfied nor Dissatisfied; 1.5 - 2.4 = Dissatisfied; 1 - 1.4 = Very Dissatisfied

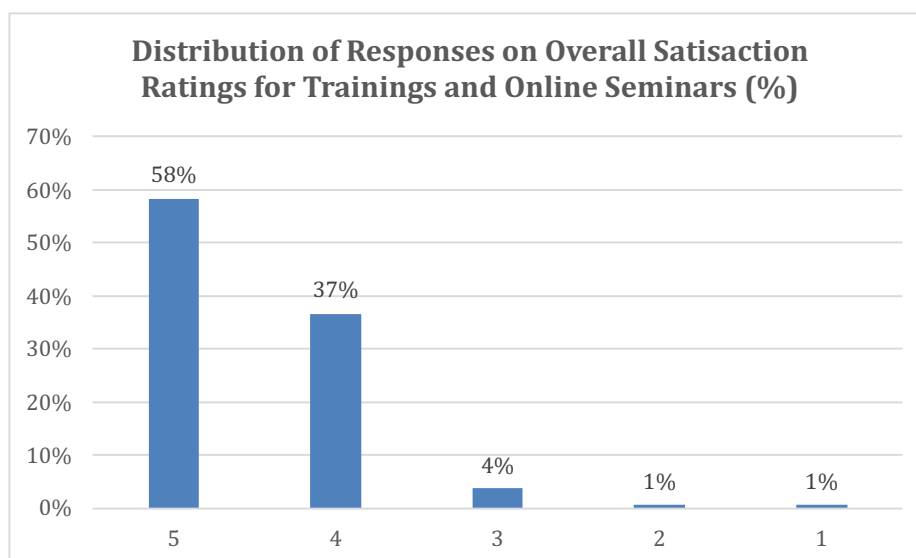
34 out of the 43 respondents reported that they belong to existing PLCs who have already availed of this frontline service in previous years. Roughly two-thirds (23) observed improvements in ACPC's service delivery while the rest (11) noted the same satisfactory experience as before.

Respondents expressed their gratitude of ACPC's valuable assistance and service delivery. Common suggestion for improvement include timeliness and fund disbursement to PLCs to quickly respond to the needs of their clients. Early dissemination of the guidelines or policies to be followed by PLCs was also raised (7 respondents). There was a suggestion to incorporate fund drawdown target list to be incorporated in the system's portal for easier identification and submission. Scrutiny of farm plan budgets was also mentioned as a concern. Some respondents also mentioned about assistance such as subsidies and an increase in funds and monetary benefits to cover for administration costs and to ensure sustainability of their programs (8 respondents). The respondents who gave dissatisfied ratings cited that ACPC should be more responsive to them and their needs.

Institutional Capacity Building Activities – Trainings and Online Seminars

Of the 365 respondents who participated in ACPC's training and online seminars, 53% belong to Luzon, 35% are from Mindanao, and 12% are in Visayas.

An average overall satisfaction rating of 4.5 is reported for trainings and online seminars on a scale of 1 to 5, with 5 being the highest. 95% of the respondents noted a rating of either 4 or 5 on their overall assessment for this frontline service. While the distribution of responses is similar to the previously self-conducted client satisfaction survey of the agency in 2020, improvements are noted in the overall conduct of this type of capacity building activity a year after. The overall numerical assessment for trainings and online seminars in 2020 CSS was 4.4, with an equivalent adjectival rating of satisfactory.



As shown in Table 6, 23 out of 24 indicators received a highly satisfactory assessment from the interviewees, with ratings ranging between 4.5 and 4.6. All indicators under Responsive, Integrity, and Assurance dimensions registered the highest average numerical rating of 4.6. This result is evident when respondents were asked about their reasons on their overall ratings for trainings and online seminars. Interviewees mentioned about ACPC staff as well as the trainers being helpful and accommodating on their questions. Some further noted that

the trainings provided were timely and necessary in improving the skills of those managing an enterprise. While respondents are generally satisfied, indicator on costs and fees under the Cost dimension can be considered as an area for improvement. Some respondents also expressed their concern for ACPC to extend some form of assistance on processing their loans and financial support for their respective agricultural endeavors.

Table 6. Summary of Satisfaction Ratings for ICB Activities on Trainings and Online Seminars

Dimensions	Indicators	Rating Scale and Distribution of Responses (n=341)					Average Numeric Rating	Adjectival Rating
		5	4	3	2	1		
Responsive	Assistance provided by ACPC representatives/ staff	64%	32%	2%	0%	1%	4.6	Very Satisfied
	Timeliness of conduct of training	62%	35%	3%	0%	1%	4.6	Very Satisfied
	Training as a response to the respondent's capacity building needs	63%	33%	3%	0%	1%	4.6	Very Satisfied
Reliability	ACPC's delivery of the needed service according to its policies and standards	57%	37%	4%	1%	1%	4.5	Very Satisfied
Access and Facilities	Convenience of the location of the training venue and that the amenities available leads to a comfortable learning experience	53%	42%	4%	1%	0%	4.5	Very Satisfied
	Documentary and other requirements for the training	55%	39%	4%	1%	1%	4.5	Very Satisfied
	Accessibility of the course materials (slides, templates and presentation)	57%	38%	4%	1%	1%	4.5	Very Satisfied
	Technology used in conducting the training (e.g. Video conferencing platforms)	57%	38%	4%	1%	0%	4.5	Very Satisfied
Communication	Language/dialect used in the training	66%	32%	2%	0%	0%	4.6	Very Satisfied
	Print and online information, education, and communication (IEC) materials used	60%	35%	5%	1%	0%	4.5	Very Satisfied
	Engaging speakers with the participants during the discussion/webinar	64%	33%	3%	1%	0%	4.6	Very Satisfied

	Clarity and understandability of the course materials (slides, templates and presentation)	60%	37%	2%	1%	0%	4.6	Very Satisfied
Costs	Costs/fees	51%	37%	8%	0%	0%	4.4	Satisfied
Integrity	Fair treatment by ACPC	66%	29%	4%	0%	0%	4.6	Very Satisfied
	Honest transaction of ACPC with the respondent	68%	27%	4%	0%	1%	4.6	Very Satisfied
	Trustworthiness of the ACPC	67%	29%	3%	0%	1%	4.6	Very Satisfied
Assurance	Competence of the training facilitators/ trainers	67%	31%	2%	0%	0%	4.6	Very Satisfied
	Knowledge of the ACPC representatives/ staff to answer questions	64%	33%	1%	1%	0%	4.6	Very Satisfied
	Helpfulness of the ACPC representatives/ staff	66%	32%	2%	1%	0%	4.6	Very Satisfied
	Good working relationship with the ACPC representative/ staff	64%	31%	4%	1%	0%	4.6	Very Satisfied
Outcome	Training services in terms of what the respondent has learned	63%	34%	2%	1%	0%	4.6	Very Satisfied
	Confidence with the additional knowledge gained from the training	64%	32%	3%	1%	0%	4.6	Very Satisfied
	Knowledge learned is in line with the learning objectives of the training	63%	34%	2%	1%	0%	4.6	Very Satisfied
	Results of applying what the respondent has learned from the training	61%	33%	4%	1%	1%	4.5	Very Satisfied
OVERALL RATING		58%	37%	4%	1%	1%	4.5	Very Satisfied

*Equivalent Adjectival Rating: 4.5 - 5 = Very Satisfied; 3.5 - 4.4 = Satisfied; 2.5 - 3.4 = Neither Satisfied nor Dissatisfied; 1.5 - 2.4 = Dissatisfied; 1 - 1.4 = Very Dissatisfied

154 out of the 365 respondents noted it was their first time to attend training from ACPC while the remaining 211 interviewees had previous experience participating in capacity building activities by the agency. 66% noted a better experience as compared to their previous training with ACPC while 33% felt they had the same experience as before.

Most respondents mentioned a good experience and knowledge gained in attending trainings and expressed their interest to participate again in future capacity building sessions by ACPC, especially if conducted on a face-to-face setup. Some respondents raised that internet connectivity issues affect their level of participation (18 respondents). More examples, visual presentation, and further explanation were also recommended to help the respondents in understanding the topics and lessons better (15 respondents). In addition, there were suggestions to improve promotion and information dissemination of ACPC's capacity building activities to reach more participants who can benefit from the program. Some respondents also wished to be informed of the schedule of trainings and offers ahead of time (12 respondents).

Institutional Capacity Building Activities – Mentoring

138 respondents correspond to clients who availed of ACPC's mentoring program. 39% of them are from Mindanao, 33% belong to Luzon and 26% are in Visayas. Three interviewees refused to disclose their location.

Overall results on client satisfaction for the mentoring program is highly favorable with an average rating of 4.7, with 69% of respondents reporting an overall rating of 5. This result is consistent with an improved rating from the 2020 client satisfaction survey conducted by ACPC, wherein overall average rating is reported at 4.45 for mentoring program of the agency. In addition, roughly 51% of the respondents in the previous year provided highly satisfactory ratings for this type of frontline service.

Most respondents noted the prompt and efficient response to their queries and the accommodating demeanor displayed by ACPC staff. All 21 indicators used to assess service quality dimensions for this frontline service registered a very satisfactory rating. Indicator pertaining to helpfulness of ACPC representatives and staff garnered the highest average rating of 4.8. Table 7 shows the summary of satisfaction ratings for each service quality dimension of the mentoring program of ACPC.

Table 7. Summary of Satisfaction Ratings for ICB Activities on Mentoring

Dimensions	Indicators	Rating Scale and Distribution of Responses (n=127)					Average Numeric Rating	Adjectival Rating
		5	4	3	2	1		
Responsive	Assistance provided by ACPC representatives/ staff	75%	22%	2%	0%	0%	4.7	Very Satisfied
	Timeliness of conduct of mentoring	67%	31%	1%	0%	0%	4.7	Very Satisfied
Reliability	Mentoring as a response to the respondent's	70%	28%	1%	0%	0%	4.7	Very Satisfied

	capacity building needs							
	ACPC's delivery of the needed service according to its policies and standards	69%	29%	2%	0%	0%	4.7	Very Satisfied
Access and Facilities	Convenience of the platforms/tools (gmail, Phone Calls/Texts etc.) used during mentoring	66%	30%	4%	0%	0%	4.6	Very Satisfied
	Documentary and other requirements for the mentoring	67%	29%	3%	0%	1%	4.6	Very Satisfied
	Technology used in the mentoring (e.g. Video conferencing platforms)	72%	25%	3%	1%	0%	4.7	Very Satisfied
Communication	Mentoring	70%	28%	1%	1%	1%	4.7	Very Satisfied
	Print and online information, education, and communication (IEC) materials used	65%	33%	2%	0%	0%	4.6	Very Satisfied
Costs	Costs/fees	67%	27%	4%	0%	0%	4.6	Very Satisfied
Integrity	Fair treatment by ACPC	74%	25%	1%	1%	0%	4.7	Very Satisfied
	Honest transaction of ACPC with the respondent	74%	22%	3%	1%	0%	4.7	Very Satisfied
	Trustworthiness of the ACPC	72%	23%	2%	1%	0%	4.7	Very Satisfied
Assurance	Competence of the mentors	75%	25%	1%	0%	0%	4.7	Very Satisfied
	Knowledge of the ACPC representatives/ staff to answer questions	75%	24%	1%	0%	0%	4.7	Very Satisfied
	Helpfulness of the ACPC representatives/ staff	80%	18%	2%	0%	0%	4.8	Very Satisfied
	Good working relationship with the ACPC representative/staff	76%	22%	2%	0%	0%	4.7	Very Satisfied
Outcome	Mentoring services in terms of what the	72%	27%	1%	1%	0%	4.7	Very Satisfied

	respondent has learned							
	Confidence with the additional knowledge gained from the mentoring	74%	25%	1%	0%	0%	4.7	Very Satisfied
	Knowledge learned is in line with the learning objectives of the mentoring	72%	27%	1%	0%	0%	4.7	Very Satisfied
	Results of applying what the respondent has learned from the mentoring	68%	30%	2%	0%	0%	4.7	Very Satisfied
OVERALL RATING		69%	29%	2%	0%	0%	4.7	Very Satisfied

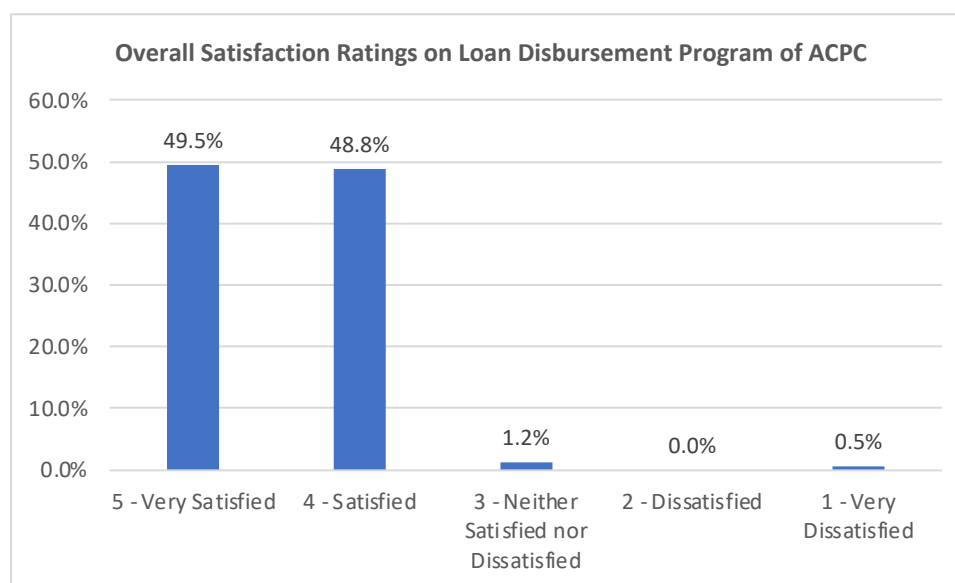
*Equivalent Adjectival Rating: 4.5 - 5 = Very Satisfied; 3.5 - 4.4 = Satisfied; 2.5 - 3.4 = Neither Satisfied nor Dissatisfied; 1.5 - 2.4 = Dissatisfied; 1 - 1.4 = Very Dissatisfied

71 out of the 138 respondents reported that it was their first time to avail of the mentoring program of ACPC while the remaining 67 interviewees have already participated in previous years. Of those with prior experience, 58% noted a better delivery of the mentoring program, 40% felt the same experience as before. While 2% (1) reported that their experience worsened, further validation may need to be conducted.

The mentoring program was lauded by most respondents, with some noting that technology was effectively utilized during the pandemic. There was a specific recommendation to invite a representative from the PLCs during trainings and workshops. Another respondent mentioned if they could also be provided with hard copies of the materials. Suggestions provided by some interviewees pertain to improving service delivery on program registration and loan application, including establishing clearer delineation of responsibility on approvals between ACPC and PLCs (22 respondents). A respondent noted experiencing conflicting regulations on loan requirements relayed by ACPC during orientation and by PLCs during processing of their application. Respondents also mentioned their need to be provided by ACPC with a specific timeframe on processes and updates on their loan applications (19 respondents). Another recommendation raised is to lessen the requirements on farm budget proposals. Respondents also expressed interest to take part in future capacity building activities of ACPC.

Loan Disbursement Program

Of the 402 borrowers interviewed for the survey, 98.3% reported that they are either satisfied or very satisfied with their overall experience availing of the loan disbursement program of ACPC. This is reflected in the average numerical rating on overall satisfaction for the loan disbursement program at 4.5.



One of the most common reasons for their favorable assessment of the program mentioned by respondents is the significant contribution of the loan in helping farmers improve their source of livelihood and income. Loans were given hassle-free at zero interest rates, no collateral, with longer maturity period and requirements are easy to comply with. Rooms for improvement reported by the respondent include faster release of loan and an extension of amortization of payments.

Table 4 displays a summary of satisfaction ratings per indicator of each service quality dimension prescribed by ARTA. 14 out of the 27 indicators registered highly satisfactory average ratings, while the remaining 13 indicators are received a satisfactory rating.

Integrity is identified as the top-ranked dimension with an average rating of its indicators calculated at 4.6, and this is reflected among the reasons why respondents also assessed the loan disbursement program. Interviewees commended the accommodating and helpful staff they transacted with when they availed of the loan.

Meanwhile, ACPC can look into its policies and processes to improve client satisfaction on the Access and Facilities dimension, albeit a generally satisfactory rating for its indicators. While about three-fifths of the respondents have yet to utilize the ACPC access portal, those who were able to access the platform reported mixed reviews

Table 8. Summary of Satisfaction Ratings for Processing of Loan Disbursement to Borrowers

Dimensions	Indicators	Rating Scale and Distribution of Responses (n=402)						Average Numerical Rating	Adjectival Rating
		5	4	3	2	1	N/A		
Responsive	Assistance provided by PLC representatives/ staff (i.e., loan application, compliance with documentary requirements)	56%	42%	2%	0%	0%	0%	4.5	Very Satisfied
	Timeliness of loan processing and release	47%	46%	6%	1%	0%	0%	4.4	Satisfied
	Loan was able to address respondent's credit needs	56%	38%	5%	1%	0%	0%	4.5	Very Satisfied
Reliability	Faithfulness of PLC to program guidelines	48%	49%	3%	0%	0%	0%	4.4	Satisfied
Access And Facilities	Convenience of location of the PLC	47%	48%	3%	1%	0%	0%	4.4	Satisfied
	Amenities of PLC for comfortable transactions	46%	52%	2%	1%	0%	0%	4.4	Satisfied
	Documentary and other requirements in requesting loan application	45%	50%	5%	0%	0%	0%	4.4	Satisfied
	Technology used in disbursements of loan (e.g., cash card, PayMaya)	36%	44%	6%	2%	0%	11%	4.3	Satisfied
	Experience in using ACPC access portal	15%	13%	3%	0%	8%	60%	3.7	Satisfied
Communication	Easy to understand loan process	60%	40%	1%	0%	0%	0%	4.6	Very Satisfied
	Print and online information, education and communication (IEC) materials used by the program	38%	52%	10%	1%	0%	0%	4.3	Satisfied
	Program briefings/orientation s conducted	52%	45%	1%	1%	0%	0%	4.5	Very Satisfied
Costs	Loan maturity	50%	46%	2%	2%	0%	0%	4.4	Satisfied
	Loan amortization (e.g., lumpsum, monthly, quarterly,	44%	53%	2%	1%	0%	0%	4.4	Satisfied

	semestral) (whatever is applicable)								
	Method of payment	49%	49%	1%	0%	0%	0%	4.5	Very Satisfied
	Interest rate	55%	41%	2%	1%	0%	0%	4.5	Very Satisfied
	Other charges	36%	53%	9%	1%	0%	0%	4.2	Satisfied
	Service fee	37%	52%	9%	2%	0%	0%	4.2	Satisfied
Integrity	Fair treatment from PLC representatives/ staff	60%	39%	0%	0%	0%	0%	4.6	Very Satisfied
	Honest transaction by PLC representatives/ staff	61%	38%	0%	0%	1%	0%	4.6	Very Satisfied
	Trustworthiness (e.g., dependable, reliable, etc.) of PLC representative/ staff	59%	41%	0%	0%	0%	0%	4.6	Very Satisfied
Assurance	Competence of the PLC representatives/ staff in performing their duties	56%	43%	1%	0%	0%	0%	4.5	Very Satisfied
	Knowledge of PLC representatives/ staff to answer your questions	56%	43%	1%	0%	0%	0%	4.5	Very Satisfied
	Helpfulness of PLC representatives/ staff	59%	40%	1%	0%	0%	0%	4.6	Very Satisfied
	Good working relationship with PLC representative/ staff	53%	46%	1%	0%	0%	0%	4.5	Very Satisfied
Outcome	Benefits you have derived from the program (i.e., able to continue income generating activities/livelihood projects)	50%	48%	1%	0%	0%	0%	4.5	Very Satisfied
	Timeliness in realizing intended benefits of the program (i.e., able to continue income generating activities/ livelihood projects)	48%	50%	2%	0%	0%	0%	4.4	Satisfied
OVERALL RATING		50%	49%	1%	0%	0%	0%	4.5	Very Satisfied

*Equivalent Adjectival Rating: 4.5 - 5 = Very Satisfied; 3.5 - 4.4 = Satisfied; 2.5 - 3.4 = Neither Satisfied nor Dissatisfied; 1.5 - 2.4 = Dissatisfied; 1 - 1.4 = Very Dissatisfied

119 borrowers out of the 402 respondents reported it was their first time to qualify for a loan. As for the remainder of interviewees, 75.3% of those with previous experience availing of the program observed better service delivery as compared to their prior transactions while a quarter felt that their experience was the same as before.

Satisfied with service delivery, most respondents expressed their desire for the loan disbursement program to be continued in the future, noting its positive effects in helping borrowers in their livelihood. Interviewees also recommended increasing the amount of loans, providing other forms of assistance and benefits, and expanding access to reach more farmers who can benefit from the program. Some also suggested to improve ACPC's monitoring and validation of the program for the agency to gain more insights on the impact of the program. Processes and schedule on the release of the loan can also be enhanced to avoid unplanned out-of-pocket expenses due to delays.

For the respondents who rated with dissatisfied scores, the following are the major comments for the scores:

- Some of the respondents suggested for easier means of paying loans especially for those who are older;
- Increase on the loan amount approved to cover their capital needs;
- More responsive updating for the status of loan applications;
- ACPC assistance when dealing with PLCs on requirements and disbursements;
- Lowering of service fees to avoid additional expenses.

IV. COMPARISON OF THE 2020 CSS TO THE CURRENT CSS

The table below shows the 2020 CSS results per service and the 2021 results for the same service.

Table 9. Distribution of Overall Ratings: 2020 CSS vs. 2021 CSS

SERVICE	OVERALL RATING				
	Very Satisfied (5)	Satisfied (4)	Neither (3)	Dissatisfied (2)	Very Dissatisfied (1)
Transfer of Credit Funds to PLC	2020				
	47%	50%	3%	0%	0%
	2021				
ICB Activities on Training and Online Seminars	72%	21%	5%	2%	0%
	2020				
	53%	42%	3%	0%	2%
ICB Activities on Mentoring	2021				
	58%	37%	4%	1%	1%
	2020				
	51%	44%	5%	0%	0%
	2021				
	69%	29%	2%	0%	0%

It can be observed that there is a general increase in the satisfaction levels among ACPC clients. Particularly for the highest satisfaction rating, there is an average increase of 16% in the number of respondents who used the rating.

For the frontline service on transfer of credit funds to PLCs, all indicators under the service quality dimension prescribed by ARTA reported an improvement in the agency's performance as compared to the results in the 2020 CSS.

Table 10. Comparison of Average Numerical Ratings for Transfer of Credit Fund to PLCs

Dimension	Indicator	Average Rating		Change
		2020 CSS	2021 CSS	
Responsive	Assistance provided by ACPC representatives/staff	4.54	4.74	improved
	Timeliness of credit fund processing and release	4.21	4.42	improved
	Address your additional fund/capital requirements	4.44	4.70	improved
Reliability	Faithfulness of ACPC to its program guidelines	4.40	4.77	improved
Access and Facilities	Documentary and other requirements in requesting credit fund/capital	4.45	4.67	improved
	Technology (i.e. Through acpc portal and emails) used in requesting credit fund/capital	4.38	4.70	improved

	Submitting loan disbursement reports online using the ACPC ACE Portal	4.37	4.65	improved
Communication	Process of availing of program funds easy to understand	4.37	4.63	improved
	Print and online information, education and communication (IEC) materials used by the program	4.29	4.58	improved
	Program briefings/orientations conducted	4.34	4.60	improved
Costs	Program fund management arrangement	4.29	4.58	improved
	Terms and conditions on fund disbursement	4.29	4.58	improved
	Cost of fund management arrangement	4.20	4.44	improved
Integrity	Fair treatment	4.56	4.70	improved
	Honest transaction by ACPC	4.58	4.77	improved
	Trustworthiness of the ACPC	4.60	4.74	improved
Assurance	Competence of the ACPC representatives/staff in performing their duties	4.53	4.63	improved
	Knowledge of ACPC representatives/staff to answer your questions	4.48	4.70	improved
	Helpfulness of the ACPC representatives/staff	4.60	4.65	improved
	Good working relationship with the ACPC representative/staff	4.63	4.74	improved
Outcome	Monetary benefits you have derived from the program (e.g., credit funds received)	4.47	4.53	improved
	Other benefits you have derived from the program (e.g., expansion of clientele, increase in loan portfolio, etc.)	4.43	4.63	improved
	Timeliness in realizing intended benefits	4.28	4.53	improved
OVERALL RATING		4.42	4.63	improved

Similar improved results can also be observed in all indicators for both capacity building activities of ACPC on trainings and online seminars and mentoring.

Table 11. Comparison of Average Numerical Ratings for Trainings and Online Seminars

Dimension	Indicator	Average Rating		Change
		2020 CSS	2021 CSS	
Responsive	Assistance provided by ACPC representatives/staff	4.49	4.59	improved
	Timeliness of conduct of training	4.43	4.57	improved
	Training as a response to the respondent's capacity building needs	4.43	4.57	improved
Reliability	ACPC's delivery of the needed service according to its policies and standards	4.42	4.48	improved
Access and Facilities	Convenience of the location of the training venue and that the amenities available leads to a comfortable learning experience	4.34	4.47	improved

	Documentary and other requirements for the training	4.33	4.46	improved
	Accessibility of the course materials (slides, templates and presentation)	4.37	4.50	improved
	Technology used in conducting the training (e.g. Video conferencing platforms)	N/A	4.51	(new indicator)
Communication	Language/dialect used in the training	4.58	4.62	improved
	Print and online information, education, and communication (IEC) materials used	4.47	4.53	improved
	Engaging speakers with the participants during the discussion/webinar	4.49	4.60	improved
	Clarity and understandability of the course materials (slides, templates and presentation)	4.44	4.56	improved
Costs	Costs/fees	4.36	4.44	improved
Integrity	Fair treatment by ACPC	4.48	4.61	improved
	Honest transaction of ACPC with the respondent	4.45	4.62	improved
	Trustworthiness of the ACPC	4.47	4.62	improved
Assurance	Competence of the training facilitators/trainers	4.51	4.64	improved
	Knowledge of the ACPC representatives/staff to answer questions	4.55	4.61	improved
	Helpfulness of the ACPC representatives/staff	4.45	4.62	improved
	Good working relationship with the ACPC representative/staff	4.42	4.59	improved
Outcome	Learnings from the service availed	4.49	4.58	improved
	Confidence with the additional knowledge gained from the training	N/A	4.58	(new indicator)
	Knowledge learned is in line with the learning objectives of the training	4.46	4.58	improved
	Results of applying what the respondent has learned from the training	N/A	4.53	(new indicator)
OVERALL		4.43	4.52	improved

Table 12. Comparison of Average Numerical Ratings for Mentoring Program

Dimension	Indicator	Average Rating		Change
		2020 CSS	2021 CSS	
Responsive	Assistance provided by ACPC representatives/staff	4.57	4.73	improved
	Timeliness of conduct of mentoring	4.43	4.66	improved
Reliability	Mentoring as a response to the respondent's capacity building needs	4.50	4.69	improved
	ACPC's delivery of the needed service according to its policies and standards	4.41	4.67	improved
Access and Facilities	Convenience of the platforms/tools (gmail, Phone Calls/Texts etc.) Used during the mentoring	4.51	4.62	improved
	Documentary and other requirements for the mentoring	4.35	4.62	improved
	Technology used in the mentoring (e.g. Video conferencing platforms)	N/A	4.67	(new indicator)

Communication	Mentoring	4.46	4.65	improved
	Print and online information, education, and communication (IEC) materials used	4.38	4.63	improved
Costs	Costs/fees	4.25	4.64	improved
Integrity	Fair treatment by ACPC	4.56	4.72	improved
	Honest transaction of ACPC with the respondent	4.52	4.70	improved
	Trustworthiness of the ACPC	4.49	4.70	improved
Assurance	Competence of the mentors	4.46	4.74	improved
	Knowledge of the ACPC representatives/staff to answer questions	4.59	4.75	improved
	Helpfulness of the ACPC representatives/staff	4.59	4.78	improved
	Good working relationship with the ACPC representative/staff	4.55	4.74	improved
Outcome	Learning from the mentoring services	4.49	4.70	improved
	Confidence with the additional knowledge gained from the mentoring	4.51	4.72	improved
	Knowledge learned is in line with the learning objectives of the mentoring	4.48	4.70	improved
	Results of applying what the respondent has learned from the mentoring	N/A	4.66	(new indicator)
OVERALL		4.45	4.67	improved

V. RESOLUTION OF REPORTED COMPLAINTS FROM HOTLINE 8888 AND CONTACT CENTER NG BAYAN (CCB)

Memorandum Circular No. 2021-02 released by the Interagency Task Force on the Harmonization of National Government Performance Monitoring, Information and Reporting Systems provided guidelines and a modified rating scale to assess client satisfaction related to resolution rate of agencies in reported complaints and grievances in Hotline #8888 and Contact Center ng Bayan portals.

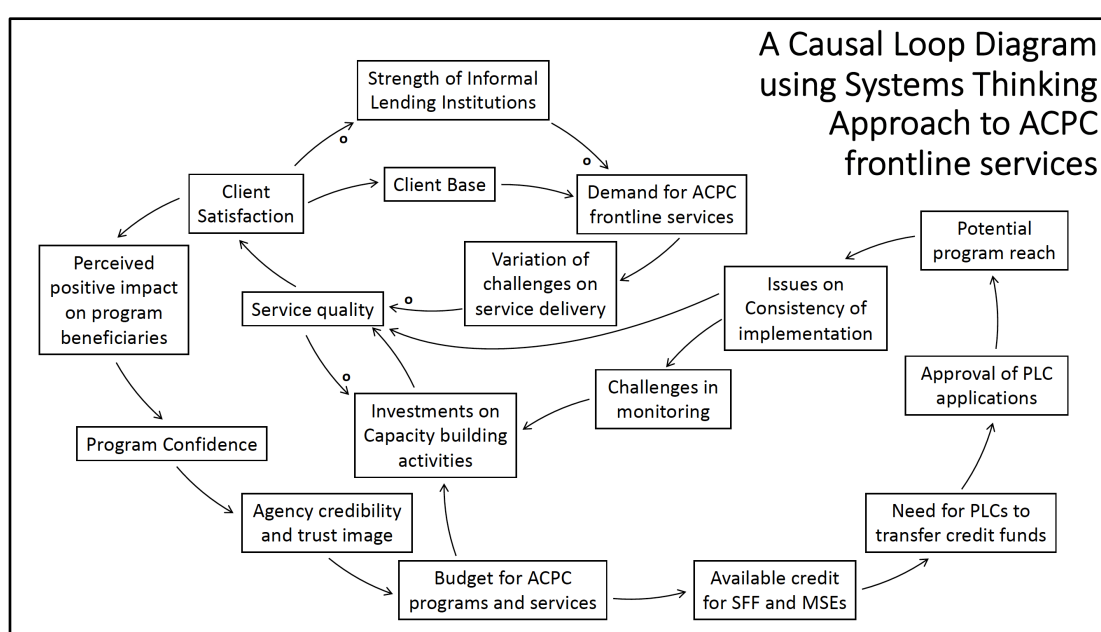
RATING SCALE FOR CITIZEN/CLIENT SATISFACTION RESULTS				
1	2	3	4	5
No submission/ Did not conduct CCSS	Low satisfaction rate with unresolved #8888/CCB complaints	Average to high satisfaction rate with unresolved #8888/CCB complaints	Average satisfaction rate with 100% #8888/CCB complaints resolved	High satisfaction rate with 100% #8888/CCB complaints resolved

Last 2021, ACPC received 16 inquiries coming from the government hotline, #8888. ACPC will most likely receive at least a rating of 4 as the agency was able to resolve all the complaints/inquiries. However, the importance of dealing with the concerns within a reasonable time was raised to keep clients satisfied when dealing with ACPC. (See Annex B for matrix on Hotline 8888 and Contact Center ng Bayan

VI. RESULTS OF AGENCY ACTION PLAN REPORTED IN FY 2020

Taking off from the results of the previous CSS, ACPC developed a plan to address the primary reasons for low satisfactions scores. ACPC identified 30 actions plans for the year 2021, all of which have been implemented. This is evidenced by majority of the respondents that affirmed ACPC was able to address their concern and that they were very satisfied with the service. (See Annex C for the 2020 Agency Action plan)

VII. CONTINUOUS AGENCY IMPROVEMENT PLAN FOR FY 2022



Part of the objectives of this report is to provide recommendation that ACPC can consider to improve the service delivery of its frontline services. Using a systems thinking approach, further analysis was conducted to gain deeper insights on the issues and concerns raised by the respondents during the client satisfaction survey and how these are interrelated with the frontline operations of ACPC. A causal loop diagram, as seen below, was formulated.

Improving client satisfaction may lead to an increase in client base. Satisfied clients expressed their interest to continue availing the services of the agency and encourage potential participants in their respective communities. This in turn will increase the demand of ACPC's frontline services. However, increasing demands from clients with a variety of concerns and characteristics may also pose challenges in service delivery that will negatively affect service quality. Thus, investments on capacity building is needed to make ACPC more responsive to different client needs and maintain the quality of its services. As service quality improves, the less likely ACPC would need to undergo capacity building and instead focus on delivering high

quality service. Likewise, program participants, such as loan applicants, may also need orientation and trainings to maximize the benefits of the frontline services of ACPC.

Further to the comments and suggestions raised in the survey, satisfied clients also commended ACPC's services for the positive impact on their skills and source of livelihood. These testimonies translate to confidence on the agency's programs and in ACPC's overall credibility. An image of trust and high performance among agency's clients and beneficiaries can be a leverage for ACPC to request higher budget allocation for their programs and services. With this, ACPC can facilitate more credit for SFFs and MSEs and they can also allocate funds to augment its capacity. As more funds become available for loans, there will also be a need to engage more PLCs to transfer credit funds to beneficiaries, thereby increasing approval of PLC applications. This would also mean that ACPC can reach more areas to provide their services. However, expanded coverage also translates to issues on consistency of implementation, taking into account various concerns in their operations (e.g., high transportation costs). Some PLCs noted that validation and monitoring can be challenging, especially if loan applicants reside on far flung areas. PLCs would also need to be provided with capacity investments in order to be more responsive.

Lastly, increasing client satisfaction, especially those who availed of the loan disbursement program, may also lead to SFFs and MSEs relying less on informal lending institutions that charge higher interest rates, making it difficult for them to repay their debts and continue to trap them in the vicious cycle of poverty. As more SFFs and MSEs participate in ACPC's frontline services, this can also encourage non-participants and potential clients to avail zero-interest loans offered by ACPC, with longer maturity and easier requirements to comply with.

While these results using systems thinking approach is preliminary, these findings are noteworthy for further analysis, especially for future policy research. Studies on impact of loans availed small farmers and fisherfolk may be helpful in drawing more insights and policy recommendations related to microfinance programs for the basic sectors of development. The presence of informal lending institutions may also be explored vis-à-vis the coverage of ACPC on loan disbursements as well as the poverty situation in the area. Additional questions on the survey may be included (e.g., did the participant also avail of other loans aside from those offered by ACPC, and which lending institutions).

In future client satisfaction assessments, conduct of key informant interviews (KIIs) and focus group discussions (FGDs) can also be considered as part of the methodology and data collection. These can help gather more insights as to the reasons behind the satisfaction scores provided by the respondents. FGDs can be composed of 6 – 8 participants (both satisfied and dissatisfied according to the ratings). Additional survey questions, particularly probing the reasons for providing dissatisfaction ratings per indicator, may also be included to gather more insights.

Frontline Service Delivery

For this round of CSS, the responsiveness attribute is highlighted as the main area where ACPC can focus on improving. As mentioned by the respondents, clearer timelines between project implementation and actions to be taken by either of the ACPC or the PLC must be disseminated so that the response time fall within the expectation of the clients.

The following are issues and concerns raised per frontline service that would need consideration for the formulation of 2022 action plans:

Issues and Concern	Plan of Action
New PLC applications	
Imposing interest or processing fee (1% of loan value) to loan applications	Review existing policies and guidelines regarding the feasibility of this suggestion
Transfer of Credit Fund to PLCs	
Early dissemination of the guidelines or policies	Conduct regular consultation and communication with PLCs
Scrutiny of farm plan budgets	Conduct regular consultation with PLCs to assess potential technical assistance needed
Subsidies and an increase in funds and monetary benefits to cover for administration costs	Review existing policies and guidelines regarding the feasibility of this suggestion
Loan Disbursement Program	
Expanding access to reach more farmers who can benefit from the program.	Strengthen information dissemination efforts in partnership with PLCs and LGUs
Improve ACPC's monitoring and validation of the program	Conduct consultation with PLCs and program participants so that validation becomes more participatory
Improve processes and release of schedule on the release of the loans	Conduct regular consultation and communication with PLCs
Easier means of paying loans especially for those who are older;	Explore digital payment platforms and offline kiosks strategically located to be more accessible for loan borrowers
Increase on the loan amount approved to cover their capital needs;	Review existing policies and guidelines regarding the feasibility of this suggestion
More responsive updating for the status of loan applications;	Conduct regular consultation and communication with PLCs
ACPC assistance when dealing with PLCs on requirements and disbursements;	Conduct regular consultation and communication with PLCs
Lowering of service fees to avoid additional expenses.	Review existing policies and guidelines regarding the feasibility of this suggestion
Trainings and Online Seminars	
Internet connectivity issues	While digital infrastructure available within the vicinity of participants is beyond the

	control of ACPC, the agency can explore blended learning methods (online and offline) and provide training modules to offer more flexibility
More examples, visual presentation, and further explanation	Revisit current materials being used for improvement
Informed of the schedule of trainings and offers ahead of time	Posting of schedule in ACPC website; provide hard copies of publicity materials through PLCs and ACPC field offices for dissemination
Mentoring	
Improving service delivery on program registration and loan application, including establishing clearer delineation of responsibility on approvals between ACPC and PLCs	Conduct regular consultation and communication with PLCs
Conflicting regulations on loan requirements relayed by ACPC during orientation and by PLCs during processing of their application	Conduct regular consultation and communication with PLCs
Specific timeframe on processes and updates on their loan applications	Conduct regular consultation and communication with PLCs
Lessen the requirements on farm budget proposals	Conduct regular consultation with PLCs to assess potential technical assistance needed; Review existing policies and guidelines regarding the feasibility of this suggestion

ANNEX A: SURVEY QUESTIONNAIRES





2021 ACPC Client Satisfaction Survey



The All-Asian Centre for
Enterprise Development
(ASCEND) Inc.
Predictive Analytics Consultant

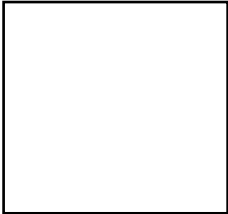
RESPONDENT INFORMATION					
Respondent's full name		Time Start (in 24:00)		QUESTIONNAIRE NUMBER AC -	
Province		Time End (in 24:00)			
City/Municipality		Gender (M/F)			
Region/Island Group		Age			
Respondent Telephone / Cellphone Number					
INTERVIEWER INFORMATION					
Interviewer Name		Status of Interview (Select applicable response) <input type="checkbox"/> 1 - Completed <input type="checkbox"/> 2 - Refused <input type="checkbox"/> 3 - Household not around/no respondent around <input type="checkbox"/> 4 - Partly Completed <input type="checkbox"/> 5 - Postponed <input type="checkbox"/> 6 - Others, specify: _____			
Interviewer ID					
Date of Interview					
QUALITY CONTROL CHECKS AND VALIDATIONS					
Back checked by:		Edited by		Data Punched by	
Back check Date		Date of Editing		Data Punch Date	
Signature		Signature		Signature	

CONSENT

By signing this consent form, you are hereby authorizing ASCEND to conduct an interview with you regarding the 2021 ACPC Client Satisfaction Survey.

Name: _____

Signature: _____

Thumb Print: 

INTRODUCTION

[ENGLISH]

Good morning/ afternoon. I am _____ from ASCEND, a research company based in Alabang, Muntinlupa City. We have been contracted by the Agricultural Credit Policy Council (ACPC) to conduct the ACPC Customer Satisfaction Survey for 2021. This survey aims to determine the level of satisfaction of its clients and how ACPC can continue to provide satisfactory service. As one of the clients of ACPC, we would like to invite you to participate in our survey. Your insights for the study will help ACPC improve its services to better serve its clients.

We would appreciate if you could spare a few minutes of your time to participate in our survey. This will only take 10 minutes, or less depending on our pacing.

Please note that this interview is being recorded for quality assurance purposes. Rest assured that all information you will share will be kept confidential as prescribed by the Data Privacy Act of 2012, so kindly respond as honestly as you can. If you wish not to have the interview recorded, please inform me now.

Let's start.

[Filipino]

Magandang umaga/hapon po. Ako po si _____ mulasa ASCEND, isang research company sa Alabang, Muntinlupa City. Kami ay kinontrata ng Argicultral Credit Policy Council upang mag sagawa ng Customer Satisfaction Survey para sataong 2021. Bilangisasamgacliente o customer ng ACPC, inaanyayahan naming kayo nalumahoksa among survey. Ang inyongmgasagot ay makakatulongsapag improve ng ACPC ng serbisyonitosamgaclientenito.

Ikagagalaknamin kung mabibigyan niyo kami ng kauntingorasupangmaging respondent sapag-aaralnaito. Itong survey aytinatayangtatagal ng 10 minutes dependesamagigingdaloy ng atingusapan.

Paalala lang po na ang interview naito ay recorded para sapagsiguardo ng kalidad ng interview. Kayo ay makasisiguradonalahat ng impormasyongiyongibibigay ay mananatilingkumpidensyal at ayonsamgaprobisyon ng Data Privacy Act of 2012 kaya'thinihiling po naminna kayo ay sasagotnangtapat base saiyongopinyon at mgakaranasan. Paki sabi lang po sakín kung gusto niyoitigil ang recording.

Magsimulana po tayo.

INSTRUCTIONS TO ENUMERATORS: USE THE LIKERT SCALE BELOW TO ANSWER THE QUESTIONS. FOR QUESTIONS THAT DO NOT APPLY TO THE PARTICULAR CASE OF A RESPONDENT, WRITE DOWN NA IN THE BOX NEXT TO THE QUESTION.

SHOWCARD	VERY SATISFIED	SATISFIED	NEITHER SATISFIED NOR DISSATISFIED	DISSATISFIED	VERY DISSATISFIED
Overall Satisfaction Rating	5	4	3	2	1

SHOWCARD	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISSAGREE	DISSAGREE	STRONGLY DISSAGREE
Overall Satisfaction Rating	5	4	3	2	1

SECTION A – Questions on Processing of Credit Fund Requests of New Partner Lending Conduits

Q1. Using the same rating scale, below are some statements that we will read to you. Kindly tell us you rating using the same scorecard.

Dimensions	Indicators Used per Dimension	Rating
A. Responsiveness	How satisfied are you with the assistance provided by ACPC representatives/staff?	
	How satisfied are you with the timeliness of credit fund processing and release?	
	How satisfied are you with how the credit fund was able to address your additional fund/capital requirements?	
B. Reliability	How satisfied are you with how ACPC has been faithful to its program guidelines?	
C. Access and Facilities	How satisfied are you with the documentary and other requirements in requesting credit fund/capital?	
	How satisfied are you with the technology (i.e. through ACPC portal and emails) used in requesting credit fund/capital?	
	How satisfied are you in submitting loan disbursement reports online using the ACPC ACE Portal?	
D. Communication	Was the process of availing of program funds easy to understand?	
	How satisfied are you with the print and online information, education and communication (IEC) materials used by the program?	
	How satisfied are you with the program briefings/orientations conducted?	
E. Costs	How satisfied are you with the program fund management arrangement?	
	How satisfied are you with the terms and conditions on fund disbursement?	
	How satisfied are you with the cost of your fund management arrangement?	
F. Integrity	Do you feel that the ACPC has treated you fairly?	
	Do you feel that the ACPC has been honest in transacting with you?	
	How satisfied are you with the trustworthiness of the ACPC?	

G. Assurance	How satisfied are you with the competence of the ACPC representatives/staff in performing their duties?	
	Do the ACPC representatives/staff have the knowledge to answer your questions?	
	How satisfied are you with the helpfulness of the ACPC representatives/staff?	
	Do you have good working relationship with the ACPC representative/staff?	
H. Outcome	How satisfied are you with the benefits you have derived from the program? [Monetary (e.g., credit fund received)	
	How satisfied are you with the benefits you have derived from the program? [Other benefits (e.g., expansion of clientele, increase in loan portfolio, etc.)	
	How satisfied are you with the timeliness in realizing intended benefits of the program?	

Q2. Overall, how satisfied or dissatisfied are you with the service provided by ACPC? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate ACPC on the overall?

Q3. Why do you say that you are [RESPONSE in Q1] with ACPC? What else? Any other reasons?

[FOR PREVIOUS CLIENTS]

Q4. Comparing the service delivery of ACPC then and now, would you say they did worse, the same, of better? (Encircle the code)

	CODE
Worse	1
Same	2
Better	3

Q5. Do you have any comments/suggestions to ACPC on how they can further improve their service delivery?

SECTION B – Questions on Processing of Application for New Partner Lending Conduits

Q1. Using the same rating scale, below are some statements that we will read to you. Kindly tell us you rating using the same scorecard.

Dimensions	Indicators Used per Dimension	Rating
A. Responsiveness	How satisfied are you with the assistance provided by ACPC representatives/staff?	
	How satisfied are you with the timeliness of the processing of the application as a PLC?	
	How satisfied are you with how the credit fund will be made available to address your additional fund/capital requirements?	
B. Reliability	How satisfied are you with how ACPC has been faithful to its program guidelines?	
C. Access and Facilities	How satisfied are you with the documentary and other requirements in applying as a PLC?	
	How satisfied are you with the technology (i.e. through ACPC portal and emails) used in the application as a PLC?	
D. Communication	Was the process of applying as a PLC and availing of program funds easy to understand?	
	How satisfied are you with the print and online information, education and communication (IEC) materials used by the program?	
	How satisfied are you with the program briefings/orientations conducted?	
E. Costs	How satisfied are you with the program fund management arrangement?	
	How satisfied are you with the terms and conditions of being a PLC?	
	How satisfied are you with the cost of your fund management arrangement?	
F. Integrity	Do you feel that the ACPC has treated you fairly?	
	Do you feel that the ACPC has been honest in transacting with you?	
	How satisfied are you with the trustworthiness of the ACPC?	
G. Assurance	How satisfied are you with the competence of the ACPC representatives/staff in performing their duties?	

	Do the ACPC representatives/staff have the knowledge to answer your questions?	
	How satisfied are you with the helpfulness of the ACPC representatives/staff?	
	Do you have good working relationship with the ACPC representative/staff?	
H. Outcome	How satisfied are you with the benefits you have derived from the program? [Monetary (e.g., credit fund received)]	
	How satisfied are you with the benefits you have derived from the program? [Other benefits (e.g., expansion of clientele, increase in loan portfolio, etc.)]	
	How satisfied are you with the timeliness in realizing intended benefits of the program?	

Q2. Overall, how satisfied or dissatisfied are you with the service provided by ACPC? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate ACPC on the overall?

Q3. Why do you say that you are [RESPONSE in Q1] with ACPC? What else? Any other reasons?

Q4. Do you have any comments/suggestions to ACPC on how they can further improve their service delivery?

SECTION C – Questions on PLCs Disbursement of Loans to End-Borrowers

Q1. Using the same rating scale, below are some statements that we will read to you. Kindly tell us your rating using the same scorecard.

Dimensions	Indicators Used per Dimension	Rating
A. Responsiveness	How satisfied are you with the assistance provided by PLC representatives/staff (i.e., loan application, compliance with documentary requirements)?	
	How satisfied are you with the timeliness of loan processing and release?	
	How satisfied are you with how the loan was able to address your credit needs?	
B. Reliability	How satisfied are you with how the PLC has been faithful to the program guidelines?	
C. Access and Facilities	How satisfied are you with convenience of location (of the conduit/PLC)?	
	How satisfied are you with the amenities (of the conduit/PLC) for comfortable transactions?	
	How satisfied are you with the documentary and other requirements in loan application?	
	How satisfied are you with the technology used in disbursements of loan (e.g., cash card, Paymaya)?	
	If applicable, how satisfied are you with your experience in using the ACPC ACCESS?	
D. Communication	Was the loan process easy to understand?	
	How satisfied are you with the print and online information, education and communication (IEC) materials used by the program?	
	How satisfied are you with the program briefings/orientations conducted by ACPC and/or the PLC?	
E. Costs	How satisfied are you with the loan maturity?	
	How satisfied are you with the required loan amortization (e.g lumpsum, monthly, quarterly, semestral)? (whatever is applicable)	
	How satisfied are you with the method of payment?	
	How satisfied are you with the interest rate?	
	How satisfied are you with the service fee?	
	How satisfied are you with the other charges?	

F. Integrity	Do you feel that the PLC representatives/staff have treated you fairly?	
	Do you feel that the PLC representatives/staff have transacted with you honestly?	
	How satisfied are you with the trustworthiness (e.g., dependable, reliable, etc.) of the PLC representatives/staff?	
G. Assurance	How satisfied are you with the competence of the PLC representatives/staff in performing their duties?	
	Do the PLC representatives/staff have the knowledge to answer your questions?	
	How satisfied are you with the helpfulness of the PLC representatives/staff?	
	Do you have good working relationship with the PLC representative/staff?	
H. Outcome	How satisfied are you with the benefits you have derived from the program (i.e. able to start-up or expand production and other income generating activities/livelihood projects)?	
	How satisfied are you with the timeliness in realizing intended benefits of the program	

Q2. Overall, how satisfied or dissatisfied are you with the service provided by ACPC? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate ACPC on the overall? _____

Q3. Why do you say that you are [RESPONSE in Q1] with ACPC? What else? Any other reasons?

[FOR PREVIOUS CLIENTS]

Q4. Comparing the service delivery of ACPC then and now, would you say they did worse, the same, of better? (Encircle the code)

	CODE
Worse	1
Same	2
Better	3

Q5. Do you have any comments/suggestions to ACPC on how they can further improve their service delivery?

SECTION D – Questions on Provision of Capacity Building Activities
(Training & Online Seminar)

Q1. Using the same rating scale, below are some statements that we will read to you. Kindly tell us your rating using the same scorecard.

Dimensions	Indicators Used per Dimension	Rating
Responsiveness	How satisfied are you with the assistance provided by ACPC representatives/staff?	
	How satisfied are you with the timeliness of conduct of training?	
	How satisfied are you with how the training has responded to your capacity building needs?	
Reliability	How satisfied are you with how ACPC has delivered the needed service according to its policies and standards?	
Access and Facilities	How satisfied are you with the convenience of the location of the training venue and that the amenities available leads to a comfortable learning experience?	
	How satisfied are you with the documentary and other requirements for the training?	
	How satisfied are you with the accessibility of the course materials (slides, templates and presentation)?	
	How satisfied are you with the technology used in conducting the training (e.g. video conferencing platforms)?	
Communication	How satisfied are you with the language/dialect used in the training?	
	How satisfied are you with the print and online information, education, and communication (IEC) materials used?	
	How satisfied are you with how the speaker/s engage with the participants during the discussion/webinar?	
	How satisfied are you with clarity and understandability of the course materials (slides, templates and presentation)?	
Costs	If any, How satisfied are you with costs/fees?	
Integrity	Do you feel that the ACPC has treated you fairly?	
	Do you feel that the ACPC has been honest in transacting with you?	
	How satisfied are you with the trustworthiness of the ACPC?	
Assurance	How satisfied are you with the competence of the training facilitators/trainers?	

	Do the ACPC representatives/staff have the knowledge to answer your questions?	
	How satisfied are you with the helpfulness of the ACPC representatives/staff?	
	Do you have a good working relationship with the ACPC representative/staff?	
Outcome	How satisfied are you with ACPC's training services in terms of what you have learned?	
	Do you feel confident with the additional knowledge you gained from the training?	
	How satisfied are you that the knowledge you learned is in line with the learning objectives of the training?	
	How satisfied are you with the results of applying what you have learned from the training?	

Q2. Overall, how satisfied or dissatisfied are you with the service provided by ACPC? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate ACPC on the overall? _____

Q3. Why do you say that you are [RESPONSE in Q1] with ACPC? What else? Any other reasons?

[FOR PREVIOUS CLIENTS]

Q4. Comparing the service delivery of ACPC then and now, would you say they did worse, the same, of better? (Encircle the code)

	CODE
Worse	1
Same	2
Better	3

Q5. Do you have any comments/suggestions to ACPC on how they can further improve their service delivery?

**SECTION E – Questions on Provision of Capacity Building Activities
(Mentoring Program)**

Q1. Using the same rating scale, below are some statements that we will read to you. Kindly tell us your rating using the same scorecard.

Dimensions	Indicators Used per Dimension	Rating
A. Responsiveness	How satisfied are you with the assistance provided by ACPC representatives/staff?	
	How satisfied are you with the timeliness of conduct of mentoring?	
B. Reliability	How satisfied are you with how the mentoring has responded to your capacity building needs?	
	How satisfied are you with how ACPC has delivered the needed service according to its policies and standards?	
C. Access and Facilities	How satisfied are you with the convenience of the platforms/tools (GMail, Phone Calls/Texts etc.) used during the mentoring?	
	How satisfied are you with the documentary and other requirements for the mentoring?	
	How satisfied are you with the technology used in the mentoring (e.g. video conferencing platforms)?	
D. Communication	How satisfied are you with the mentoring?	
	How satisfied are you with the print and online information, education, and communication (IEC) materials used?	
E. Costs	If any, How satisfied are you with costs/fees?	
F. Integrity	Do you feel that the ACPC has treated you fairly?	
	Do you feel that the ACPC has been honest in transacting with you?	
	How satisfied are you with the trustworthiness of the ACPC?	
G. Assurance	How satisfied are you with the competence of the mentors?	
	Do the ACPC representatives/staff have the knowledge to answer your questions?	
	How satisfied are you with the helpfulness of the ACPC representatives/staff?	
	Do you have a good working relationship with the ACPC representative/staff?	
H. Outcome	How satisfied are you with ACPC's mentoring services in terms of what you have learned?	

	Do you feel confident with the additional knowledge you gained from the mentoring?	
	How satisfied are you that the knowledge you learned is in line with the learning objectives of the mentoring?	
	How satisfied are you with the results of applying what you have learned from the mentoring?	

Q2. Overall, how satisfied or dissatisfied are you with the service provided by ACPC? Please use this rating scale where 5 means very satisfied, 4 means satisfied, 3 means neither satisfied nor dissatisfied, 2 means dissatisfied and 1 means very dissatisfied. How would you rate ACPC on the overall? _____

Q3. Why do you say that you are [RESPONSE in Q1] with ACPC? What else? Any other reasons?

[FOR PREVIOUS CLIENTS]

Q4. Comparing the service delivery of ACPC then and now, would you say they did worse, the same, of better? (Encircle the code)

	CODE
Worse	1
Same	2
Better	3

Q5. Do you have any comments/suggestions to ACPC on how they can further improve their service delivery?

Annex B

Hotline #8888 Complaints Received for FY 2021 (Loan application, Processing, Releases, etc)

No.	Date Received by ACPC	Reference Number	Name of Complainant	Particulars	Requested Assistance	Action Taken/Measure/s Implemented	Status
FEBRUARY							
1	26	SMS-G-20210226-835-6	Felimon E. Olegario	Concern regarding status of agri loan application in the Department of Agriculture (DA)	Follow-up of loan application	a) Facilitated the follow-up of loan application with the Partner Lending Conduit (PLC) b) Loan released by PLC last April 2021	Ticket closed (Resolved)
2	23	P20210222-690-1	Emmanuel Paguidian	Complaint against government regulations/processed/services; regarding slow releases of loan application	Follow-up of loan application	a) Facilitated the follow-up of loan application with the Partner Lending Conduit (PLC) b) Loan approved as of March 9, 2021	Ticket closed (Resolved)
3	15	SMS-G-20210211-752-26	Randy Logronio	As of Feb 2021, no feedback yet on status of loan application filed in October 2020	Follow-up of loan application	a) Mr. Logronio's application was referred to the partner lending conduit (Cooperative Bank of Bohol). b) The partner lending conduit is currently conducting CI/BI for this loan application.	Ticket closed (Resolved)
MARCH							
4	31	P20210328-781-23	Weniel Arniego Aboabo	As of Mar 2021, no feedback yet on status of ANYO/OFW loan application filed in August 2020	Follow up loan application on ANYO/OFW	a) Forwarded the loan application of Mr. Aboabo to the partner lending conduit b) Loan released last 12 April 2021	Ticket closed (Resolved)
5	9	G20210308-213-7	Joseph Talon	As of Mar 2021, no feedback yet on status of loan application filed on Feb 24, 2021	Follow-up of loan application	a) Forwarded the loan application of Mr. Talon to Nueva Vizcaya Cooperative. b) The Nueva Vizcaya Cooperative responded to Mr. Joseph Talon dated 24 March 2021 and explained to him that after conducting ocular inspection, the project site is not suitable or feasible for the reason that the proposed location is very near the riverbank.	Ticket closed (Resolved)
MAY							
6	28	P20210527-776-6	Roland Carub	Difficulty in contacting the focal person assigned in the area	Information about the SURE CODIV-19 program	Reply letter sent to Mr. Roland Carub dated 18 August 2021 explaining the ACPC programs	Ticket closed (Resolved)
JUNE							
7	15	G20210615-776-12	Anonymous	Lack of awareness of the process of loan application under the ANYO program	Information about the ANYO program loan application process	a) We could not directly address the complaint since there are no contact information to verify and confirm the identity and circumstances with which the applicant is lodging his/her complaint. b) Upon confirmation with Ms. Justiniana Catipay of the DA-Pamplona, it was not true that they are refusing to sign the submitted Farm Plan and Budget and RSBSA Enrollment Form of small farmers and fisherfolk (SFF) applicants under ANYO without the Mayor's consent, nor that only the Mayor's allies were qualified to avail the DA-ACPC AgriNegosyo (ANYO) Program. According to Ms. Catipay, there might be a misunderstanding and their conversation may have been misconstrued by the complainant. c) Ms. Catipay also contacted the ACPC Focal Person to get more information about the loan facility.	Ticket closed (Resolved)

8	15	G20210615-671-7	Joedecel Limpahan	Concern regarding requiriements to avail agri loan in DA, Bacong, Negros Oriental	To lessen the loan application requirement/s	Mr. Limpahan's application was already referred to the Rural Bank of Rizal Dumaguete Branch Office. However, his application is still subject for the bank's evaluation.	Ticket closed (Resolved)
9	14	G20210611-313-32	Anonymous	Concern regarding the unequal loan distribution by the PLC	To improve the program implementation by the PLC, particularly on loan distribution/allocation	Informed the PLC (Libacao Development Cooperative) of the anonymous complaint so that they can address it accordingly	Ticket closed (Resolved)
JULY							
10	22	P20210719-673-17	Nestor Alonzo	As of July 2021, no development yet on status of loan application filed on 2021	Follow-up loan application with the partner lending conduit	a) Assisted Mr. Nestor Alonzo in following up the status of his loan application with Producers Savings Bank Corporation (PSBC) b) Mr. Alonzon is currently still completing the submission of the loan requirements	Ticket closed (Resolved)
11	16	PCC-GDP-07-08-2021-168	Emmanuel Timbak	Delayed action on the processing and release of additional funds to the PLC	Facilitate action on processing and release of additonal funds to the PLC	a) Responded to Mr. Emmanuel Timbak through email sent last 19 July 2021. We have yet to hear from Mr. Timbak in response to the email. b) However, upon verification with the PLC (SACDECO), there is no applicant with the name Mr. Emmanuel Timbak under their implementation of ANYO loan program. We could not directly address the complaint since we could not find any record of Mr. Timbak's application.	Ticket closed (Resolved)
AUGUST							
12	9	P20210809-33-6	Nestor Alonzo	Additional information in connection to the ticket reference number P20210719-673-17	Follow-up loan application with the partner lending conduit	a) Assisted Mr. Nestor Alonzo in following up the status of his loan application with Producers Savings Bank Corporation (PSBC) b) Mr. Alonzon is currently still completing the submission of the loan requirements	Ticket closed (Resolved)
SEPTEMBER							
13	29	P20210928-370-6	Brendo Gabas	Number of loan applicants that can be accommodated by the PLC is very limited	To improve the program implementation by the PLC, particularly the very limited number of loan applicants that can be accommodated by the PLC	a) Responded to Mr. Brendo Gabas through email sent last 20 October 2021. The procedures and policies of DA-ACPC's ANYO Credit Program was explained by the ACPC's focal person in Negros Oriental to Mr. Brendo Gabas. b) The five-person limit mentioned by Mr. Gabas is also not in the program guidelines	Ticket closed (Resolved)
OCTOBER							
14	19	SMS-P-20211018-497-4	Joseph Jessie Diamante	Loan maturity policy was reduced from 5 years to 1 year just before the loan was approved.	DA to coordinate with the PLC regarding the loan maturity policy	a) The ACPC staff already coordinated and explained the loan features of the program to Mr. Diamante. B) ACPC coordinated with the PLC to discuss the request of Mr. Diamante to extend his loan maturity	Ticket closed (Resolved)
NOVEMBER							
15	15	P20211111-183-25	Crisente Go	PLC does not respond to emails from the loan applicant.	Loan applicant to transact directly with ACPC instead	The ACPC staff already coordinated with Mr. Go and explained the reason why ACPC cannot transact directly with the loan applicants. The law requires that DA-ACPC programs should be implemented through partner lending conduits (PLCs).	Ticket closed (Resolved)

CONTACT CENTER NG BAYAN
(Loan application, Processing, Releases, etc)

No.	Date Received by ACPC	Reference Number	Name of Complainant	Particulars	Requested Assistance	Action Taken/Measure/s Implemented	Status
1	Nov 25, 2021	UDK 2021-0827-0371	Hermenigildo B. Abria	Request assistance for the project (Integrated nursery for fruit trees , coconuts & forest trees, ornamentals & herbals etc,,)	Request assistance for the project (Integrated nursery for fruit trees , coconuts & forest trees, ornamentals & herbals etc,,)	Already sent response letter to Mr. Abria dated December 9, 2021 for the requirements needed.	Ticket closed (Resolved)

Annex C

ACPC Status of Action Plan for Improvement in 2021 ICB-Advocacy Division (As of December 31, 2021)

Frontline Services	Dimension	Reasons for Dissatisfaction	Plan of Action/Improvement	Status of Actions Taken (Implemented or not Implemented)	Improvements to the process/service (Plans)
Training and Online Seminar	Responsiveness	a) Difficulty was experienced in understanding the discussion (i.e., specifically mentioned was the discussion on business planning);	<ol style="list-style-type: none"> 1. Continue to conduct evaluation after each component of the business plan has been discussed. This is being done by asking the participants relevant and open-ended questions related to the topic discussed. 2. Allot longer time for open forum to encourage the participants to clarify parts that are vague to them. 3. Use the local dialect (if possible) since some of the staff speak Bisaya and others speak Ilocano. This would facilitate understanding for the participants since the lecture is done in their dialect. 	<ol style="list-style-type: none"> 1. Implemented. Post training evaluation form, which serves as a tool to assess the level of understanding of participants was updated. 2. Implemented. More time has been allotted for the open forum by reducing the period allotted for the preliminary part of the workshop. 3. Implemented. Local dialects are being used during one-on-one mentoring. 	<p>The BP template of ACPC has been further simplified (tables were inserted to present important data to avoid lengthy descriptions.</p> <p>The team developed the business plan instructional manual (written in Tagalog) to further guide the loan applicants in accomplishing their business plans</p>

		b) Program guidelines were not discussed during the training session.	4. Discuss briefly the six (6) step application process during the business planning workshop	4. Implemented. The basic features (maximum loanable amount, duration, service fee rate, etc) of the credit facilities were reiterated to refresh the loan applicants.	<p>Program guidelines are now reiterated in the training sessions.</p> <p>Increased number of Partner Lending Conduits (PLCs), from 2 to 5, engaged as training partners to provide onsite training to ACPC Credit Program borrowers who cannot attend on-line training.</p>
	Reliability	<p>a) Phone calls to ACPC staff (i.e., to query on requirements) are not being answered.</p> <p>b) Lack of follow up assistance to participants.</p>	<p>1. Phone lines of AD staff and the Facebook page of AD are also open and easy to reach.</p> <p>2. Will continue to conduct follow-ups through email, text messages and calls to remind the applicants to attend online workshops.</p>	Implemented. The ACPC-ISMD developed the on-line ACPC ACCESS Portal to make it easier for the borrowers to track their loan application and documentation status.	<p>With this action, the turn-out rate on the number of BPs submitted against the total number of BPW attendees as of November 29, 2021, is 83.67% (292/349), while the turn out rate in 2020 was only 32.68% (268/820).</p>

			3. Conduct follow-up in the submission of draft business plans and other required documents that they need to submit.		
	Access and Facilities	<p>a) Some requirements are very difficult to prepare; and</p> <p>b) The process of joining a training activity of ACPC is complicated and difficult to understand.</p>	<p>1. Simplify further the business plan and/or the farm plan templates and provide sample business plans</p> <p>2. Continue conducting training through Google Meet, Zoom and other free online platforms for video conferencing.</p> <p>3. Send meeting invitations through email and text messages to notify the applicants, especially the ones with no constant internet access.</p>	<p>1. Implemented. The needed formulas are embedded in the financial report templates (income statement, cash flow statement and financial ratios) for easier calculation. The Business Plan Template Instructional Manual has also been uploaded in the ACPC-ACCESS portal.</p> <p>2. Also, video presentations on how to prepare a business plan have been uploaded for the benefit of the loan applicants.</p> <p>3. Implemented. The ACPC-ISMD developed the on-line ACPC ACCESS Portal to make it easier for the borrowers to join a training activity.</p> <p>4. Implemented. Also, to cover the borrowers with poor internet connections, the ACPC thru the AD has engaged</p>	<p>Number of business plans submitted by workshop participants has increased from <u>32.68%</u> during the last period to <u>83.67%</u>.</p> <p>Average number of training participants has decreased from <u>717</u> to <u>358</u>.</p>

				the services of the ACPC-Trained-officers of two (2) PLCs (RB Rizal and RB Solano) and conducted on site training with borrowers.	
	Communication	Need to expound and use more examples during the training particularly on topics having to do with financial aspects.	1. Provide sample business plans with financial projections (worksheet) as reference.	1. Implemented. Actual financial examples such as farm plan and budget, projected income statement, and cash flow were already included in the latest PowerPoint presentation materials for better appreciation. Financial aspect files include sample amounts as well as automatically generated computations for financial ratios and auto summations.	Financial projections in the business plan are now automatically generated.
	Assurance	a) Resource person forgot to take into consideration that some of the training participants are only beginners;	1. Conduct separate BPW for start-ups and another for existing businesses. 2. Cluster the participants whether they are a start-up business, existing enterprise, and the specific programs that they are applying using the ACPC ACCESS Portal developed by the ISMD. 3. Phone lines of AD staff and the Facebook page of AD are also open and easy to reach.	1. Instead of separating the start-up from existing businesses, participants are free to choose their BPW schedules posted in the ACPC-ACCESS. - One-on-one mentoring is also conducted for some participants. 2. Implemented. AD staff have been responding	By mixing the start-ups with existing MSEs, the experienced MSEs applicants voluntarily share their knowledge and practices related to their projects with the newbies.

		<p>b) no one responds to calls/emails of the participants; and</p> <p>c) participants do not receive any follow-ups from ACPC.</p>		<p>accordingly to calls and emails of loan applicants.</p> <p>3. “Kumustahan“ portion was included in all training modules to get updates on the status of the participants’ loan application.</p>	<p>Concerns of borrowers related to their loan applications are immediately coordinated with PDD staff.</p> <p>Borrowers’ concerns related to the loan application process are addressed faster.</p>
	Outcome	<p>a) Not clear to the participants whether there is assurance of approval or funding of their projects; and</p> <p>b) The training is a source of delay for the participant’s project plans.</p>	<p>1. Emphasize during BPW that the appropriate actions of Lending Conduits on loan applications will depend on their project evaluation which includes thorough evaluation on the workability of the agri-business project proposals of loan applicants.</p> <p>2. Explain that the BPW aims to help the loan applicants in preparing better and/or viable business plans acceptable to Lending Conduits.</p>	<p>Implemented</p> <p>Implemented</p>	<p>It has become clearer to participants that their access to the program loan will depend on the project evaluation by the PLC.</p> <p>Applicants can track the status of their loan application through ACCESS Portal.</p>

			<p>3. Also emphasize during the Business Planning workshops that the credit decision lies with the lending conduit.</p> <p>4. Follow-up from applicants the submission of the revised business plan (after attending BPW).</p>		
Mentoring Services	Responsiveness	<p>a) long application process (i.e., Kaya loan, RSBA registration), and</p> <p>b) Difficulty in completing requirements.</p>	<p>1. Reiterate and make them understand the relevance of the different steps in loan facilitation process before their loan dockets will be endorsed to PLCs.</p> <p>2. Conduct One-on-one mentoring (revision and completion of business plan)</p>	<p>Implemented</p> <p>Implemented. Applicants are individually assisted in accomplishing their business plans and provided guidance on where to secure the other required documents. (i.e RSBSA, FishR, FFEDIS)</p> <p>- The registration with appropriate agencies (DTI, BIR, LGUs) is discussed during the conduct of Basic Registration and Simple Bookkeeping Training</p>	<p>The relevance of the different steps in loan facilitation process has become clearer to the applicants.</p> <p>Increase in percentage of applicants who can complete requirements (from 56.27% to 69.15%)</p>

	Reliability	<p>a) Delayed approval pending submission of revised business proposal, and</p> <p>b) No response from PLC on the status of application since submission of the revised proposal.</p>	<p>Assign one (1) AD staff to do the following tasks:</p> <ol style="list-style-type: none"> 1. Accept the draft business plans submitted thru on-line of loan applicants 2. Distribute the same to other other AD staff to facilitate mentoring and revision of the document 3. Follow-up the status and completion of BPs. 4. Facilitate the endorsement of said BPs to the PDD. <p>- Forward concerns to SPMOs to fast-track loan application of the concerned applicant.</p>	<p>Implemented. Borrowers with completed business plans are regularly being endorsed to PDD for evaluation.</p> <p>Implemented. Also, borrowers are now able to track on-line the status of their loan application thru the ACPC ACCESS Portal.</p>	<p>Faster endorsement of borrowers with completed business plans for evaluation.</p> <p>Loan applicants are now updated with their loan application status.</p>
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Status of ACPC Action Plan for Improvement in 2021
Program Development Division
(As of December 31, 2021)

Frontline Services	Dimension	Reasons for Dissatisfaction	Plan of Action/Improvement	Status of Actions Taken (Implemented or not Implemented)	Improvements to the process/service
Transfer of Credit Funds to Partner Lending Conduits	Responsiveness	Untimely/late release of the funds.	<ol style="list-style-type: none"> Continue regular coordination with the PLCs for the updating of the status of their credit fund. ACPC staff advised the PLCs about the situation particularly on the unavailability of funds from June to September 2020 as the agency then was awaiting the release of Bayanihan 2 funds from DBM. 	<ol style="list-style-type: none"> Implemented. Regularly communicated with the PLCs on the status of their credit fund applications. More staff have been assigned to assist in the review of the legal documents. 	Streamlined the process in reviewing the legal documents as part of the processing of fund release activity. Review-time was shortened to 1 week from 2-3 weeks.
	Reliability	PLCs were disallowed from reflowing the PLEA funds.	- For the year 2020, majority of the ACPC-LC MOA under PLEA has already expired, preventing the reflow of funds to re-availing borrowers. In January 2021, a MOA for the renewal of PLEA was disseminated to regional teams to address the concern.	<ul style="list-style-type: none"> Implemented. The renewal of MOAs for the PLEA was facilitated by the regional ACPC teams for some PLCs. Other qualified PLEA borrowers were transitioned to the ANYO Program in order for them to re-avail of loans. 	PLEA borrowers in good standing (good repayment track record) were able to immediately re- avail of loans.
	Costs	Difficulties and delays experienced in requesting for	- No issuance of Deed of Assignment to newly approved LCs in 2020 for continuous withdrawal of credit fund for disbursement to borrowers without the need to request for authority to draw.	- Implemented. Deed of Assignment requirements for newly approved LCs	-PLCs immediately disbursed to target approved borrowers without securing

Frontline Services	Dimension	Reasons for Dissatisfaction	Plan of Action/Improvement	Status of Actions Taken (Implemented or not Implemented)	Improvements to the process/service
		authority to withdraw credit funds.	<ul style="list-style-type: none"> - LCs just must submit immediately the copies of Loan Disbursement Reports (LDR) to ACPC staff. - LCs with requests to use a different account not governed by DOA for ACPC funds were also approved. 	<ul style="list-style-type: none"> - in 2020 was no longer required. - Implemented. PLCs now submit their LDRs to ACPC on-line. - Implemented. Conducted post-validation activity to verify new accounts not governed by DOA. 	drawdown letter from ACPC but subject for post validation.
	Outcome	Late release of funds.	<ul style="list-style-type: none"> - Immediate processing of vouchers upon receipt of complete requirements for fund release submitted by the Lending Conduit 	<ul style="list-style-type: none"> - Implemented. Quick processing of vouchers as soon as documentary requirements are received. - Also implemented an increase in the frequency of work schedules to allow the staff responsible of the accounts to process the release of the funds on time. 	<ul style="list-style-type: none"> -Vouchers were prepared/processed within the day after receiving all documentary requirements. -Funds were transferred to PLCs on time.