



# Philippine Agri Finance news

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**ACPC Exec. Dir. Jovita M. Corpuz, chair of the 2013 Gawad Saka Search for Outstanding Small Farmer/Fisherfolk Organization**

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*ACPC Exec. Dir. Jovita M. Corpuz was designated to chair the National Technical Committee (NTC) for the 2013 Gawad Saka Search for Outstanding Small Farmer/Fisherfolk Organization. The Gawad Saka for the Outstanding Small Farmer/Fisherfolk Organization (OSFFO) is given to a farmers'/fisherfolk's organization with the best exemplary contributions in the total development of agriculture, and the upliftment of the quality of life of Filipino farmers/fisherfolk.*



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# ACPC Releases P1B to Landbank and PCFC for the Agriculture & Fisheries Financing Program

By Norman William S. Kraft

**P**1 billion has been released by the Agricultural Credit Policy Council (ACPC) to the Land Bank of the Philippines (LBP) and the People's Credit and Finance Corporation (PCFC) for the implementation of the Agriculture and Fisheries Financing Program (AFFP).

The funds were released by ACPC on December 27, 2013 to the two Government Financing Institutions (GFIs), with LBP receiving P550 million; and the PCFC, P450 Million.

The General Appropriations Act of 2013 provides that the P1 billion appropriated to ACPC is for "the establishment of a flexible credit facility for the benefit of small farmers registered in the Registry System of Basic Sectors in Agriculture (RSBSA) as an alternative to the rigid and stringent credit facilities usually provided by banks."

The ACPC Governing Council consequently approved ACPC

Resolution No. 2, Series of 2013, on July 18, 2013 for the establishment of the Agriculture and Fisheries Financing Program or AFFP. After a thorough review process, the Implementing Guidelines of the AFFP were then approved by Department of Agriculture (DA) Secretary and ACPC Chair, Proceso J. Alcala, during the 55th ACPC Governing Council Meeting held on December 9, 2013 at the Office of the DA Secretary in Diliman, Quezon City.

Other members of the ACPC Governing Council present during the meeting were Bangko Sentral ng Pilipinas (BSP) Deputy Governor and ACPC Vice-Chair, Nestor G. Espenilla, Jr.; and Department of Finance (DoF) Undersecretary Jeremias N. Paul, Jr. Also in the meeting was Sec. Alcala's permanent representative to the ACPC Governing Council, DA Undersecretary Bernadette Romulo Puyat.

Members of the ACPC Management Committee who also attended the meeting were Executive

Director Jovita M. Corpuz, Deputy Executive Director Ramon C. Yedra, Deputy Executive Director Jocelyn Alma R. Badiola, Director Cristina G. Lopez, Director Magdalena S. Casuga, Director Norman William S. Kraft, Director Veronica Paden-Santos, and Director Melito M. Montenegro.

The implementation of the AFFP intends to enhance "financial inclusion" of the rural poor – particularly those who belong to the agriculture sector – as a means to bring about more inclusive growth. Insufficient access to finance by the enterprising rural poor is seen as one of the biggest constraints for advancing both rural and agricultural development. Although the local banking sector is known to have more than sufficient funds for lending, access to these funds by smallholders in the agriculture sector remains constrained.

## AFFP is for Non-ARBs

The ACPC Governing Council



The Implementing Guidelines of the Agriculture and Fisheries Financing Program (AFFP) were approved by DA Secretary and ACPC Chair, Proceso J. Alcala (2nd from right), during the 55th ACPC Governing Council Meeting held on December 9, 2013. Other members of the Council present during the meeting were BSP Deputy Governor and ACPC Vice-Chair, Nestor G. Espenilla, Jr. (2nd, clockwise); and DoF Undersecretary Jeremias N. Paul, Jr. (extreme right). Also in the meeting were Sec. Alcala's permanent representative to the ACPC Governing Council, DA Undersecretary Bernadette Romulo Puyat (3rd, clockwise); and ACPC Executive Director Jovita M. Corpuz (in foreground).



ACPC Deputy Executive Director Ramon C. Yedra (left) briefing the ACPC Governing Council on the Implementing Guidelines of the AFFP. At right is ACPC Program Development and Management Office (PDMO) Chief, Noel Clarence Ducasin.

also approved ACPC Resolution No. 3, Series of 2013, identifying non-Agrarian Reform Beneficiaries (non-ARBs) as the exclusive eligible borrowers under the AFFP. This was issued as a policy statement to prevent an overlapping of program beneficiaries with other credit programs that, on the other hand, are exclusively for ARBs, such as the Agrarian Productivity Credit Program (APCP) jointly being implemented by the Department of Agrarian Reform (DAR), DA, and the LBP.

Under the AFFP guidelines, borrowers are also required to enrol applicable or eligible agri-fishery projects for coverage under the appropriate insurance facility of the Philippine Crop Insurance Corporation (PCIC). As an exclusive arrangement under this program, the government's crop insurance premium share shall already include the farmer's share as well.

The AFFP funds transferred by ACPC shall be administered by the partner GFIs (i.e., LBP and PCFC) for a period of five years. The implementation of the AFFP, though, will also be evaluated by the Philippine Institute for Development Studies (PIDS) after two years.

For further information on the AFFP Implementing Guidelines, interested parties may get in touch with the Program Development and Management Office (PDMO) of the ACPC.



*DA Secretary Proceso Alcala and Usec. Bernadette Puyat listen to the presentation of the AFFP's Implementing Guidelines.*



*Ms Epifania Antioquia tending her backyard vegetable garden in Butuan.*

## **ACPC and DA provide P6 M Credit Assistance for Agricultural Productivity in Butuan** By Rumina A. Gil

**A** CPC Executive Director Jovita M. Corpuz, assisted by DA CARAGA OIC Regional Executive Director Edna M. Mabeza and Butuan City Mayor Ferdinand M. Amante, Jr., handed over a P1.050 million check to Antongalon Farmers Association in CARAGA, Inc. (AFACI) represented by its president Ms Epifania D. Antioquia and P5.0 million check to Antongalon Agusan Multi-Purpose Cooperative (AAMPC) represented by its chairman Mr. Gerardo M. Mag-isa as credit assistance for their agribusiness ventures.

The assistance given to AFACI will be used as additional working capital and for the purchase of a delivery truck to benefit its 33 active members who produce palay and other vegetables in their own backyard. Ms Antioquia said that incomes of cooperative members will increase because aside from the fact that transportation expenses will be minimized, the quantity of vegetables that may be spoiled will be lessened as well. They can also have wider market coverage since they can deliver their produce to other nearby municipalities anytime or as often as they want.

Mr. Mag-isa, on the other hand, said that the assistance will be used to extend rice production loan to its



1,317 members. It is also intended to boost production loan/relending, palay trading and marketing. In addition to the cooperative's existing clients and programs, there are still 1,500 hectares owned by the cooperative members that need production intervention. Using the various equipment provided by the DA-RFU CARAGA, the cooperative can also expand its services to plowing, harrowing, rotovating, land preparation and credit assistance at subsidized rates. As such, the palay produced by members can also be accommodated by the drying and milling facilities of the cooperative.

OIC RED Mabeza expressed gratitude to ACPC for giving financial assistance to the two (2) cooperatives. She reminded the recipients to use the money where it is intended wisely.

Butuan City Mayor Amante also expressed his appreciation to ACPC for reaching out to help make small farmer associations/cooperatives become big and strong. He encouraged the AFACI and AAMPC to be prudent and use the funds judiciously so that they can improve their organizations, their members and their communities as well.

ACPC Exec. Dir Corpuz said that the Direct Market Linkage Development Program or DMLDP is part of ACPC and DA through its Agribusiness and Marketing Service (AMAS) to help farmer organizations avail themselves of loans. She said that ACPC believes that "credit does not work alone," hence, other support services are necessary to ensure the success of any agribusiness venture. Hence, the recipients should coordinate closely with the DA RFU for these other support services.

The turn-over ceremony of the P6.05 million credit assistance for the enhancement of agricultural productivity in Butuan City was conducted on July 23, 2013 at the Almont Hotel's Inland Resort in Butuan City.



**Antongaon Agusan Multi-Purpose Cooperative (AAMPC) President Ms Epifania D. Antloquia (2nd from left) receives P 1.05 million credit assistance from ACPC Executive Director Jovita M. Corpuz (middle). ED Corpuz is assisted by (from left to right) Butuan City Mayor Ferdinand M. Amante, Jr., DA CARAGA OIC Regional Executive Director Edna M. Mabeza and ACPC Director Ma. Cristina G. Lopez.**



**Antongaon Agusan Multi-Purpose Cooperative (AAMPC) President Ms Epifania D. Antloquia and the truck that AAMPC was able to purchase through the DMLDP for the benefit of its 33 active members.**



**Antongaon Farmers Association in CARAGA, Inc. (AFACI) Chairman Mr. Gerardo M. Mag-Isa (middle) receives P5 million credit assistance from ACPC Executive Director Jovita M. Corpuz. Also present (from left to right) are Butuan City Mayor Ferdinand M. Amante, Jr., DA CARAGA OIC Regional Executive Director Edna M. Mabeza and ACPC Director Ma. Cristina G. Lopez.**

# ACPC Exec. Director heads 2013 Gawad Saka Search for Outstanding Small Farmer/Fisherfolk Organization

By Rudyard R. Roxas



**A** CPC Exec. Dir. Jovita M. Corpuz, through Department of Agriculture (DA) Special Order (S.O.) No. 321, was designated to chair the National Technical Committee (NTC) for the 2013 Gawad Saka Search for Outstanding Small Farmer/Fisherfolk Organization. This marks the first time the chairmanship of a Gawad Saka NTC was given to ACPC.

The Gawad Saka Award is an annual recognition given by the DA to individuals or groups showing outstanding performance in the agriculture and fishery sector under various categories. Under the Outstanding Small Farmer/Fisherfolk Organization (OSFFO) category, the recognition is given to a farmers'/fisherfolk's organization which showed the best exemplary contributions in the total development of agriculture, and the upliftment of the quality of life of Filipino farmers/fisherfolks over a given two-year period.

A "Small Farmer/Fisherfolk Organization (SFFO)," as defined in the Gawad Saka guidelines, refers to any group of small farmers/fisherfolk, of Filipino nationality, whose major/principal activity is agricultural and/or fisheries production, processing and marketing of crops, livestock and aquamarine products.



ACPC Exec. Dir. Jovita M. Corpuz (second from right) chairs the National Technical Committee (NTC) for the 2013 Gawad Saka Search for Outstanding Small Farmer/Fisherfolk Organization (OSFFO). Photo shows the NTC conducting desk evaluation to select the finalist organizations to be validated.

## Surigao-based fisher's cooperative awarded as 2013 Gawad Saka Outstanding Small Farmer/Fisherfolk Organization

By Rudyard R. Roxas

**T**he TANARIZ Fishermen Multi-Purpose Cooperative (TAFIMCO) is this year's Outstanding Small Farmer/Fisherfolk Organization (OSFFO) in the recently concluded 2013 National Gawad Saka Awards of the Department of Agriculture.

of P73,100. Twelve years after its founding, TAFIMCO now operates with a P4.43 million net surplus and P31.93 million in assets. Its membership also grew to 1,544—65% small farmers and fishers—with a paid up capital of P5.95 million.

The Gawad Saka is an annual nationwide search conducted by the DA since 1970 that gives due recognition to the outstanding contribution of various individuals and organizations in the agriculture and fisheries sector to the upliftment of the quality of life of the Filipino farmers/fisherfolks and in promoting agricultural development.

TAFIMCO is a multi-purpose cooperative operating in the Municipality of Socorro in Bucas Grande Island, Surigao Norte. The cooperative was organized in 2001 with only 23 members pooling-in an initial capital

As a multi-purpose cooperative, TAFIMCO is engaged in various business activities that contribute significantly into its success. As a major provider of financial services in the municipality, TAFIMCO was able to facilitate the growth of commerce, trade and tourism in the island. The production loan it extends to its members has been instrumental in improving agriculture and fisheries productivity. Agricultural projects of its members include livestock and poultry, coconut, vegetables, rice and corn production, and deep-sea and municipal fishing.



The validating team interviewing Manager Sheryl Coray and members of TAFIMCO's Board of Directors.

The Gawad Saka NTC for OSFFO conducted the desk evaluation of regional winners on June 20 – 21, 2013 to narrow down the selection from 12 regional candidates to six (6) finalists. A field validation of the 6 finalists was then conducted from July to August. The 6 finalists included Region II's Santiago Amos Credit and Development Cooperative (SACDECO) in Santiago, Isabela; Region IVA's Calamba Rice-Growers Multi-Purpose Cooperative in Calamba, Laguna; Region IVB's Bukang Liwayway Multi-Purpose Cooperative (Bukal MPC) in Sablayan, Occ. Mindoro; Region VIII's Holy Child Multi-Purpose Cooperative in Bato, Leyte; Region XII's Alamada

Multi-Purpose Cooperative in Alamada, Cotabato; and Region XIII's Tanariz Fishermen Multi-Purpose Cooperative in Socorro, Surigao del Norte.

The field validation process included the conduct of interviews with the organization's Board of Directors and other officers; project visits; review of related documents; and interviews with members. The results of the field validation were tabulated based on the following criteria:

**Organization/Management (20%):** Membership, Frequency of meetings, Affiliation

**Economic activities (50%):** Business operations (Book of accounts; ROI), Level of agribusiness activities (Crop production; Livestock and poultry; Fishery; Pre-post harvest facilities; Food processing; Adoption of new agri-fishery technology; Extension of loans; Procurement/marketing), Non-agricultural economic activities, and Financing

**Social activities/accomplishments (30%):** Human Resources Development, Other services rendered to members, Community involvement/services, Jobs generated, and Awards/recognition received

The result of the tabulation and the top three (3) finalists were presented to the Gawad Saka National Executive Committee (NEC) on August 23, 2013.

On September 11, 2013, the top 3 SFFOs were finally presented to the Board of Judges (BOJ) at the Philippine International Convention Center. At the end of the day, the BOJ selected the Tanariz Fishermen Multi-Purpose Cooperative as the Gawad Saka Outstanding Small Farmer/Fisherfolk Organization for 2013 (see box story Surigao-based fisher's cooperative awarded as 2013 Gawad Saka Outstanding Small Farmer/Fisherfolk Organization). The Gawad Saka awarding ceremony was held on November 15, 2013 also at the PICC.

The other members of the Gawad Saka NTC for the Search of OSFFO for 2013 were Fertilizer and Pesticide Administration (FPA) Dir. Norlito R. Gicana and Fiber Industry Development Authority (FIDA) Engr. Petronilo B. Jabay as Vice-Chairpersons; and Dir. Norman William S. Kraft, Celedonio P. Pereyra, Charleston M. Dulay, Ezrael L. Manzano and Rudyard R. Roxas of ACPC; Marilou Esterlina D. Arifalo of the Bureau of Animal Industry (BAI); Engr. Emma Z. Balabis and Gina Deungria of FIDA; Marlene Calangian of Bureau of Fisheries and Aquatic Resources (BFAR); and Rosabel C. Lubguban of the Agricultural Training Institute (ATI) as members.

It also operates the only major commercial & passenger vessel to and from Bucas Grande Island and Surigao City with its 19 metric tons M/B Angus III with a 127 seating capacity. In addition, the cooperative operates mariculture projects for mudcrabs and Lapu-Lapu and has been a major supplier of cultured fish in Socorro and other nearby municipalities, contributing significantly to the attainment of food security in these areas.

The cooperative, aside from its commitment to its members, also gave the community and its people their share of the blessings. Socialized or discounted boat fares are offered to cooperative members, senior citizens and minors, students, and personnel of the local police and fire protection units. Free boat fares are also provided for sick and deceased community-members in the municipality.

Other assistance being extended by TAFIMCO include free meal and labor in support of the municipality's Bayanihan Program, community feeding program for children, scholarships for high school children of its members, and protection of the environment through the implementation of a community-based Environmental Conservation Programs for Ecosystem Projects such as the management of Lagoon Tiktikan, participation in Bantay Dagat activities, and participation in Bantay Gubat activities.



TAFIMCO Chairman, Mr. Ferdinand Gumbing (far right, seated) and TAFIMCO Board Director, Mr. Herminigildo Sorno (middle, seated) received the Outstanding Small Farmer/Fisherfolk Organization awards during the awarding ceremony held at the Philippine International Convention Center (PICC), Pasay City on November 15, 2013. Joining them is Regional Director Edna Mabesa of DA Regional Field Unit 13 (far left, seated). Also in photo are (standing left to right) Mr. Edelito Songco, Municipal Agriculturist of Surigao Norte; Ms. Isabetta Ocampo, Regional Agriculture and Fishery Council Coordinator; Ms. Rebecca Bagnol, OIC Provincial Agriculturist and Provincial Agri-Credit Officer; Ms. Cecile Quistado, Agriculture and Fishery Council Coordinator.

TAFIMCO bested six (6) other cooperatives in the regional finals. These regional finalists were selected by the National Technical Committee (NTC) for field evaluation from the 13 regional entries nationwide. The other cooperatives who made it for field evaluation are: Santiago Amos Credit and Development Cooperative (SACDECO) in Santiago City, Isabela representing Region II; Calamba Rice Growers Multi-Purpose Cooperative (Calamba MPC) representing Region IV-A; Bukang Liwayway Multi-Purpose Cooperative (Bukal MPC) of Sablayan, Occidental Mindoro representing Region IV-B; Holy Child Multi-Purpose Cooperative (Holy Child MPC) in Bato, Leyte representing Region VIII; and Alamada Multi-Purpose Cooperative in Alamada, Cotabato representing Region XII.

The field evaluation was conducted by the NTC validating team from July to September.



The OSFFO NTC team members get off the off-road service vehicle to safely navigate their way to validate a finalist organization in North Cotabato.

SEPT. 5-6, 2013  
HOTEL SUPREME

## DA's Agricultural Guarantee Program Deputizes Agri-Credit Desk Officers as Regional Point Persons

By Norman William S. Kraft

*Participants in the AGFP Orientation-Workshop for ACDOs in Baguio City. In the top row, 2nd to 4th from the left are ACPC-PDMO Chief Noel Clarence Ducusin, ACPC-PAIS Director Norman William S. Kraft and AGFP-PMO Executive Director Floredick B. Pajarillo. In the middle row, leftmost is AGFP-PMO Manager Ramon S. Ruiz.*

The Governing Board of the Agricultural Guarantee Fund Pool (AGFP) issued Board Resolution No. 2012-0098 activating the Agricultural Credit Desk Officers (ACDOs) in the Department of Agriculture's Regional Field Units (DA-RFUs) and in the provincial governments as regional point persons in providing technical assistance to AGFP's Partner Lending Institutions, such as banks, cooperatives, non-government organizations (NGOs), small and medium enterprises (SMEs), and farmers' organizations.

As regional point persons of the AGFP, the ACDOs are being requested to assist in marketing the guarantee program and in providing technical assistance to lending institutions on their participation in the program.

The Agri-Credit Desks were first established by the DA, ACPC, DA-RFUs, and LGUs in 1995. These were institutionalized through a Memorandum of Agreement signed on May 30, 1996 between the DA and the Department of Interior and Local Government (DILG). The institutionalization of the Agri-Credit Desks was also circularized by the DILG on Oct. 17, 1997 (Memo Circular No. 97-262).

The credit desks serve as one-stop information centers on agricultural credit and credit facilities. They are manned by the Agri-Credit Desk Officers or ACDOs. The Regional ACDOs are designated by the DA Regional Executive Directors, while the Provincial ACDOs are designated by the Provincial Governors. RACDOs hold office in the DA-RFUs and PACDOs hold office in the Provincial Capitol of their respective provinces.

The AGFP orientation-workshops for the ACDOs were conducted by AGFP Program Management Office (AGFP-PMO) Executive Director Floredick B. Pajarillo, Manager Ramon S. Ruiz, Administrative Officer Rosario C. Marcelo; and Account Officers Harold Ian Quintos, Alfonso Chino Argonza IV, Genny De Torres, and Justin Dela Rueda. The orientations were held in the following venues:

- 1) Development Academy of the Philippines (DAP) in Tagaytay City for Regions IV-A, IV-B and V (August 7-8, 2013);
- 2) Supreme Hotel in Baguio City for Regions CAR, I, II and III (September 5-6, 2013);

- 3) May's Organic Garden in Bacolod City for Regions VI, VII and VIII (September 19-20, 2013);
- 4) Maxandrea Hotel in Cagayan de Oro City for Regions IX and X (October 1-2, 2013);
- 5) Royal Mandaya Hotel in Davao City for Regions XI, XII and CARAGA (October 3-4, 2013).

The orientation-workshop in Tagaytay City was attended by the RACDOs of DA-RFUs IV-A, IV-B, and V; and the PACDOs of Laguna, Oriental Mindoro, Catanduanes, Camarines Norte, Albay and Sorsogon.

In Baguio City, the activity was attended by the RACDOs (or their representative) of DA-RFUs CAR, I, II, and III; and the PACDOs of Ifugao, Benguet, Mt. Province, Ilocos Norte, Ilocos Sur, La Union, Kalinga, Pampanga, Bataan, and Nueva Ecija.

The Bacolod City orientation-workshop was attended by the RACDOs of DA-RFUs VI, VII, and VIII; and the PACDOs of Negros Occidental, Guimaras, Capiz, Antique, Negros Oriental, Siquijor, and Bohol.

For Cagayan de Oro City, the participants in the orientation-workshop were the RACDOs (or their representative) of DA-RFUs IX and X; and the PACDOs of Zamboanga de Sur, and Misamis Occidental.

In Davao City, the participants were the RACDOs of DA-RFUs IX, XI, and XII; the City ACDO of Davao City; and PACDOs of Davao Oriental, Davao del Norte, Davao del Sur, Compostela Valley, South Cotabato, Sarangani, Sultan Kudarat, Agusan del Norte, Agusan del Sur, Surigao Norte, and Surigao Sur.

In the orientations, the ACDOs were re-familiarized on the AGFP and were also presented with more detailed explanations on the guidelines and process flow of the AGFP's agricultural credit guarantee scheme. They were taught the procedures on establishing a guarantee line under the program, requesting for guarantee coverage, requesting for claims payment, and recovering subrogated receivables.

The AGFP-PMO also requested for assistance from the Agricultural Credit Policy Council (ACPC) in coordinating with and inviting all the RACDOs and PACDOs to attend the orientation-workshops and to discuss the ACPC credit programs. Dir. Norman William S. Kraft of the ACPC Public Affairs and Information Service (PAIS) and Mr. Noel Clarence Ducusin of the Program Development and Management Office (PDMO) attended the orientation-workshops in Baguio City, Cagayan de Oro

City, and Davao City; while Ms Emmalyn J. Guinto and Ms Rumina A. Gil of ACPC-PAIS attended the activity in Bacolod City together with Mr. Ducusin.

Action planning workshops were also conducted where the following were agreed upon as a result:

- 1) The AGFP-PMO shall furnish the RACDOs and PACDOs with the list of active AGFP partners in their respective areas of operations;
- 2) The RACDOs and PACDOs will prepare a list of eligible lending institutions that are non-AGFP partner lending institutions, and furnish the AGFP-PMO with the said list;
- 3) The RACDOs and PACDOs shall organize AGFP forums at the regional and/or provincial levels in coordination with the AGFP-PMO.

Some of the ACDOs immediately scheduled the conduct of marketing seminars for the AGFP within the year as part of their action plans resulting from the orientation-workshops.

ACPC, on the other hand, gave the ACDOs a "preview" of the Agricultural-Fishery Financing Program (AFFP) to already give them an idea of the new program that is being developed in which the plan is to have more significant involvement of the ACDOs in program implementation, as well as in promotion.



*ACPC-PDMO Chief Noel Clarence Ducusin discusses the design and guidelines Agricultural-Fisheries Financing Program (AFFP) to the ACDO participants in Baguio City.*



*AGFP-PMO Executive Director Floredick B. Pajarillo facilitates the action planning of the ACDO participants in Baguio City for the AGFP.*



*ACPC-PAIS Director Norman William S. Kraft re-oriens the ACDO participants in Cagayan de Oro City on the mandates of the Agri-Credit Desk Officers.*



*Participants in the orientation-workshop in Davao City.*



*Participants in the Cagayan de Oro City orientation-workshop.*



## ACPC Christmas 2013: Living the Spirit of Sharing

By Rumina A. Gil

*As a demonstration of sympathy with the victims of extremely harsh calamities that hit the country in 2013 – Typhoon Yolanda, the Zamboanga City siege, and the earthquake that caused extensive damage in Bohol and Cebu – ACPC chose to observe Christmas 2013 in a more modest manner. Keeping in mind the humbling experiences and lessons from these events, the ACPC staff shared a simple “boodle fight” lunch contributed by the different units. The simple celebration also made it possible for the employees to raise funds and share their blessings with families affected by Typhoon Yolanda. ACPC employees also joined other DA attached agencies and bureaus in rendering services to the various relief operations.*



# ACPC promotes the AMCFP in the 9th Philippine National Corn Congress

By Emmalyn J. Guinto

**A** ACPC Executive Director Jovita M. Corpuz joined DA Secretary Proceso J. Alcala and other heads of DA bureaus and attached agencies and other guests in the first-ever National Corn Quality Achievers Awards which honored the country's top five corn-producing provinces, 24 cities and municipalities, 100 corn program coordinators and farm technicians. The event was held in conjunction with the 9th Philippine National Corn Congress (PNCC) on October 23-25, 2013 at Tagaytay Vista Hotel, Tagaytay City.

With the theme, "Magmamais ating Alagaan, sa Ikakaunlad ng Sambayanan", the 9th Corn Congress brought together 1,300 corn farmers, entrepreneurs, processors, machinery manufacturers and distributors, local government officials, agriculturists and farm extension workers, and DA officials. The event was orchestrated by the Philippine Maize Federation

Inc., (PhilMaize) in cooperation with the Department of Agriculture through DA-Regional Field Unit IV- A and City Government of Tagaytay.

In his keynote speech, Sec. Alcala underscored the importance of improving the quality of Philippine corn in order to be globally competitive. He advised that, in order to further reduce production cost, corn farmers should plant high-yielding and pest-resistant seeds using modern machinery and postharvest facilities.

PhilMaize President Roger Navarro called on the congress participants to aspire for growth, innovation, and efficiency to further enhance the corn industry's productivity and competitiveness.

The three-day congress also featured techno-demo exhibits of agricultural products and machineries, technical workshops and discussion on major corn-related topics.

Technical sessions were conducted during the event covering topics on: silage development, soil management, updates on credit policy, crop insurance, opportunity in cassava, livestock industry, climate change, farm mechanization, insect resistance management, pesticides adulteration, food security and storage, technology improvement, agribusiness program, National Food Authority (NFA) Initiatives and ASEAN economic community integration.

Ms Emmalyn J. Guinto, ACPC Chief of Information Division presented the updates on agri-credit policies and the ACPC financing programs that can assist producers and other players in the corn industry. During the open forum, Ms Guinto clarified that the DA-ACPC's program, the Agro-Industry Modernization Credit and Financing Program (AMCFP), provides loans for production, processing and other activities in the value chain as well as other income-generating projects of small farmers and fishing households. The AMCFP is the government's umbrella financing program for agriculture and fisheries.

The corn congress underscored the promotion of white corn grits. The health benefits of quality protein maize and a cooking demonstration of selected corn grits recipes capped the event.



ACPC Executive Director Jovita M. Corpuz (second from right) with ACPC Economist IV Gregoria M. Guce (right) attends the first-ever National Corn Quality Achievers Awards which honored the country's top five corn-producing provinces, 24 cities and municipalities, 100 corn program coordinators and farm technicians during the 9th Philippine Corn Congress (PNCC) on October 23-25, 2013 at Tagaytay Vista Hotel, Tagaytay City.



Ms Emmalyn J. Guinto, ACPC Chief of Information Division presents the updates on agri-credit policies and the ACPC financing programs that can assist producers and other players in the corn industry during the 9th Philippine National Corn Congress on October 23-25, 2013 at Tagaytay Vista Hotel, Tagaytay City.

# ACPC & NAFC Conduct Training on M&E for Mindanao, Luzon Agri-Fishery Councils

By Emmalyn J. Guinto



*During the Trainors' Training, the participants conducted actual field monitoring of pre-identified projects using the M&E Instruments. This is to prepare them in holding "re-echo" seminars of their learning to other members of the AFC monitoring teams in their respective areas.*

The National Agriculture and Fishery Council (NAFC) and the Agricultural Credit Policy Council (ACPC) have completed conducting the series of "Trainors' Training on the Use of the Agri-Fishery Council (AFC) Monitoring and Evaluation (M&E) Instruments" for Mindanao and Luzon-based Agri-Fishery Councils (AFCs). The NAFC-ACPC training series for the Mindanao and Luzon regions was conducted in the last quarter of 2013.

The training activity for Mindanao Cluster A, composed of participants from Regions IX, X and CARAGA, was held on October 29-31, 2013 at the Prince Hotel in Butuan City. CARAGA RAFC Chair Robert D. Enciso and CARAGA Regional Executive Director (DA-RED) Edna M. Mabeza of the Department of Agriculture both graced the first day of the activity to give the welcome remarks and opening message, respectively.

The training for Mindanao Cluster B, composed of participants from Regions XI, XII and ARMM, on the other hand, was held on November 26-29, 2013 at the Royal Mandaya Hotel in Davao City. The welcome remarks and opening message for the activity were delivered by Region XI OIC RAFC Chair Rodolfo N Lopez and DA-RFU XI RED Remelyn R. Recoter, respectively.

The training for Luzon Cluster A, composed of participants from Regions I, II, III and CAR, was held on December 4-6, 2013 at the Central Luzon State University Alumni Association Hostel in Munoz, Nueva Ecija. Region III RAFC Chair Jess Simon and Nueva Ecija Provincial Agriculturist Gerry Rigos welcomed the training participants.

These three (3) training activities were the second, third and fourth in a series of Trainors' Training being conducted to train the regional and provincial

AFC chairs and their respective DA-AFC coordinators on the monitoring and evaluation (M&E) instruments developed by ACPC and NAFC under their joint project on the "Capability Building of AFCs." The first of the series was held on June 6-8, 2013 at the Development Academy of the Philippines Training Center in Tagaytay City for Luzon Cluster B, composed of participants from Regions IV-A, IV-B and V.

Through the Trainors' Training, the participants were taught on how to use the M&E Instruments' Users' Manual which is a tool in helping generate more objective and concise, but substantive reports on the status of projects being implemented by the Department of Agriculture (DA) and its agencies and bureaus. During the training, the legal bases of the role of the AFCs as monitors were emphasized as cited through DA Administrative Order No. 6 (1998) which mandates the NAFC to assist the DA in the monitoring and coordination of the agriculture and fisheries modernization process, and serve as the integrative and consultative structure for inter-agency and inter-sectoral collaboration in agriculture and fishery modernization; DA Special Order No. 542 (2007) which authorizes AFC to monitor and validate DA programs

and projects to: a) monitor/assess the status of the implementation of DA-NAFC funded projects and priority programs and to provide feedback and recommendations to further improve its program implementation; and b) mainstream private sector participation through the local AFCs in the monitoring and evaluation of the DA-NAFC programs/projects and activities. Also, DA Memorandum Circular dated 27 July 2011 and 08 June 2012 specifies the AFCs Monitoring Activities for 2011 and 2012. It was emphasized during the Trainors' Training that the monitoring function of AFCs is not for the purpose of conducting audit, but, rather, to validate whether the implementation of a DA or NAFC project is on track and if the objectives of the project are being met.

One of the major expected outputs of the Trainors' Training is for the participants to conduct "re-echo" seminars of their learning to other members of the AFC monitoring teams in their respective areas.

ACPC and NAFC staff acted as resource persons in coaching the participants on how to use the M&E instruments for monitoring seven (7) DA and NAFC implemented projects, namely:



*Among those interviewed included project beneficiaries of the Agrikulturang Kaugapay ng Bayang Pinoy Program (AKbay) beneficiaries in Butuan (left) and the Young Filipino Farmers Training Program in Japan (YFFPTJ) in Nueva Ecija (right).*



On November 26-29, 2013, NAFC and ACPC conducted the Trainers' Training at the Royal Mandaya Hotel in Davao City for participants from Regions XI, XII and ARMM. Region XI OIC RAFC Chair Rodolfo N. Lopez (3rd from left) and DA RFU XI RED Remelyn R. Recoter (4th from left) graced the activity.

1) irrigation, 2) farm-to-market roads (FMR), 3) post-harvest facilities (PHF), 4) projects under the Agrikulturang Kaagapay ng Bayang Pinoy Program (AKbay) or the Support To Emergency Livelihood Assistance Project Phase II (SELAP), 5) projects under the Livelihood Enhancement for Agricultural Development (LEAD) Roll-Over Funds, 6) the beneficiaries of the Young Farmers program (YFP), and 7) the beneficiaries of the Young Filipino Farmers Training Program in Japan (YFFPTJ).

In Butuan City and Davao City, Director Norman Kraft of ACPC presented the overview and scope of the M&E training activity for AFCs; introduced the AFC M&E User's Manual; and discussed the basic principles on how to conduct a monitoring activity. On the other hand, the same topics were presented by Mr. Elmer Estilandian of NAFC in Nueva Ecija. Ms Marcla Lanuza of the Livestock Development Authority (LDA) discussed the importance of M&E. The training in Butuan City and Nueva Ecija were facilitated by Mr. Andy Olgado and Ms Solidad Bernardo of NAFC. On the other hand, the training in Davao City was also facilitated by Mr. Olgado with assistance from another NAFC colleague, Mr. Ben Donor.

The use of the different M&E Instruments for each of the different types of projects was discussed individually. The resource persons on the M&E Instruments were NAFC's Ms Solidad Bernardo, Mr. Andy Olgado, Mr. Benjamin Donor and Ms Marilyn Gonzales; and ACPC's Ms Emmalyn Guinto, Ms Rumina Gil, Mr. Rudyard Roxas, Ms Bleth Gerardo and Ms Rachel Bustamante.

As part of the orientation and familiarization process on the M&E Instruments, the participants were also made to conduct actual field monitoring of pre-identified projects using the M&E Instruments. Through this activity, the participants were able to use the M&E Instruments themselves, thus, got their first-hand experience on how to elicit the appropriate responses, information and data that each of the aforementioned M&E Instruments need in order to generate the expected reports. The participants were then asked to share their experiences and insights from the actual monitoring activities.

The NAFC intends to institutionalize the use of the AFC M&E Instruments in the regular submission of M&E reports to NAFC by AFCs nationwide.

# DA-ACPC Conducts Agri-Credit Program Orientations and Business Planning Seminars for CARAGA, Nueva Ecija, Zamboanga del Sur

By Emmalyn J. Guinto and Rudyard R. Roxas

A total of 36 participants representing the five (5) provinces in CARAGA Region— (Agusan del Sur, Agusan del Norte, Surigao del Norte, Surigao del Norte and Surigao City) attended a two-day Ugnayang Agri-Credit and Business Planning Seminar in Surigao City on July 24-25, 2013.

Spearheaded by the Department of Agriculture-Regional Field Unit (DA-RFU) of CARAGA with assistance from the ACPC, through its Public Affairs and Information Service (PAIS), the seminar's main objectives were to orient farmers and fishers in the CARAGA Region on financing programs for the agri-fishery sector; and, at the same time, link the participants with the institutions that implement the financing programs. The seminar was also designed to give the participants an orientation on the basics of business plan preparation. The activity was conducted through the support of DA-RFU CARAGA Regional Executive Director Edna M. Mabeza, and the designated Regional Agri-Credit Desk Officer (RACDO) for CARAGA, Ms Marilou Gruyal of the Agribusiness and Marketing Assistance Division.

The seminar participants were from nine (9) farmers' organizations/

On December 4-6, 2013, NAFC and ACPC conducted the third series of the Trainers' Training at the Central Luzon State University Alumni Association Hostel in Munoz, Nueva Ecija for participants from Regions I, II, III and CAR. Region III RAFC Chair, Jess Simon (seated, 2nd from left) also participated in the training.



The second series of the NAFC-ACPC Trainers' Training was held on October 29-31, 2013 at the Prince Hotel in Butuan City for participants from Regions IX, X and CARAGA. DA CARAGA RED Edna M. Mabeza (seated, 3rd from left) and CARAGA RAFC Chair Robert D. Enciso (seated, 4th from left) attended the first day of the training.





*DA-RFU CARAGA Regional Executive Director Edna M. Mabeza, and the designated Regional Agri-Credit Desk Officer (RACDO) for CARAGA, Ms Marilou Gruyal spearheaded the conduct of the Ugnayang Agri-Credit and Business Planning Seminar in Surigao City on July 24-25, 2013. Attendees included participants representing the five (5) provinces in CARAGA Region- (Agusan del Sur, Agusan del Norte, Surigao del Norte, Surigao del Norte and Surigao City).*

associations and multi-purpose cooperatives; and local government units (LGUs) in the different provinces of CARAGA, i.e., from the offices of the Provincial and Municipal Agriculturists, as well as staff from DA-RFU CARAGA.

The resource persons were from the Agricultural Credit Policy Council (ACPC), Development Bank of the Philippines (DBP), Landbank of the Philippines (LBP), People's Credit and Finance Corporation (PCFC), Philippine Crop Insurance Corporation (PCIC), and the Agricultural Guarantee Fund Pool (AGFP).

ACPC Information Officer V, Emmalyn J. Guinto, presented the programs of the ACPC under the Agro-Industry Modernization Credit and Financing Program (AMCFP), namely: the ACPC-PCFC Agri-Microfinance Program (AMP); the Cooperative Banks Agri-Lending Program (AMCFP-CBAP); the DA-LBP Sikat Saka Program and the Typhoon Pablo Program.

ACPC Information Officer IV Rumina A. Gil discussed about ACPC and its mandates as well as the role of the Agri-Credit Desk Officers (ACDOs) in assisting in the advocacy of agri-credit programs particularly to small farmers and fisherfolk. She also gave a background on the AMCFP and its principles.

Mr. Jonathan C. Ablan, Chief, Account Management Specialist of the Development Bank of the Philippines (DBP) presented DBP's available services for farmers and fisherfolk. Ms Rosalia Deluio Account Officer of Landbank of the Philippines (LBP) Surigao City Branch presented the agrarian production credit program.

For PCFC, Mr. Dom Pantalita, Corporate Communications Manager; and Mr. Frederick Costa, Corporate Communications Officer, presented in detail the ACPC-PCFC Agri-Microfinance Program (AMP) as well as other PCFC programs that cater to agri-business financing needs. For PCIC, Atty. Rose M. Gatinao, Manager for Region X and CARAGA expounded on the government's insurance programs for farmers and fisherfolk. For AGFP, Mr. Ramon Ruiz, AGFP Manager, discussed the DA's agricultural credit guarantee program.

**Credit matching session**

All the nine farmers' organizations and cooperatives that attended submitted profile sheets containing information on proposed credit projects. The indicated loan requirements were mainly for support to rice production, cassava production, seed production, hog raising, fish production, palay trading, construction

of rice mills and warehouses, feedmill, and purchase of farm machineries and equipment. The profile sheets submitted by the participants were turned over to the concerned financial institutions for initial evaluation. Some of the participants were also able to discuss their proposed projects and loan requirements with the resource persons from ACPC, DBP, PCFC and/or AGFP.

**Business Planning**

Ms Dina Mejias, ACPC Project Development Officer IV, also conducted a seminar on business plan preparation. She explained to participants the definition, importance and the different types of business plans; and the steps in business planning.

During the workshop, the participants were asked to develop sample business plans. The participants from Surigao del Sur worked on developing a business plan for producing quality palay seeds. The participants from Agusan del Norte developed a business plan for palay/ rice trading. The participants from Surigao del Norte presented a current project on organic poultry raising which needs additional funding support. The participants from Agusan del Sur presented a rice seed production and marketing project.



*A total of 120 ARB-farmers of high-value commercial crops attended the Ugnayang Agri-Kredit Forum on December 3, 2013 at the Benigno Aquino Sr. Farmers Training Center, NIA Compound, Cabanatuan City, N. Eclja. The forum was a component of the Farm Business School (FBS) Program jointly implemented by the United Nations-FAO, DA, and the DAR.*



*ACPC Information Officer Rudyard Roxas presenting in Nueva Ecija the programs of the ACPC under the Agro-Industry Modernization Credit and Financing Program (AMCFP), such as the Sikat Saka Program.*



*Provincial Agri-Credit Desk Officer (PACDO) for Nueva Ecija, Lucita Dela Cruz and alternate Regional Agri-Credit Desk Officer (RACDO), Chat Libut awarded the Certificate of Appreciation to ACPC Dir. Norman William S. Kraft for sharing his expertise and opportunities as Resource Speaker in the Agri-Credit Forum for FBS Participants.*

Post-seminar evaluation showed that most of the participants (85%) were satisfied with the conduct of the seminar. Eighty percent (80%) of the participants also said that the topics discussed were relevant. Almost all who attended (95%), though, said that the speakers were very knowledgeable and effective (excellent) in imparting their respective topics/agri-credit programs.

#### Nueva Ecija and Zamboanga Agri-Credit Forums

Two agri-credit forums were also conducted in the provinces of Nueva Ecija and Zamboanga del Sur.

The Department of Agriculture Regional Field Unit 3 (DA-RFU 3) through its Agribusiness and Marketing Assistance Division (AMAD) in coordination with the Provincial Agriculture Office (PAO) of Nueva Ecija organized an Ugnayan Agri-Kredit Forum on December 3, 2013 at the Benigno Aquino Sr. Farmers Training Center, NIA Compound, Cabanatuan City.

The forum aimed at giving the participants exposure on the basics of fund sourcing. Participants from the municipalities of Laur, Bongabong, Pefiaranda, and Sta. Rosa in Nueva Ecija are 90 farmer-students of the Farm Business School (FBS).

Resource persons include ACPC-PAIS Director Norman William S. Kraft, ACPC Information Officer Rudyard Roxas, Land Bank of the Philippines account officer Ezra Bides, and Alalay sa Kaunlaran, Inc. account officer Rodolfo Padua, Jr.

Also in December, the AMAD of DA-RFU 9 organized a region-wide agri-credit forum or the Ugnayan sa Zamboanga Peninsula on December 9, 2013 at the Four Queens Resort, Pagadian City.

Resource speakers from the Agricultural Guarantee Fund Pool (AGFP) Mr. Louie Lumawig, guarantee officer and Mr. Justin dela Rueda, guarantee assistant and Mr. Alvin Cabato, Project Development Officer IV and Mr. Rudyard Roxas, Information Officer of ACPC presented their organization's respective financing programs.

Nineteen (19) participants representing various financial, academic, and cooperative organizations attended the activity.



Participants in the Ugnayang Agri-Credit and Business Planning Seminar in Surigao City developed and presented sample business plans during the workshop on business planning.

## ACPC joins DA and BFAR agri-fishery exhibits in the last quarter of 2013

By Rudyard R. Roxas

The Agricultural Credit Policy Council (ACPC) participated in two (2) agri-fishery exhibitions in October to inform the public about the government's credit programs for the agriculture and fishery sector.

During the 20th International Agribusiness Exhibition and Seminars at the World Trade Center in Pasay City, ACPC joined other agencies of the Department of Agriculture (DA) that provide support services to small farmers and fishers. Popularly known as Agrilink, the three-day event was held on October 10-12, 2013 and featured the theme "Common Service Facilities: Key to the Value Chain". No less than Agriculture Secretary Proceso J. Alcala, assisted by Senate Agriculture and Food Committee chairperson Senator Cynthia A. Villar, led the cutting of the ribbon that formally opened the international exhibit. Also present during the opening ceremony were foreign dignitaries from South Africa, Spain, France, The Netherlands, and Vietnam.

During the event, ACPC distributed brochures on its credit and financing programs as well

as copies of the Philippine Agri-Finance News magazine to exhibit visitors. The ACPC staff were also consulted on queries regarding credit and financial assistance needs of specific agri-fisheries projects.

On October 15-17, 2013, ACPC also participated in the Bureau of Fisheries and Aquatic Resources' (BFAR) Fish is Life: Aqua Trade Fair, Exhibit and Symposia at the Megatrade Hall 3 of the SM Megamall. The exhibit, with the theme "Asenso sa pangisdaan makakamit sa samasamang pagtutulungan", focused on the partnerships among various stakeholders in the fishery sector in carrying out conservation efforts of the marine resources as an important aspect in production.

In this event, ACPC staff, Ms Rumina A. Gil (Information Officer IV) and Mr. Joel Q. Matira (Project Development Officer IV) also gave a lecture on the agri-credit programs of ACPC particularly those under the Agro-Industry Modernization Credit and Financing Program (AMCFP) – the umbrella program of the DA for the agriculture and fisheries financing.



Agrilink 2013 visitors queued at the Department of Agriculture Information booth to get copies of Philippine Agri-Finance News magazine and other information materials.



ACPC Information Officer V, Ms Emmalyn J. Guinto (second from left) with other DA staff attend to exhibit visitors asking for information on government assistance to the agriculture and fisheries sector.



*New ACPCEA Officers discussing plans for FY 2014. From left to right: Celedonio P. Pereyra (PRO), Ronnie B. Tabucanon (Auditor), Jenny T. Aspilan (Treasurer), Ma. Adoracion T. Garcia (President), Irma L. Asis (Vice President), and Rumina A. Gil (Secretary).*

## ACPC Employees' Association Elects 2013-2015 Officers

By Rumina A. Gil

The ACPC Employees' Association (ACPCEA) elected its new set of officers during the organization's 2013 Annual General Assembly held at the ACPC Boardroom on August 30, 2013. The assembly was presided over by the outgoing ACPCEA President, Ms Emmalyn Guinto.

The new officers who will hold a fixed two-year term from September 2013 to September 2015 are the following:

**Ma. Adoracion T. Garcia – President**

**Irma L. Asis – Vice President**

**Rumina A. Gil – Secretary**

**Jenny T. Aspilan – Treasurer**

**Ronnie B. Tabucanon – Auditor**

**Celedonio P. Pereyra – Public Relations Officer**

The new ACPCEA officers lined up several activities for the socialization and welfare of the employees. These include the conduct of the following activities (1) Feeding Program and Gift Giving to Orphans; (2) employees wellness program such as sports and dance activities; (3) children's Christmas Party; (4) livelihood seminars on food processing, cosmetology, organic farming, etc.

The following activities have already been conducted during the last

quarter of the year: Halloween Party for children of ACPC staff, volunteer work during relief operations for Typhoon Yolanda victims at the Department of Agriculture and Villamor Airbase, and fund drive for the families of ACPC employees affected by Typhoon Yolanda. Some ACPCEA officers also attended the 25th anniversary of the National Federation of Employees' Association of the Department of Agriculture – Confederation for Unity, Recognition and Advancement of Government Employees (NAFEDA-COURAGE).

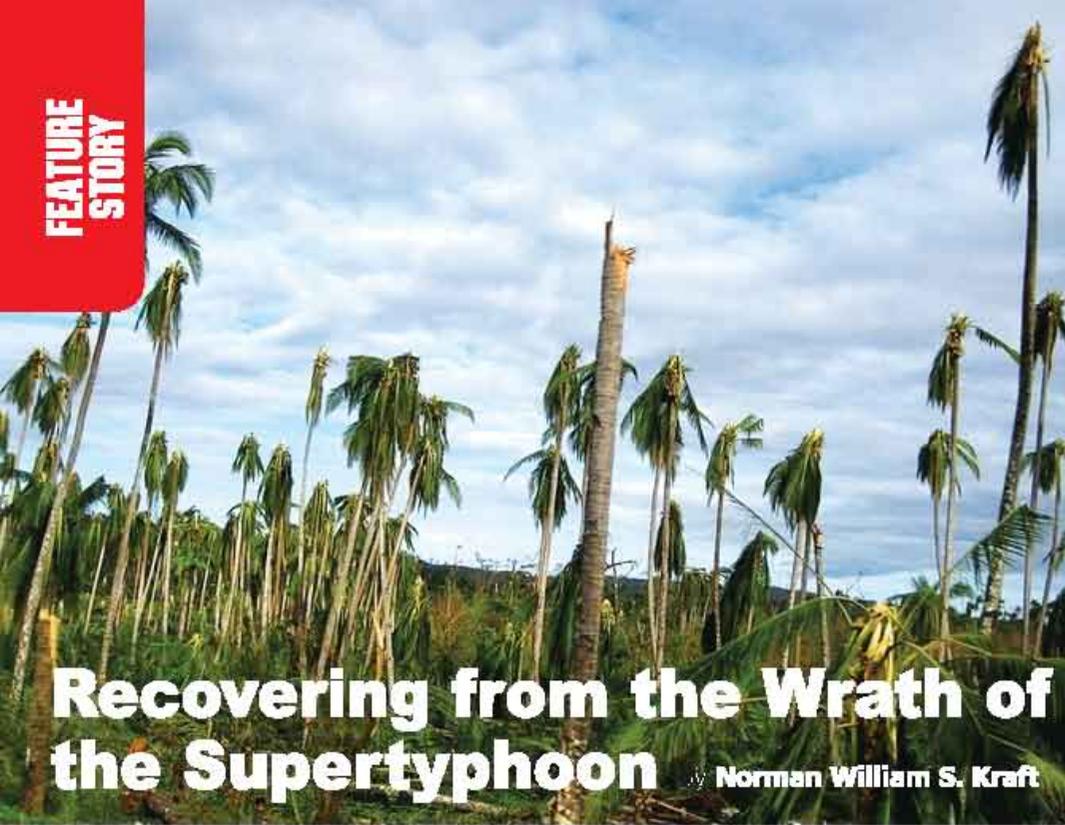
Being the sole and exclusive representative of all rank and file employees of the ACPC, the ACPCEA commits itself to the pursuit of the following objectives: (1) to establish an organization that will represent the employees of the ACPC in collective negotiation beneficial to the members; (2) to promote the moral, social and economic well-being of all the members; (3) to protect and uphold the individual and collective rights of all the members; (4) to foster harmonious and progressive labor-management relations; (5) to strive for the adoption of legislation, policies and other measures that will promote the economic, social and general

well-being of all members in particular, and the working class, in general; and (6) to promote the enlightenment of all the members in regard to their rights and obligations as union members and as employees, the present labor relation systems, the existing collective negotiation agreement (CNA) and all other matters that directly or indirectly affect the union.

The previous ACPCEA administration was able to accomplish the following in line with the above mentioned objectives: (1) conduct of several social activities (Halloween, Christmas Parties, Bingo Socials, ACPC Anniversary 2012-2013, Sports fest 2011-2012, Tree Planting 2012); (2) Involvement in other ACPC activities (birthdays, relief operations for Typhoon Pablo victims, and UP-PGH Charity Run for Urology Patients); (3) drafting if letters to DA and DBM on the ACPC Rationalization Plan requesting for 59 permanent positions; (4) attendance to NAFEDA meetings; (5) passing of ACPCEA Board Resolutions regarding ACPCEA contributions for staff affected by calamities, for death of family members, and birthdays of members; and (6) drafting of letters to GSIS to air ACPC concerns on loans and other issues.



*Members of the ACPCEA helping in the relief operations for Typhoon Yolanda victims at the DA Office. (Clockwise: Godofredo L. Espiritu, Jr., Espiritu, Conrado P. Corpuz, and Ma. Girlie S. Labrador.)*



# Recovering from the Wrath of the Supertyphoon

by Norman William S. Kraft

*Out of Mang Candido Israel Jr.'s 100 coconut hills, 25 were toppled by the strong winds of Typhoon Pablo in December 2012. In Region 11, damage to coconut farms alone due to Typhoon Pablo was valued at around P1 billion (Photo courtesy of Google Images).*

corn 4 times a year at around 15 bags (60 kg/bag) per cropping. His coconut farm, meanwhile, used to produce around 1,800 coconuts every 3 months.

With the Typhoon Pablo Incident, Mang Candido's farm revenues in 2012 fell to less than half of his usual annual farm income.

As with many of the other farmers in the province of Davao del Norte, Mang Candido's substantial reduction in farm income due to the calamity had a corresponding adverse effect on his household's ability to meet daily basic needs. This was in spite, even, of the fact that Mang Candido's household was probably better off than a lot of the others in their province since there are only 3 people residing in their home: Mang Candido himself; his wife, Tranquillina, age 59; and one of their four offspring, Lindo, age 38.

## The Cooperative Bank of Misamis Oriental (CBMO)

Mang Candido tried to recover immediately from the tragedy by re-planting soon thereafter. Yet, much as he wanted to quickly recoup his losses, financing the usual production level in his farm had become more difficult because of the untimely disruption to his cashflow.

Mang Candido had always just

**O**n December 4, 2012, Mindanao was ravaged by the strongest tropical cyclone ever to come to its shores. Typhoon Pablo, or the tropical storm internationally codenamed Bopha, was a Category 5 typhoon that packed winds reaching 280 kph.

In its wake, the supertyphoon wreaked devastation in areas covering not only Mindanao, but also Luzon and the Visayas. Lives, houses, businesses and livelihoods were lost for many of the populace in the areas that were hit. Unsurprisingly, the people most severely affected were those dependent on agriculture.

The total area of agricultural lands laid to waste by Typhoon Pablo covered approximately 163,000 hectares. Losses to agricultural production, facilities and infrastructure resulting from the typhoon amounted to a total of around P29 billion. The hardest hit were Regions 10, 11, 12 and 13 in Mindanao, which jointly accounted for 99 percent of the total value of losses.

Of the regions that were affected, Region 11 suffered the most extensive damage with 115,575 hectares of its agricultural lands levelled by the typhoon. Losses to agricultural production in the region reached almost 2 million metric tons (MT) valued at around P26 billion. Region 11's agricultural losses included P22 billion in damages to banana farms, P2 billion in

high value crops, P1.6 billion in corn, P1 billion in coconut, and P476 million in rice.

One of the farmers in this region whose life was drastically altered by Typhoon Pablo was 65-year old Candido C. Israel, Jr., or Mang Candido of New Corella, Davao del Norte.

Mang Candido cultivates 2.5 has of rice, 1 ha of white corn, and 0.75 ha of coconut. When the floods brought by Typhoon Pablo came to New Corella though, all of the rice and corn that he had planted were merely swept away. On top of this, 25 out of his 100 coconut hills were toppled by the strong winds. In one fell swoop, Mang Candido lost practically almost his entire livelihood.

In the years prior to the occurrence of Typhoon Pablo, Mang Candido could earn between around P300,000 and P350,000 annually from all his farming activities. Of this amount, approximately 80 percent would come from his palay harvest. His rice harvests used to average 150 cavans (58 kg/cavan), and he could harvest twice a year.

On the other hand, he harvested white



*Mang Candido's rice and corn crops were also swept away when Supertyphoon Pablo hit New Corella, Davao del Norte in 2012.*

relied on self-financing in operating his farm; but suddenly faced with insufficient funds, Mang Candido found himself unable to maximize the planting capacity of his farm for the first time. Moreover, he needed more funds to buy coconut seedlings as replacement for the downed trees.

It was around half a year after the calamity when Mang Candido would be visited by an Account Officer of the Tagum City, Davao del Norte Branch of the Cooperative Bank of Misamis Oriental (CBMO) in July of 2013. The CBMO Account Officer, Roy Batingal, is Mang Candido's neighbor in Purok 5-A of Bgy. Poblacion in New Corella. In fact, Mr. Batingal's parents are close friends of Mang Candido. When he visited the Israel home, Mr. Batingal left a leaflet with information on the loan products being offered by CBMO.

Mang Candido had never seen the need to avail himself of a bank loan before. This time, however, two things made him review the contents of the CBMO leaflet: one, he had trust in Mr. Batingal; and, two, he knew and accepted the fact that he needed financial assistance if he was going to be serious about bringing his farm back to its former operational level.

In the leaflet, Mang Candido read that one of the bank's loan products offered only an 8 percent per annum (p.a.) interest rate, with a term of one year. He knew this was significantly less than the 20 percent effective interest charged monthly by informal lenders in their area. He

also felt that the prescribed semi-annual amortizations or payment terms on the loan was actually not too difficult to meet.

The initial information that he read in the leaflet got Mang Candido so curious and interested in the CBMO loan product that he immediately went to see Mr. Batingal at the CBMO Tagum City Branch to get more information. While there, he was already interviewed by the Branch Manager, Mr. Enrique Jamin. In the interview, Mang Candido was informed by Mr. Jamin that the loan application requirements were also relatively easy. He just needed to fill out the application form; and provide a certification from his barangay captain, a copy of his residence certificate, and a valid identification document. Mang Candido also found out that the loan did not require any collateral at all.

### The Typhoon Pablo Special Agricultural Financing Facility

All the information that he was able to gather regarding the loan convinced Mang Candido to finally apply for the financing assistance. In August 2013 amounting to P30,000. Without knowing it, though, what Mang Candido actually availed of was a loan under the Typhoon Pablo Special Agricultural Financing Facility funded by the Agricultural Credit Policy Council (ACPC).

The special financing facility is the ACPC's response to Department of Agriculture (DA) Secretary Proceso J. Alcala's

directive to concerned DA line agencies in December 2012 to come up with immediate intervention and support programs for farmers and fisherfolk who were affected by Typhoon Pablo in Regions 10, 11, 12 and 13.

The credit facility was initially funded with P60 million through the on-going ACPC Cooperative Banks Agri-Lending Program (CBAP). The cost of fund under the facility was reduced relative to other existing programs to bring down the effective interest rate for farmer and fisherfolk borrowers in the calamity-affected areas. The special facility is being implemented by cooperative banks that are already participating in the CBAP or are eligible under the CBAP guidelines and whose operations cover the areas affected by the devastation of Typhoon Pablo...such as the CBMO.

With his DA-ACPC Typhoon Pablo Special Agricultural Financing loan from CBMO, Mang Candido financed his farm's land preparation requirements; purchased rice seedlings and corn seeds; applied fertilizers and pesticide; and paid for the required farm labor. Likewise, he bought 100 more coconut seedlings, which he expects to start yielding nuts in 4 years' time.

Mang Candido happily declares that he is already expecting to harvest his first corn crop since Typhoon Pablo in November of this year (2013). On the other hand, he will be harvesting his second rice crop for the year in December.

He attributes these major developments primarily to the opportunity given to him to access a Typhoon Pablo Special Agricultural Financing loan. Through the loan, according to Mang Candido, his perception of banks has shifted. Whereas he previously thought of banks as cold, unfriendly and "collateral-grabbing" opportunists, he has now learned to regard the bank as being instrumental in his family's quest and journey to economic recovery.



The staff of the Tagum City, Davao del Norte branch of Cooperative Bank of Misamis Oriental (CBMO). In the middle is Branch Manager Enrique Jamin; to his right is Account Officer Roy Batingal.



Mang Candido (middle) in his corn farm with CBMO Tagum City Branch Manager Enrique Jamin (left) and CBMO Account Officer Roy Batingal (right).



***Mang Candido with one of the 100 new coconut seedlings that he procured and planted courtesy of his DA-ACPC Typhoon Pablo Special Agricultural Financing loan that was disbursed through the Tagum City Branch of CBMO.***