



AGRICULTURAL CREDIT POLICY COUNCIL

CLIENT SATISFACTION MEASUREMENT REPORT 2023 (1ST EDITION)

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EXECUTIVE SUMMARY

In compliance with the Anti-Red Tape Authority (ARTA) Memorandum Circular No. 2022-05, the Agricultural Credit Policy Council (ACPC) implemented the Client Satisfaction Measurement covering the clients served in 2023. The survey covered a total five (5) external services with 234 respondents and seven (7) internal services with 474 respondents. Personal interviews, online surveys, and telephone interviews were used in order to capture the required survey responses of the sampled clients of ACPC. The overall response rate of both client types was 98%.

The result of the survey showed an average of 42.2% of the respondents are aware of the ACPC Citizens Charter and they saw it in the ACPC office during their transaction. On average, 32% of the respondents mentioned that the ACPC Citizens Charter was visible. Furthermore, an average of 35.8% of the respondents cited the ACPC Citizens Charter as very helpful during their transactions.

For 2023, ACPC received an overall satisfaction score of 86.41%. This equates to a **Satisfied** rating according to the ARTA guidelines.

In terms of the Service Quality Dimensions (SQD), the external services, six (6) SQDs namely, 'Reliability', 'Access and Facilities', 'Communications', 'Costs', 'Integrity', and 'Assurance', received "Outstanding" scores and the rest received "Very Satisfactory" ratings. For internal services received two (2) "Satisfactory" ratings specifically for 'Assurance' and 'Outcome' while the rest obtained a "Fair" rating.

External Service clients are generally satisfied with their transactions for various reasons. Processing of applications as PLCs is commended for its fast service, transparent communication, and assistance during emergencies. Credit fund requests of PLCs are handled efficiently with extensive support, fair treatment, and prompt responses to inquiries. Capacity building support for PLCs and FFO borrowers receives praise for clear objectives, timely training sessions, and direct impact on livelihoods, despite mentioning some delays and discrepancies in the experience with loan processing.

Clients who availed Internal Service transactions lauded ACPC in several areas, contributing to high levels of satisfaction among employees. The processing of petty cash payments is efficient, with fast transactions and diligent staff. Similarly, issuance of HR-related documents and supplies/equipment is smooth and responsive, with clear guidelines and proactive communication about any delays. The provision of vehicle service is commendable, with courteous drivers and prompt responses, despite occasional issues resolved promptly. Additionally, reimbursement and payable processing are swift, though improvements are needed in maintaining consistency and clarity in requirements. ICT technical support is generally reliable, with knowledgeable

and responsive staff, although there are occasional issues with Tech Konek's reliability.

The year-on-year difference (2023 vs 2022 survey results), through examining the direction of change of the results, show that one (1) Internal Services and four (4) External Services improved their rating results since last year. Two External Services rated "Outstanding" in 2022 CSS saw a decline in its rating categories in the 2023 CSM: (1) Processing of Application as Partner Lending Conduit (PLC), and (2) Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers.

The survey also provided an opportunity for respondents to share their ideas on how ACPC can improve on their service delivery. A total of 140 Internal Service clients and 60 External Service clients provided their suggestions for improvement based on their experience availing a transaction. A summary of suggestions was categorized by service quality dimensions. Faster processing time, clearer guidelines, better conduct of training, improved response time to inquiries and request, and regular monitoring and evaluation for the impact of the services were some of the commonly reported suggestions by survey respondents for improvement.

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LIST OF ACRONYMS

ACPC	Agricultural Credit Policy Council
DA	Department Of Agriculture
AMCFP	Agro-Industry Modernization Credit and Financing Program
AFMA	Agriculture and Fisheries Modernization Act
QMS	Quality Management System
CSM	Client Satisfaction Management
ARTA	Anti-Red Tape Act
RCS	Report Card Survey
PLC	Partner Lending Conduit
SFFs	Small farmers and fisherfolks
MSEs	Micro and Small Enterprises
FFOs	Farmers and Fisherfolk Organizations
TPLCs	Training Partner Lending Conduits
MOE	Margins of Error
F2F	Face to Face
CATI	Computer Assisted Telephone Interviewing
CAWI	Computer Assisted Web Interviewing
SQD	Service Quality Dimensions
NCR	National Capital Region
CAR	Cordillera Administrative Region
BARMM	Bangsamoro Autonomous Region of Muslim Mindanao

I. OVERVIEW

The Agricultural Credit Policy Council (ACPC) was created in 1986 by virtue of Executive Order 113 to assist the Department of Agriculture (DA) in synchronizing all agricultural credit policies and programs in support of the DA's priority programs. The principal mandates of the ACPC include the conduct of rural and agricultural finance policy and action research, the conduct of institutional capacity building activities for rural finance institutions and overseeing the Agro-Industry Modernization Credit and Financing Program (AMCFP) created under RA 8435, otherwise known as the Agriculture and Fisheries Modernization Act (AFMA). The vision of ACPC is to see a countryside with a sustainable and effective delivery of financial services.

Towards the pursuit of its mandates and the attainment of its vision, the ACPC obtained the ISO 9001:2015 certification for its Quality Management System (QMS) in 2019 to ensure that its services consistently meet the needs of its clients. For ISO recertification, clients' satisfaction with the services being delivered by the agency is required to be evaluated yearly. The feedback of clients also serves as input in determining necessary actions that will introduce continual improvement in the quality of the agency's service delivery.

For the 2023 ACPC Citizen/Client Satisfaction Measurement (CSM), clients' satisfaction will again be assessed using verifiable data on the feedback of ACPC clients served under all the agency's external as well as selected internal services listed in the 2023 ACPC Citizens Charter. The results of the CSM shall help guide ACPC in identifying further refinements and improvements in the different ACPC services. To ensure transparency, impartiality, and objectivity, the assessment of client satisfaction should be performed by a third-party evaluator.

The conduct of the 2023 Client Satisfaction Measurement (CSM) shall be guided by the following laws and regulations:

- R.A. 11032 "Ease of Doing Business and Efficient Government Service Delivery Act of 2018"
- ARTA MC No. 2022-05 dated 20 September 2022 (on the Guidelines on the Implementation of the Harmonized Client Satisfaction Measurement);
- ARTA MC 2023-05, dated 08 June 2023 "Supplemental Guidelines to the ARTA MC No. 2022-05
- ISO 9001:2015

Pursuant to ARTA Memorandum Circular No. 2022-05, all government agencies are required to implement the Harmonized Client Satisfaction Measurement to¹:

- a) Promote the adoption of a harmonized and standardized framework in measuring client satisfaction across all levels of the government that will ensure

¹ Taken from Project Terms Of reference

continuous improvement and enhancement of service delivery towards a more meaningful client-centered Citizen's Charter;

- b) Have a client satisfaction survey that is applicable to every government agency and is reported in a uniform manner;
- c) Have an after-service availment survey that will assess the overall satisfaction and perception of clients on the government service they availed. This will provide relevant feedback to the agency on the quality of service they are providing. The output and results of the CSM shall be incorporated in the agency's Report Card Survey (RCS) under the Overall Survey Results; and
- d) Use of a harmonized CSM tool in measuring client satisfaction.

Table 1. Summary Scores

	Score
CC Awareness:	42.2%
CC Visibility:	32%
CC Helpfulness:	35.8%
Response Rate:	98%
Overall Score:	86.41%

The table above shows the summary scores for the 2023 ACPC CSM. For the citizen's charter questions, 42.2% of respondents said that they are aware of the citizen's charter and they saw it in the ACPC office during their transaction. As for visibility, 32% of the respondents said that it was easy to and 35.8% said that the citizen's charter was very helpful during their transactions. For 2023, ACPC received an overall score of 90.47% for the satisfaction. This equates to a **Very Satisfied** score according to the ARTA guidelines.

II. SCOPE

a. Period Covered

The CSM was administered to ACPC clients with completed transactions from January to December 2023 based on the list to be given by ACPC.

b. Geographic Coverage

The survey covers internal and external services of ACPC. This includes accomplished surveys from nationwide clients (coming from Luzon, Visayas, and Mindanao) served by ACPC.

c. List of Services surveyed

Clients who have completed multiple transactions shall have the opportunity to accomplish the CSM for each availed service; A transaction is considered complete when the final step of the service availed of per the ACPC Citizen's Charter is accomplished.

The ACPC external and internal services to be evaluated are the following:

Table 2. List of Services

ACPC External Services	Types of Clients
1. Processing of Application as Partner Lending Conduit (PLC)	PLCs
2. Processing of Credit Fund Request of PLCs	PLCs
3. Provision of capacity building support activities for PLCs to become training partners	PLCs
4. Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers	FFOs
a. Direct FFO Borrowers	
b. ACPC-ACCESS Assisted Borrowers	
5. Provision of Training Funds to Training Partner Lending Conduits (TPLCs)	TPLCs
ACPC Internal Services	
1. Processing of Payment of Petty Cash	Officers and Staff
2. Issuance of HR-related Documents	Officers and Staff
3. Issuance of Supplies/ Equipment	Officers and Staff
4. Provision of Vehicle Service	Officers and Staff
5. Processing of Reimbursement and Payable	Officers and Staff
6. Provision of ICT Technical Support	Officers and Staff
7. Provision of Requested Data	Officers and Staff

The survey used the standard harmonized CSM questionnaire. The form includes client demographic questions, three (3) Citizen's Charter questions, and eight (8) questions related to the following Service Quality Dimensions:

- i. *Responsiveness* - the willingness to help, assist, and provide prompt service to citizens/clients and/or businesses.
- ii. *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.
- iii. *Access & Facilities* - the convenience of location, ample amenities for a comfortable transaction, and the use of clear signages and modes of technology.
- iv. *Communication* - the act of keeping citizens and businesses informed in a language they can easily understand, as well as listening to their feedback.
- v. *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.
- vi. *Integrity* - the assurance that there is honesty, justice, fairness, and trust in each service while dealing with the citizens/clients and businesses.

- vii. *Assurance* - the capability of frontline staff/s to perform their duties, product and service knowledge, understanding citizen/client needs, helpfulness, and good work relationships.
- viii. *Outcome* - the extent of achieving outcomes or realizing the intended benefits of government services.

d. Sampling

The sample universe and sample size for this project was in accordance with the ARTA guideline stated in section 4.3.3 of the Harmonized CSM. To compute for the sample size, ARTA prescribed Margins of Error (MOE) of 5%, and at 95% confidence level. A 20% buffer for replacements was added to anticipate for refusals and non-responses.

Table 3. Survey Sample

ACPC Services	Total Number of Transactions (Surveyed + Unsurveyed Clients)	ARTA-recommended sample size	Actual Number of Survey Responses	Response Rate
ACPC Internal Services	610	466	474	102%
Processing of Payment of Petty Cash	15	14	15	104%
Issuance of HR-related Documents	86	70	69	98%
Issuance of Supplies/ Equipment	80	66	68	102%
Provision of Vehicle Service	70	59	59	99%
Processing of Reimbursement and Payable	173	119	119	100%
Provision of ICT Technical Support	166	116	119	102%
Provision of Requested Data	20	20	25	125%
ACPC External Services	289	240	234	98%
Processing of Application as Partner Lending Conduit (PLC)	12	12	15	129%
Processing of Credit Fund Request of PLCs	122	93	93	100%
Provision of capacity building support activities for PLCs to become training partners	12	12	10	86%
Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers				
<i>Direct</i>	88	72	60	84%
<i>Assisted</i>	43	39	46	119%
Provision of Training Funds to Training Partner Lending Conduits (TPLCs)	12	12	10	86%
TOTAL	899	706	708	100%

Response rates

Overall, the response rate of the survey was successful at 100%. In particular, 102% and 98% of sampled respondents for internal and external services, respectively, participated in the CSM.

The following services were completed enumerated for this survey:

- External - Processing of Application as Partner Lending Conduit (PLC)
- External - Processing of Credit Fund Request of PLCs
- External - Provision of Capacity Building Support for Rural Financial Institution Borrowers (Assisted)
- Internal - Processing of Payment of Petty Cash
- Internal - Issuance of Supplies/ Equipment
- Internal - Processing of Reimbursement and Payable
- Internal - Provision of ICT Technical Support

III. METHODOLOGY

The ARTA guidelines was used as reference for this CSM in conducting a quantitative and qualitative research. This methodology will implement the following major steps:

a. Mode of Survey Implementation

1. Questionnaire Review and Development

In compliance with the ARTA MC 2023-05, the prescribed questionnaire was used for this survey. For ACPC's CSM study, one (1) additional question was included in order to ask the respondents for the reasons for their rating. This helped identify the factors that contributed to their rating, which can be identified in the analysis as either strengths of ACPC or areas for improvement.

In compliance with the Data Privacy Act of 2012, consent statement were also added for the benefit of the respondents. As discussed in the negotiation, ACPC shall be requesting respondent information to help pinpoint key areas for improvement based on the location. With the consent, respondents will be informed of the usage of their data and both ACPC and ASCEND will be compliant with the rules and regulation.

2. Pre-Testing and Finalization of Questionnaire

The Client Satisfaction Measurement (CSM) questionnaire subjected to a pretesting to determine the following aspects:

- Length of Interview.** It is important during pre-testing phase to determine the length of interview. The pre-test exercise will give the project team an indication as to how much time can be allotted for the interview proper or in answering the online survey link.
- Clarity of Questions.** One of the purposes of pre-testing the instrument is to determine whether the questions can be asked easily and the same questions can be understood and answered accurately by the respondent. For questions that are not easily understood, a more detailed explanation is necessary.

3. Pre-testing Results

Pre-testing was incorporated in the project team training session as a workshop, where the enumerators conducted mock interviews among the other participants. The average time for the interview was 5 minutes which is within the optimum time for respondents to answer without feeling fatigued.

4. Data Collection

Field Survey Plan

A Survey Implementation Plan containing the overall direction of the fieldwork, and a task calendar in which the details of the survey logistics are laid out clearly were prepared. This plan:

- Identifies how many interviewers are assigned in the different areas; and
- Lists down the target respondents per area as well as the replacements in case of non-response or refusal;

Recruitment

ASCEND has a pool of enumerators who are located all over the country. Depending on the study being conducted, a screening process is employed in order to identify the enumerator best-fit for the task ahead. Criteria for initial assessment of potential enumerators include:

- Previous track record (involvement with at least one national survey and engagement in other market studies with other agencies, with similar projects, are considered an advantage). This also includes the different positions previously handled;
- Experience in different modes of data collection including face-to-face (F2F) interviews (and other possible modes like Computer-assisted Telephone Interviewing (CATI), Computer-assisted Web Interviewing (CAWI), etc.);
- Ability to complete surveys within an established time frame; and
- Attitude in carrying out a specific assignment/task.

Training of Enumerators

Training was conducted online (via Zoom). Training of the survey team (enumerators, area coordinators, field managers, quality control team, data encoders) is a critical activity to delivering quality output (data that is accurate, useful and relevant to the study). The purpose of overall training was to:

- Explain the rationale of the study;
- Communicate the processes/protocols that must be followed during project implementation;

- Ensure a uniform and consistent application of survey instrument;
- Equip and motivate enumerators in preparation for field survey;
- Validate the survey instrument from the perspective of enumerators; and
- Provide practical suggestions in field work.

b. Feedback and Collection Mechanism

Section 4.3.4 of the Harmonized Client Satisfaction Measurement encourages government agencies to implement the CSM using various data gathering methods, to the greatest extent feasible, to maximize response rates. The manner and time interval of the collection of paper survey questionnaires shall be at the discretion of the agencies and offices. It shall be brief to maximize the responses and shall maintain the confidentiality of clients.

Depending on the type of customer and the availability of the target respondents, the following are the available modes of data collection we can implement for this study. As stated in section 4.3.4.1 of the same ARTA memo, data gathering maybe conducted onsite and remotely. In the previous 2021 satisfaction surveys conducted by ASCEND for ACPC, the same approaches of data collection were also implemented - a combination of the following: CATI, online link (or self-administered mode), and Face-to-Face interviews.

On-site Conduct. The on-site conduct of the CSM was done through the ARTA prescribed survey questionnaire. Electronic platform was also utilized in providing questionnaires to the respondents.

- Face-to-Face (F2F) Interviews.** To facilitate F2F interviews in collecting data in localized areas.
- Remote Conduct.** Agencies may administer the CSM to remote respondents through electronic mail, the agency's website, social media, QR Code, or other similar modes.

Online Survey Link. This mode may be applied to internal services respondents. It can also be used to some external services respondents. There are respondents who prefer not to be interviewed over the telephone or via the Zoom platform. In such cases, ASCEND is making available this data collection approach by providing them with a *survey link*. The survey link is a secured portal where only invited respondents can access. Each response is isolated and does not affect the entire data set at the time when the survey form is being accomplished. This guarantees data security on the part of ASCEND, ACPC and the respondent. This option also gives the potential respondent a level of flexibility in answering the survey. ASCEND for its part shall monitor on a daily basis if the quota for each respondent category is being met, and usual follow-ups will be done in order to encourage them to accomplish the survey.

Computer Aided Telephone Interview (CATI). Respondents will be interviewed over the phone, either via their landline or mobile number.

Online Platform Interview. As an available option, another method for gathering data is via the online platform. The more popular platforms like Zoom Meeting on the part of the target respondent.

1. Data Gathering Proper

ASCEND followed the ARTA guidelines for the conduct of the surveys. This section describes the data gathering plan for both external and internal services:

External

For the external services respondents, ASCEND followed the regional breakdown for the sampled loan borrowers. ASCEND interviewers were deployed in key areas to conduct the survey face to face. ASCEND asked the assistance of ACPC through its focal persons to contact and locate the sampled respondents. For the sampled respondents of the other services, ASCEND randomly selected the participants from the sampling pool and conducted the survey using the applicable method for the area. For areas with a high concentration of respondents, ASCEND invited the participants in one location and conducted the interview there.

Given the time constraint of the study, ASCEND sampled the specific respondents for the areas with a sample size of 10 and below (Region 1, 5, 12, BARMM, CAR). These names were provided to the corresponding focal persons of ACPC in the area. The focal person of ACPC got the updated contact information of the respondents so that ASCEND can conduct the interviews via telephone. With this, the allocation of resources was made more efficient and ensured the completion of the fieldwork process within the allotted timeframe.

Internal

As discussed with ACPC during the contract negotiation, interviews for the internal services, particularly respondents from the ACPC head office, was conducted on site (ACPC office). Once sampled, ASCEND submitted the list of sampled respondents to the end user from ACPC, to inform the sampled respondents that they have been selected to participate in the study. ASCEND and ACPC agreed on various specific dates and time when ASCEND can conduct the survey for the ACPC internal staff on site. ASCEND staff conducted the survey to ensure the correct administration of the instrument.

A small group of the internal sampled respondents, focal persons situated in different regions, on-line survey was administered.

2. Endorsement letters

As soon as the Data Sharing Agreement was in order and endorsement letters were secured, ASCEND coordinated with the target respondents. It was also suggested that the list that will be provided by ACPC to ASCEND contained buffer respondents (if possible) since some of the sampled respondents/offices might refuse to participate in the study for unforeseeable reasons. This **right to refuse** is consistent with the Data Privacy Act of 2012 and will be strictly enforced by ASCEND during its fieldwork implementation.

3. Replacement Procedure

Replacement Procedure for survey respondent:

- A maximum of three (3) callbacks was made to the screened respondent. If at the 3rd callback, the respondent was still not available or is no longer willing to join the survey, the respondent was replaced. Replacements come from the list of sampled replacements. The buffer list which will serve as a replacement was drawn prior to start of fieldwork.
- Replacement process was done by either the fieldwork supervisor or the enumerator, ensuring that the replacement respondent also qualifies using the screener.

c. Data Processing and Analysis

All data gathered from the study were processed and analyzed using the data analysis general classifications consistent with the GCG guidelines in analyzing customer satisfaction surveys.

1. Data Cleaning/Checking

ASCEND performed several layers of data checking/cleaning before the duly accomplished questionnaires are encoded:

- a. The Field Quality Checkers** performed initial checking for completeness:
1) Conducted on-site and off-site quality checks of interviews or data gathered based on parameters or protocols set; 2) Check completed interviews to be sure that all questions were asked and the responses neatly and legibly recorded. All questions that are supposed to be answered are filled out, nothing left out) and accuracy (e.g. Yes or No questions are answered by Yes or No, single response questions are filled with one answer, etc.).
- b. The Field Supervisors** performed the usual checks for completeness. 1) Conducted regular review sessions with each enumerator and advise him/her of any problems found in his/her questionnaires; 2) Checked completed interviews to be sure that all questions were asked and the response neatly and legibly recorded; 3) checked handwriting on

questionnaire (it was recommended that a ballpoint pen is used, with responses written in bold, capital letters for easy reading/identification of answers.)

- c. **The Field Manager** performed another layer of checks – for completeness and accuracy. Quotas per area were also double checked in order to ensure that targets were met on time. Once all questionnaires have been quality-checked, the batch(es) of questionnaires were then sent to the head office for final processing and data encoding.

2. Data Encoding

ASCEND developed an encoding platform for data entry specifically for this project where all data gathered were stored in a central database. This platform was utilized to perform initial data processing tasks, including encoding and quality checking. While data are being collected from the different respondents, quality checking and validation procedures were being done simultaneously. This guaranteed that data processing and analysis will follow smoothly after the data collection period.

3. Data Analysis

After data encoding, all data gathered in the study were processed and analyzed using the following data analysis general classifications consistent with the ARTA guidelines in analyzing customer satisfaction surveys:

Descriptive Analysis

Descriptive statistics were computed to report the basic measures or features of the data in the survey. Descriptive analysis includes simple summaries about the sample presented in manageable forms such as frequency distribution tables.

Predictive Analysis

Predictive analysis was performed for the available survey and quantitative data to identify critical variables contributing to the level of customers' satisfaction. Specifically, the Kruskal Driver Analysis will be used to determine specific variables that correlate with high stakeholder satisfaction. A four-box scattered diagram was generated to plot the derived importance score per attribute against satisfaction score (i.e., important and high rated, important but low rated, not important but high rated, and not important and low rated).

Thematic Analysis

Thematic Analysis was performed for some qualitative questions included in the instrument. This is a holistic perspective on the results of the quantitative survey. Additional themes that are not captured through quantitative means may be drawn out from this method and will help support the results of the study.

d. Scoring System

Rating Scale

The CSM used a Five (5) Point Likert Scale to measure the Service Quality Dimension (SQDs).

Table 4. Likert Rating Scale

SCALE	RATING
5	Strongly Agree
4	Agree
3	Neither Agree nor Disagree
2	Disagree
1	Strongly Disagree

Further, the simple average of questions was used to get the overall score. The percentage of respondents that rated 'Agree' and 'Strongly Agree' for all eight (8) SQDs was used to compute for the Overall Score. The overall score was computed using the following formula:

$$\text{Overall Score} = \frac{\text{Number of Strongly Agree answers} + \text{Number of Agree answers}}{\text{Total Respondents} - \text{Number of N/A responses}}$$

e. Interpretation of Numerical Results

Overall Scoring. The percentage of respondents that rated 'Agree' and 'Strongly Agree' for all eight (8) SQDs was used to compute the Overall Score. Agencies shall strive to achieve an overall percentage of 80% or higher, or a rating of "Satisfactory" or higher. Interpretation of the results are as follows:

Table 5. Overall Scoring

PERCENTAGE	RATING
Below 60.0%	Poor

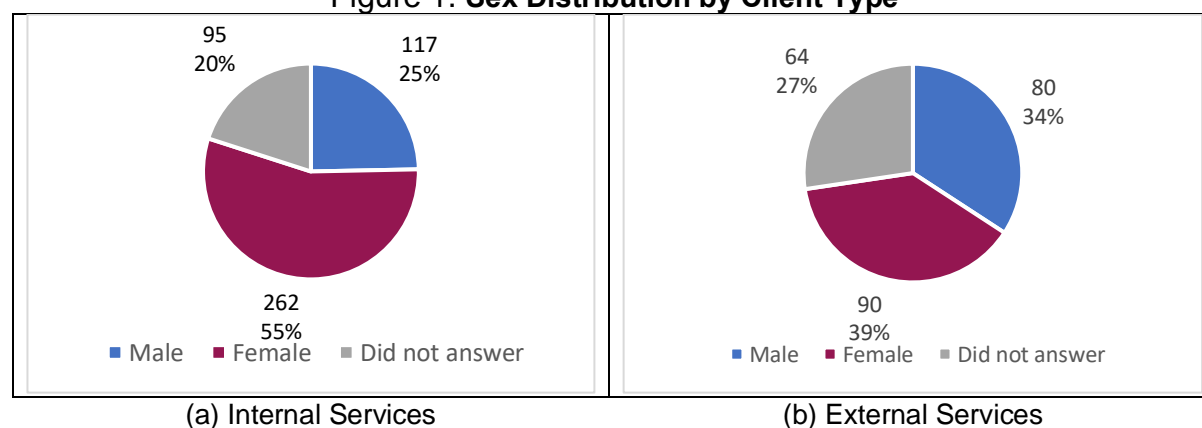
60.0%-79.9%	Fair
80.0%-89.9%	Satisfactory
90.0%-94.9%	Very Satisfactory
95.0%-100%	Outstanding

IV. DATA AND INTERPRETATION

a. Client Demographic

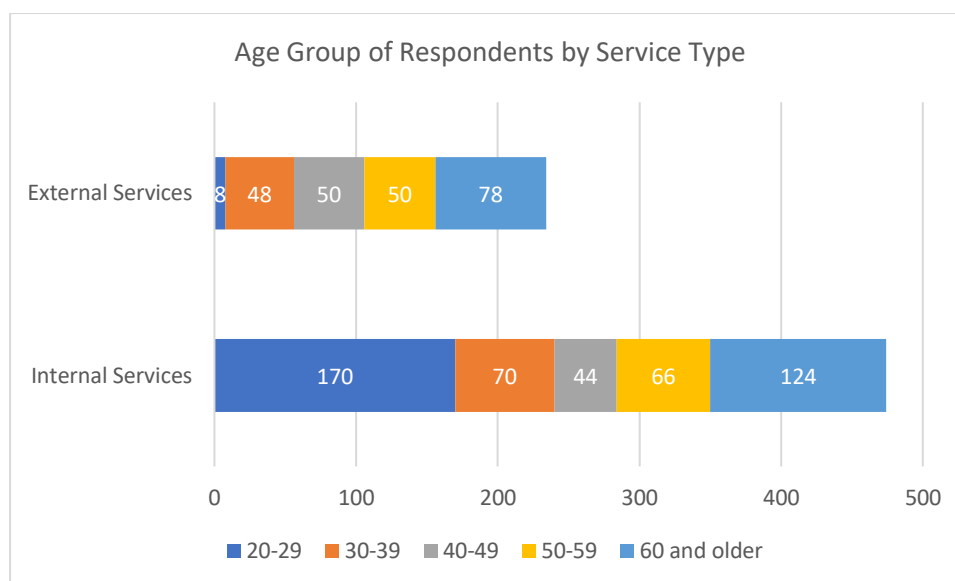
In terms of demographic characteristics of survey participants, females comprise at least half of the respondents for the 2023 CSM for both client types.

Figure 1. Sex Distribution by Client Type



Meanwhile, majority of ACPC staff-respondents are aged 20-29 years old for internal services. Meanwhile, external service clients who participated in the CSM are predominantly aged 50-59 years old.

Figure 2. Age Distribution



With ACPC main office being located in Metro Manila, survey participants from NCR comprise at least half of its internal service clients. Meanwhile, 51.7% of its external service clients are from regions in Luzon, except NCR, 20.9% from Visayas regions, 15.4% from Mindanao, while the rest refused to disclose their region of residence.

Table 6. Respondent Distribution

Region	Respondents					
	Internal Services	%	External Services	%	All Services	%
Region I – Ilocos Region	4	0.8%	2	0.9%	6	0.8%
Region II – Cagayan Valley	6	1.3%	50	21.4%	56	7.9%
Region III – Central Luzon	15	3.2%	14	6.0%	29	4.1%
Region IVA – CALABARZON	74	15.6%	19	8.1%	93	13.1%
Region IVB – MIMAROPA	2	0.4%	28	12.0%	30	4.2%
Region V – Bicol Region	0	0.0%	3	1.3%	3	0.4%
Region VI – Western Visayas	4	0.8%	15	6.4%	19	2.7%
Region VII – Central Visayas	3	0.6%	22	9.4%	25	3.5%
Region VIII – Eastern Visayas	0	0.0%	12	5.1%	12	1.7%
Region IX – Zamboanga Peninsula	0	0.0%	2	0.9%	2	0.3%
Region X – Northern Mindanao	3	0.6%	3	1.3%	6	0.8%
Region XI – Davao Region	2	0.4%	12	5.1%	14	2.0%
Region XII – SOCCSKSARGEN	4	0.8%	9	3.8%	13	1.8%
National Capital Region (NCR)	244	51.5%	0	0.0%	244	34.5%
Cordillera Administrative Region (CAR)	6	1.3%	5	2.1%	11	1.6%
Bangsamoro Autonomous Region of Muslim Mindanao (BARMM)	0	0.0%	0	0.0%	0	0.0%
Region XIII – Caraga Region	2	0.4%	10	4.3%	12	1.7%
Did not answer	105	22.2%	28	12.0%	133	18.8%
TOTAL	474	100.0%	234	100.0%	708	100.0%

b. Citizen's Charter Results

While 42.2% are aware of a Citizen's Charter (CC) for both client types, a larger share of survey participants who availed of internal services at ACPC are aware of a CC at 70.5%, compared to that of external client-respondents at 21.9%. Internal clients tend to be more aware of the CC given that employees have more access on bulletin boards (e.g., LCD screen) located in the physical office of ACPC. Similarly, a combined 85.2% of internal service clients reported that the CC was either easy to see or somewhat easy to see, compared to 32.2% of external service clients with similar responses.

Meanwhile, a larger distribution of internal service clients (43.3%) find that the information provided on the CC helped very much with the transaction they availed, while 30.4% of external service clients reported the same response. Due to ongoing renovations in the office, internal service clients may not be aware of the CC are might have difficulty locating it.

Table 7. Citizen's Charter Results

CC QUESTIONS	Internal Services		External Services		All Services	
	Responses	Percentage	Responses	Percentage	Responses	Percentage
CC1 . AWARENESS OF CC						
CC1. I know what a CC is and I saw this office's CC.	334	70.5%	144	21.9%	478	42.2%
CC1. I know what a CC is but I did NOT see this office's CC.	48	10.1%	42	6.4%	90	8.0%
CC1. I learned of the CC only when I saw this office's CC.	72	15.2%	50	7.6%	122	10.8%
CC1. I do not know what a CC is and I did not see on in this office.	20	4.2%	422	64.1%	442	39.1%
CC2. VISIBILITY OF CC						
CC2. Easy to see	210	44.3%	152	23.1%	362	32.0%
CC2. Somewhat easy to see	194	40.9%	60	9.1%	254	22.4%
CC2. Difficult to see	26	5.5%	11	1.7%	37	3.3%
CC2. Not visible at all	19	4.0%	11	1.7%	30	2.7%
CC2. N/A	25	5.3%	424	64.4%	449	39.7%
CC3. INFORMATION ON CC						
CC3. Helped very much	205	43.3%	200	30.4%	405	35.8%
CC3. Somewhat helped	191	40.3%	33	5.0%	224	19.8%
CC3. Did not help	35	7.4%	1	0.2%	36	3.2%
CC3. N/A	43	9.1%	424	64.4%	467	41.3%

c. Service Quality Dimension Results

Calculating the overall satisfaction using SQD0 reveals a score of 86.29% which is considered as Satisfactory according to ARTA guidelines. This was computed by adding the Strongly Agree and Agree answers and dividing it over the total number of responses without the NA responses as mentioned in the guidelines.

Table 8. SQD0 Results

Service Quality Dimension	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	N/A	Responses	Overall Score
<i>Internal Services</i>								
SQD0	2	19	60	218	173	2	474	82.84%
<i>External Services</i>								
SQD0	1	2	12	71	142	6	234	93.42%
<i>All Services</i>								
SQD0	3	21	72	289	315	8	708	86.29%

d. Overall Scores per Service

Table 9 shows the overall scores using SQD 1 to SQD 8 of each service. For the internal services, respondents are generally satisfied with the service they received. However, the Processing of Reimbursement and Payable service received a “Poor” rating.

Table 9. Overall Score per Service

Services	Percentage	Overall Score
<i>Internal Services</i>		
Processing of Payment of Petty Cash	82.88%	Satisfactory
Issuance of HR-related Documents	76.09%	Fair
Issuance of Supplies/ Equipment	89.55%	Satisfactory
Provision of Vehicle Service	89.93%	Satisfactory
Processing of Reimbursement and Payable	55.59%	Poor
Provision of ICT Technical Support	92.75%	Very Satisfactory
Provision of Requested Data	75.56%	Fair
TOTAL	80.34%	Satisfactory
<i>External Services</i>		
Processing of Application as Partner Lending Conduit (PLC)	88.18%	Satisfactory
Processing of Credit Fund Request of PLCs	97.28%	Outstanding
Provision of capacity building support activities for PLCs to become training partners	100.00%	Outstanding

Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers - Direct	92.15%	Very Satisfactory
Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers - Assisted	95.38%	Outstanding
Provision of Training Funds to Training Partner Lending Conduits (TPLCs)	100.00%	Outstanding
TOTAL	95.50%	Outstanding
OVERALL TOTAL	87.92%	Satisfactory

As for the external services, majority of the services received an Outstanding score. The processing of application as Partner Lending Conduit (PLC) is the lowest among the external services but still is a satisfactory score.

e. Overall Score per SQD

Overall, 90.47% of the survey respondents are either satisfied or very satisfied with the service they availed in 2023 with ACPC. Assurance and Outcome dimensions garnered the highest combined percentage of “Satisfied” and “Very Satisfied” ratings. External service clients are reported to have more satisfactory experience in their transactions, with six (6) dimensions obtaining at least 95% of satisfactory percentage: Reliability, Access and Facilities, Costs, Integrity, Assurance, and Outcome.

On the other hand, data on satisfactory percentages of internal service clients could serve as an indicator to further examine which dimensions would need improvement. Six (6) dimensions received a “Fair” rating: Responsiveness, Reliability, Access and Facilities, Communications, Costs, and Integrity.

Table 10. Summary Table for Overall scores

Service Quality Dimension	Internal Services		External Services		All Services	
	Satisfactory Percentage	Rating	Satisfactory Percentage	Rating	Satisfactory Percentage	Rating
SQD1. Responsiveness	74.52%	Fair	94.25%	Very Satisfactory	80.92%	Satisfactory
SQD2. Reliability	76.28%	Fair	96.46%	Outstanding	82.85%	Satisfactory
SQD3. Access and Facilities	78.24%	Fair	95.56%	Outstanding	84.17%	Satisfactory
SQD4. Communications	72.07%	Fair	95.15%	Outstanding	80.09%	Satisfactory
SQD5. Costs	75.00%	Fair	96.83%	Outstanding	83.54%	Satisfactory
SQD6. Integrity	77.80%	Fair	96.46%	Outstanding	83.91%	Satisfactory
SQD7. Assurance	87.69%	Satisfactory	96.00%	Outstanding	90.37%	Very Satisfactory
SQD8. Outcome	87.23%	Satisfactory	94.67%	Very Satisfactory	89.67%	Satisfactory
Overall Satisfaction	82.84%	Satisfactory	93.83%	Very Satisfactory	86.41%	Satisfactory

The table below shows the breakdown of responses per SQD.

Table 11. Summary of SQD Responses

Service Quality Dimension	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	N/A	Total	Percentage	Overall Score
<i>Internal Services</i>									
SQD1. Responsiveness	6	40	74	223	128	3	474	74.52%	Fair
SQD2. Reliability	7	27	77	213	144	6	474	76.28%	Fair
SQD3. Access and Facilities	6	27	61	215	123	42	474	78.24%	Fair
SQD4. Communications	5	26	88	190	117	48	474	72.07%	Fair
SQD5. Costs	3	36	47	165	93	130	474	75.00%	Fair
SQD6. Integrity	5	25	73	212	149	10	474	77.80%	Fair
SQD7. Assurance	5	15	38	231	182	3	474	87.69%	Satisfactory
SQD8. Outcome	4	16	39	238	165	12	474	87.23%	Satisfactory
OVERALL RATING	2	19	60	218	173	2	474	82.84%	Satisfactory
<i>External Services</i>									
SQD1. Responsiveness	1	6	6	85	128	8	234	94.25%	Very Satisfactory
SQD2. Reliability	0	2	6	77	141	8	234	96.46%	Outstanding
SQD3. Access and Facilities	0	0	10	82	133	9	234	95.56%	Outstanding
SQD4. Communications	0	0	11	88	128	7	234	95.15%	Outstanding
SQD5. Costs	0	0	7	86	128	13	234	96.83%	Outstanding
SQD6. Integrity	0	4	4	71	147	8	234	96.46%	Outstanding
SQD7. Assurance	0	2	7	68	148	9	234	96.00%	Outstanding
SQD8. Outcome	1	5	6	73	140	9	234	94.67%	Very Satisfactory
OVERALL RATING	0	2	12	71	142	7	234	93.83%	Very Satisfactory
<i>All Services</i>									
SQD1. Responsiveness	7	46	80	308	256	11	708	80.92%	Satisfactory
SQD2. Reliability	7	29	83	290	285	14	708	82.85%	Satisfactory
SQD3. Access and Facilities	6	27	71	297	256	51	708	84.17%	Satisfactory
SQD4. Communications	5	26	99	278	245	55	708	80.09%	Satisfactory
SQD5. Costs	3	36	54	251	221	143	708	83.54%	Satisfactory
SQD6. Integrity	5	29	77	283	296	18	708	83.91%	Satisfactory
SQD7. Assurance	5	17	45	299	330	12	708	90.37%	Very Satisfactory
SQD8. Outcome	5	21	45	311	305	21	708	89.67%	Satisfactory
OVERALL RATING	2	21	72	289	315	9	708	86.41%	Satisfactory

f. Satisfaction Analysis by Region

Examining average overall ratings by region, three regions received a perfect 5.00 rating from internal service clients: Ilocos Region, Central Visayas, and Caraga Region. Meanwhile, external service clients from BARMM provided a similar rating.

Table 12. Ratings by Region

Region	Internal Services		External Services		All Services	
	Average Rating	Result	Average Rating	Result	Average Rating	Result
Region I - Ilocos Region	5.00	Outstanding	4.50	Very Satisfactory	4.36	Very Satisfactory
Region II - Cagayan Valley	4.67	Outstanding	4.42	Outstanding	4.61	Outstanding
Region III - Central Luzon	4.36	Very Satisfactory	4.78	Outstanding	4.73	Outstanding
Region IVA - CALABARZON	4.07	Very Satisfactory	4.71	Outstanding	4.43	Very Satisfactory
Region IVB - MIMAROPA	4.50	Outstanding	4.64	Outstanding	4.64	Outstanding
Region V - Bicol Region			4.67	Outstanding	4.67	Outstanding
Region VI - Western Visayas	4.00	Very Satisfactory	4.62	Outstanding	4.56	Outstanding
Region VII - Central Visayas	5.00	Outstanding	4.43	Very Satisfactory	4.47	Very Satisfactory
Region VIII - Eastern Visayas	0	--	4.42	Very Satisfactory	4.42	Very Satisfactory
Region IX - Zamboanga Peninsula	0	--	4.76	Outstanding	4.76	Outstanding
Region X - Northern Mindanao	3.67	Very Satisfactory	4.13	Very Satisfactory	4.08	Very Satisfactory
Region XI - Davao Region	3.50	Very Satisfactory	4.17	Very Satisfactory	4.12	Very Satisfactory
Region XII - SOCKSKARGEN	4.75	Outstanding	4.42	Very Satisfactory	4.50	Outstanding
National Capital Region (NCR)	4.05	Very Satisfactory	0	--	4.05	Very Satisfactory
Cordillera Administrative Region (CAR)	4.60	Outstanding	4.32	Very Satisfactory	4.37	Very Satisfactory
Bangsamoro Autonomous Region of Muslim Mindanao (BARMM)	0	--	5.00	Outstanding	5.00	Outstanding
Region XIII - Caraga Region	5.00	Outstanding	4.84	Outstanding	4.86	Outstanding
Did not answer	4.28	Very Satisfactory	4.93	Outstanding	4.41	Very Satisfactory
All Respondents	4.15	Very Satisfactory	4.61	Outstanding	4.41	Very Satisfactory

g. Derived Importance

Correlation between the rating per parameter vis-à-vis overall satisfaction rating determines the statistical significance of each parameter. A variable with less than 0.4

correlation coefficient (in absolute terms) is considered slightly important because this reflects weak association with the overall satisfaction. Variables with correlation coefficients ranging from 0.4 to 0.6 are identified as important parameters with moderate association with overall satisfaction ratings. Lastly, variables with correlation coefficients from 0.6 and above have strong to very strong association and thus considered as very important parameters in the analysis.

Correlation Score	Derived importance		
	Slightly important (<0.4)	Important (0.4-0.6)	Very Important (>0.6)

While there are only 8 dimensions that can be examined for this analysis, the table below shows the corresponding correlation coefficients and average ratings to obtain the derived importance per service quality dimension, disaggregated by type of service client. Given the difference in nature of external and internal services, the results were displayed separately to understand how service quality dimensions are related to overall satisfaction.

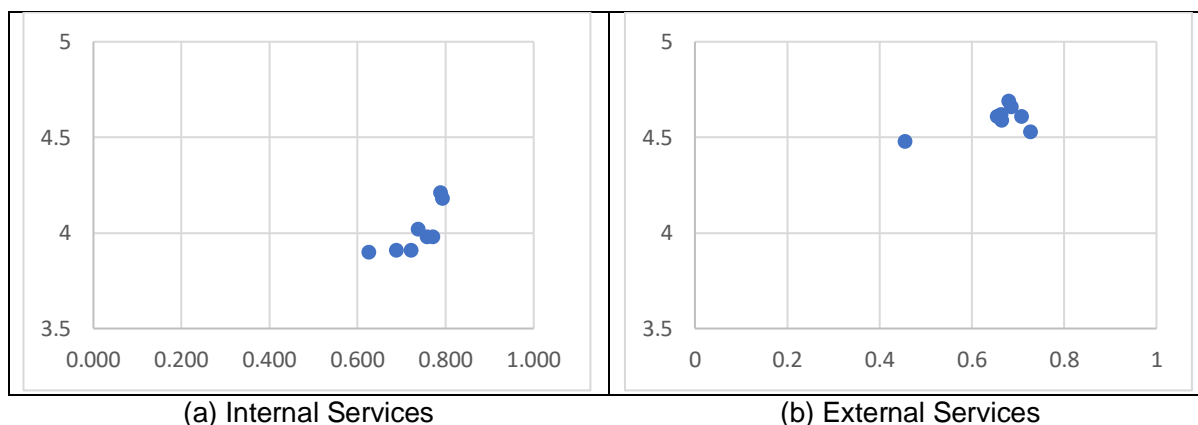
Due to a small number of parameters to be examined, most dimensions are heavily correlated on the overall rating. While the combined results on derived importance of all services are more similar to that of internal services, the Communication dimension for external services is the sole indicator with slightly lower correlation coefficient but was still considered to be important.

Table 13. Derived Importance

Service Quality Dimension	Internal Services		External Services		All Services	
	Correlation Coefficient	Derived Importance	Correlation Coefficient	Derived Importance	Correlation Coefficient	Derived Importance
Responsiveness	0.721	Very Important	0.727	Very Important	0.752	Very Important
Reliability	0.770	Very Important	0.708	Very Important	0.769	Very Important
Access and Facilities	0.758	Very Important	0.665	Very Important	0.746	Very Important
Communication	0.688	Very Important	0.455	Important	0.620	Very Important
Costs	0.624	Very Important	0.654	Very Important	0.677	Very Important
Integrity	0.736	Very Important	0.685	Very Important	0.743	Very Important
Assurance	0.788	Very Important	0.680	Very Important	0.766	Very Important
Outcome	0.793	Very Important	0.663	Very Important	0.756	Very Important

A scatter diagram below illustrates this analysis:

Figure 3. Scatter Diagram on Correlation Coefficient and Average Rating



h. Top Reasons for Satisfaction and Dissatisfaction

Insightful feedback was also collected from clients during the survey to explain the reason for their ratings. The table below provides a summary of reasons for satisfaction per type of service availed by survey respondents.

Clients who availed internal service transactions lauded ACPC in several areas, contributing to high levels of satisfaction among employees. The processing of petty cash payments is efficient, with fast transactions and diligent staff. Similarly, issuance of HR-related documents and supplies/equipment is smooth and responsive, with clear guidelines and proactive communication about any delays. The provision of vehicle service is commendable, with courteous drivers and prompt responses, despite occasional issues resolved promptly. Additionally, reimbursement and payable processing are swift, though improvements are needed in maintaining consistency and clarity in requirements. ICT technical support is generally reliable, with knowledgeable and responsive staff, although there are occasional issues with Tech Konek's reliability. However, there are areas for improvement, such as providing requested data more consistently and addressing delays and inconsistencies in some services.

Meanwhile, External service clients are generally satisfied with their transactions for various reasons. Processing of applications as PLCs is commended for its fast service, transparent communication, and assistance during emergencies. Credit fund requests of PLCs are handled efficiently with extensive support, fair treatment, and prompt responses to inquiries. Capacity building support for PLCs and FFO borrowers receives praise for clear objectives, timely training sessions, and direct impact on livelihoods, despite mentioning some delays and discrepancies in the experience with loan processing. However, while being interviewed for the training they received, some respondents shared added expectations regarding their loans that are not aligned with the service. The provision of training funds to Training PLCs is highlighted for its well-defined objectives and beneficial training sessions, enhancing participants' financial literacy and overall livelihoods.

Table 14. Reasons for Satisfaction

Top Reasons for Satisfaction	Top Reasons for Dissatisfaction
Internal Services	
Processing of Payment of Petty Cash	

Top Reasons for Satisfaction	Top Reasons for Dissatisfaction
<ul style="list-style-type: none"> Fast transaction and fewer documents required. Responds immediately to requests. Staff in charge is diligent and judicious in performing tasks. 	<ul style="list-style-type: none"> Request not available most of the time. Instructions not given on time. Delays in petty cash replenishment.
Issuance of HR-related Documents	
<ul style="list-style-type: none"> Fast and smooth transaction processes. Staff are approachable, responsive, and accommodating. Guidelines are clear and explained well. Fast processing of requests, sometimes through digital platforms like Google Forms. 	<ul style="list-style-type: none"> Slow processing. Moody staff behavior.
Issuance of Supplies/ Equipment	
<ul style="list-style-type: none"> Responsive and prompt service. Processing time is short. Reliable and knowledgeable staff. Some delays in availability or processing, but staff are proactive in informing about the reasons. 	<ul style="list-style-type: none"> Impolite responses to queries. Mismanagement of supplies leading to wastage and unnecessary repairs.
Provision of Vehicle Service	
<ul style="list-style-type: none"> Drivers are courteous. Prompt response and straightforward communication regarding availability. Vehicles provided promptly when available. Despite initial issues like insufficient vehicles, problems were resolved promptly. 	<ul style="list-style-type: none"> Some requests are cancelled without prior notice. Number of vehicles is insufficient to accommodate the travels of the employees.
Processing of Reimbursement and Payable	
<ul style="list-style-type: none"> Swift process and releases within a short time frame (e.g., 2 days). 	<ul style="list-style-type: none"> Requirements keep changing, leading to confusion and delays. Disconnect between policies and documentary requirements. Frequent revisions on submissions and amounts without prior notification. Frequent delays due to changing documentary requirements. Inconsistent rules and requirements. Discourteous and hard-to-contact staff.
Provision of ICT Technical Support	
<ul style="list-style-type: none"> Staff demonstrate technical expertise and responsiveness. Fast transaction processing when requested. Clear explanations provided even when requests are denied. Staff are knowledgeable and easy to talk to. Immediate response to concerns and requests. Courteous and responsive staff. 	<ul style="list-style-type: none"> Tech Konek is slow and unreliable. No response to request.
Provision of Requested Data	
<ul style="list-style-type: none"> Provide reliable data. 	<ul style="list-style-type: none"> Slow response times. Need for consistency in providing requested data.
External Services	
Processing of Application as Partner Lending Conduit (PLC)	
<ul style="list-style-type: none"> Fast service; obtained loan within a month due to efficient processing. Friendly and helpful employees. Timely communication about meetings and loan requirements to avoid repeated visits. 	<ul style="list-style-type: none"> The seeds provided might be low quality since the seeds did not grow.

Top Reasons for Satisfaction	Top Reasons for Dissatisfaction
<ul style="list-style-type: none"> • Transparent reporting of coop finances; allows flexible dividend withdrawal and capital share adjustments. • Assistance provided during member problems or emergencies. • Provision of benefits like burial assistance and quick loan processing. 	
<i>Processing of Credit Fund Request of PLCs</i>	
<ul style="list-style-type: none"> • Assisted in providing missing documents for the application process. • Introduced a program accessible through DA, such as KADIWA. • Provided interest-free loans. • Implemented the "SURE PROGRAM" aiding in survival and recovery post-calamities. • Approachable staff who personally follow up on incomplete requirements. • Promptly address concerns and provide assistance when problems arise. • Office adherence to transaction policies. • No favoritism; fair treatment to all. • Respectful and humble staff. • Diligent staff performing their tasks correctly. 	
<ul style="list-style-type: none"> • Provided adequate service including funds for machinery purchases. • Significant contribution to cooperative growth and member support. • Responsive to requests, with accommodating focal persons. • Training provided to farmers and quick response to concerns. • Transparent and proactive in addressing needs and inquiries. • Direct assistance to borrowers with prompt responses. • Respectful, approachable, and helpful staff. • Regular updates on requirements and assistance provided. • Extensive support to members with transparent processes. • Long-standing, helpful service, with active assistance and no problems. • Active participation in seminars and timely processing of documents. • Simple or relaxed document requirements. • Consistent updates and support throughout the application process. • Efficient transactions with helpful staff. • Quick response to needs and problem-solving. • Fair treatment, honesty, and timely transactions. • Significant help to farmers and fishermen, with fast approvals and easy transactions. • Substantial assistance to small businesses with interest-free loans. 	

Top Reasons for Satisfaction	Top Reasons for Dissatisfaction
<ul style="list-style-type: none"> Prompt response to document-related queries. Easily accessible staff providing necessary information and assistance. Clear guidance throughout the loan process with timely release of funds. Well-structured information delivery with direct assistance for correct processes. Active assistance with prompt responses to inquiries and concerns. 	
<i>Provision of capacity building support activities for PLCs to become training partners</i>	
<ul style="list-style-type: none"> Clear objectives, providing assistance through trainings Responsive staff addressing concerns promptly Consistently delivering trainings on time, aiding farmers effectively 	
<ul style="list-style-type: none"> Significant impact on farmers' financial literacy, enhancing loan viability Supportive staff maintaining a positive relationship 	
<i>Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers - Direct</i>	
<ul style="list-style-type: none"> Responsive and accommodating employees. Prompt and hassle-free transaction processing. Assistance during inquiries or issues with loan repayment. Clear explanations and guidance throughout the loan process. Opportunities for loan extension and calamity assistance. Provision of seeds and cash assistance, along with benefits like streetlights. Direct impact on farmers' livelihoods, especially during the pandemic. 	<ul style="list-style-type: none"> Discrepancy between approved and disbursed loan amounts. Slow processing time, leading to delays in project execution. Lack of clarity and miscommunication regarding loan terms and disbursement
<i>Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers - Assisted</i>	
<ul style="list-style-type: none"> Quick approval of requests. Courteous and respectful staff. Utilization of provided resources, such as purchasing machines and vans. 	<ul style="list-style-type: none"> Slow approval process despite submitting required documents. Lack of clarity on approval timelines and delays. Inconsistency in processing time, ranging from 2-3 months to over a year. Lack of proper coordination and updates from service providers. Turnover of personnel handling applications leading to disruptions.
<i>Provision of Training Funds to Training Partner Lending Conduits (TPLCs)</i>	
<ul style="list-style-type: none"> Delivery of training sessions as scheduled. The program's objectives are well-defined, and the staff are quick to respond to any concerns or queries raised by participants. The training provided is highly beneficial to farmers, especially in enhancing their financial literacy. The staff maintain a supportive relationship with participants, promptly addressing their concerns and maintaining open communication. 	

Top Reasons for Satisfaction	Top Reasons for Dissatisfaction
<ul style="list-style-type: none"> he program focuses on educating farmers not only about farm financing but also about managing their income and improving their overall livelihoods. Additionally, there's active monitoring of beneficiaries under the program to ensure their progress and address any issues that may arise. 	

V. RESULTS OF THE AGENCY ACTION PLAN IN THE PREVIOUS YEAR

Comparative Analysis based on 2022 Findings

The overall ratings per service were compared between 2023 CSM and the 2022 CSS. However, analysis of the following table must be taken with caution since the 2022 CSS have a different methodology than that of 2023 CSM, with the latter being more simplified.

The 2022 CSS used sub-indicators within service quality dimensions as compared to the more direct approach of the 2023 CSM with only one question per quality service dimension. In addition, the 2023 CSM added two (2) internal services for evaluation: (1) Processing of Payment of Petty Cash, and (2) Provision of Vehicle Service. Meanwhile, the external service on Provision of Capacity Building Support for FFO Borrowers was further disaggregated between direct or assisted transactions for the current round of CSM.

The year-on-year difference, through examining the direction of change of the results, show that one (1) internal services and four (4) external services improved their rating results since last year. Two external services rated “Outstanding” in 2022 CSS saw a decline in its rating categories in the 2023 CSM: (1) Processing of Application as Partner Lending Conduit (PLC), and (2) Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers.

Table 15. Comparison of previous CSS

ACPC Services	2023 CSM		2022 CSS		Direction of Change
	Average Rating	Result	Average Rating	Result	
Internal Services					
Processing of Payment of Petty Cash	4.07	Very Satisfied	--	--	N/A
Issuance of HR-related Documents	4.06	Very Satisfied	3.4	Satisfied	Improved
Issuance of Supplies/ Equipment	4.26	Very Satisfied	4.29	Very Satisfied	Same Rating
Provision of Vehicle Service	4.51	Outstanding	--	--	N/A

Processing of Reimbursement and Payable	3.73	Very Satisfied	3.9	Very Satisfied	Same Rating
Provision of ICT Technical Support	4.47	Very Satisfied	4.3	Very Satisfied	Same Rating
Provision of Requested Data	3.72	Very Satisfied	3.89	Very Satisfied	Same Rating
ACPC Services	2023 CSM		2022 CSS		Direction of Change
	Average Rating	Result	Average Rating	Result	
External Services					
Processing of Application as Partner Lending Conduit (PLC)	4.40	Very Satisfied	4.56	Outstanding	Declined
Processing of Credit Fund Request of PLCs	4.68	Outstanding	4.43	Very Satisfied	Improved
Provision of capacity building support activities for PLCs to become training partners	5.00	Outstanding	4.86	Outstanding	Same Rating
Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers	4.37	Very Satisfied	4.71	Outstanding	Declined
Provision of Training Funds to Training Partner Lending Conduits (TPLCs)	5.00	Outstanding	4.4	Very Satisfied	Improved

INTERNAL SERVICES				
STATUS OF ACTIONS TAKEN				
As of December 31, 2023				
ACPC Unit	Internal Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)
HRMS	Processing of Request for Contract of Service Personnel	Assistance provided by the concerned ACPC unit in terms of processing of request for contract of service personnel	Dissemination of information on the guidelines to make units aware of the step-by-step process (Orientation/ Brown Bag, Provision of hard/ soft copies of relevant forms/ guidelines).	Implemented. The use of PRF was established as part of recruitment process and updates were provided to the concerned units as needed.
		Promptness of the processing of request for contract of service personnel	Reinforcement of the compliance to the timelines set in the internal guidelines in recruiting COS	Implemented. Observance to timelines set were done. However, the necessary adjustments were made based on the availability of applicants and interviewers (end-user units).
		Adherence to the relevant policies and guidelines for this process	Establishment of the guidelines on the Recruitment, Selection, Adoption and Compensation System for the COS.	Implemented. Internal guidelines patterned after the DA's guidelines on COS was drafted.
		How the policies and guidelines on requesting for contract of service personnel were communicated / disseminated	Conduct of orientation/ brown bag seminar to discuss the guidelines and policies for more transparency	Implemented. The use of PRF was established as part of recruitment process and updates were provided to the concerned units as needed.
		Honesty and integrity of the concerned ACPC unit involved in the processing of the request for contract of service personnel	Creation of a shared google sheet to provide the status of the requests	Implemented. A shared Google Sheet was established for sharing to concerned units with vacancies
		Timeliness of the expected outcomes of this process		

INTERNAL SERVICES				
STATUS OF ACTIONS TAKEN				
As of December 31, 2023				
ACPC Unit	Internal Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)
GSD/ PROCUREMENT	Issuance of Supplies/ Equipment	Policies and guidelines of requesting for supplies and equipment were communicated/ disseminated	Reposting of the Signed memorandum on the guidelines and schedule of the issuance of supplies (3rd week of January 2022)	Implemented
			Immediate response to any concerns/issues through email, if any	Implemented
			Conduct inventory of Supplies and Equipment every 6 months	Implemented
			Undertake training on the Property and Supplies management	Not Implemented
FMD	Processing of Reimbursement and Payable	Policies and guidelines of requesting for supplies and equipment were communicated/disseminated.	Orient the employees about the policies and standard requirements for the reimbursement and payables	Implemented
			Implement the "no pending voucher policy"	Implemented
			Develop tracking system for vouchers with ISMD	Development of the system is included in the 2024 workplan
			Additional manpower for processing of vouchers	Additional manpower for processing of vouchers is included in the 2024 workplan
	Processing of Credit Fund Release	Policies and guidelines of processing of credit fund release were communicated/ disseminated	Revisit the COA-DBM regulations which are the basis of processing Reimbursements and Payables (Vehicle rentals, per diem, etc.)	Implemented
			Release memo of the checklist of requirements for Credit Fund Release	Implemented. Guidelines on the updated documentary requirements was already disseminated via google spaces.
			Strict implementation of encoding of status of processed fund releases for the information of SPMOs	Implemented.

INTERNAL SERVICES				
STATUS OF ACTIONS TAKEN				
As of December 31, 2023				
ACPC Unit	Internal Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)
		Timeliness of the expected outcomes of this process	Process the credit fund release in 1 day and 6 hours upon completion of requirements, as per Citizen's Charter	Implemented.
ISMD	Provision of ICT Technical Support	Processes used to communicate the policies and guidelines of requesting for ICT technical support	Conduct briefing on the use of ACPC TechKonek.	Done. Sent thru email.
			Include briefing of TechKonek in the orientation of new employees in coordination with HR.	
			Issue a memorandum on the use of ACPC TechKonek	Done. Posted on FB Group and Google Space.
			Disseminate ICT Manual of Operations once completed.	Done. Sent thru email.
			Regular sharing of ICT posts on TechKonek to the official social platforms (Google Space, Google Chat, Email)	Shared on TechKonek FB Group
PMD	Provision of Requested Data	Timeliness of the provision of requested data	All data request to be course through the ZenDesk for proper queueing.	Implemented. The coursing of data requests through the ACPC Helpdesk has already been announced.
			Requesting party to give reasonable time for the team to provide the complete requested data.	Implemented. The coursing of data requests through the ACPC Helpdesk has already been announced.
			Requesting party to list all requested data in 1 request (not piece meal)	Implemented.

EXTERNAL SERVICES					
STATUS OF ACPC ACTION PLAN FOR IMPROVEMENT					
As of December 31, 2023					
ACPC Unit	External Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)	Remarks
PDD	Processing of Credit Fund Request of Partner Lending Conduit	Timeliness in realizing the intended benefits of the program	<p>A. Continue to engage DBP to cater to Coop PLCs in view of the limitation to transfer funds to cooperatives as per 2023 GAA Special Provision.</p> <p>B. Utilize online platform to facilitate the processing of credit fund transfer to PLCs (i.e processing of vouchers thru adobe sign).</p>	<p>A. Implemented</p> <p>B. Not Implemented</p>	<p>B. Not feasible upon consultation with FMS</p>
	Processing of Application as Partner Lending Conduit	Timeliness in realizing the intended benefits of the program	Initiate the development of an online platform (thru the ISMD) for receiving and processing of PLCs applications online. Such platform shall be capable of regularly monitoring the prescribed processing time and submitted required documents - Possibility of electronic or remote online notarization of document (A.M No.20-07-04- SC) to shorten the return time of the legal documents).	On-going	Through this online platform, processing time of PLC applications can be shortened due to ease in submission of documentary requirements

EXTERNAL SERVICES					
STATUS OF ACPC ACTION PLAN FOR IMPROVEMENT					
As of December 31, 2023					
ACPC Unit	External Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)	Remarks
			Continue the conduct of regional consultation with PLCs to determine concerns of processes and guidelines in program implementation.	Implemented	
			Review/assessment of partnerships with PLCs.	ATNA	Formally conducted every PLC's request for additional fund thru preparation of Lending Conduit Evaluation Report (LCER)
ICB	Provision of Capacity Building Support Activities for PLCs to become Training Partners	(+) ACPC has delivered the needed service according to its policies and standards	Concerned ACPC staff to undergo the following training:		
			1. Master TOT on Financial Literacy Training (BSP)	Implemented	Undertaken on Sept 12-14, 2023
			2. CDA Training of Trainer	Implemented	Undertaken on Sept 19-22, 2023

EXTERNAL SERVICES					
STATUS OF ACPC ACTION PLAN FOR IMPROVEMENT					
As of December 31, 2023					
ACPC Unit	External Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)	Remarks
			3. Training of Trainers for ACPC trainers	Implemented	1.New training topics are being discussed first with the team prior to field work. 2. Some ICB staff served as under study/observer during the actual conduct of on-site trainings activities.
			4. Expedite CDA Accreditation of ACPC as Trainer	On-going	On-going- The training certificates of the 14 ACPC-ICB staff who attended the TOT with accredited trainer will be submitted to CDA by first week of October 2024.

EXTERNAL SERVICES					
STATUS OF ACPC ACTION PLAN FOR IMPROVEMENT					
As of December 31, 2023					
ACPC Unit	External Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)	Remarks
			5. Enhancement of Modules on Financial Literacy and Credit Worthiness	Continuous	On-going partnership with GIZ on enhancement of Financial Literacy Module (i.e. computation of interest on loans from various lenders such as cooperatives, microfinance, informal lenders such as bombay or known as 5-6, etc.)
	Provision of Capacity Building to Potential Farmer and Fisher Folk Organization (FFO) Borrowers	Costs/ fees in attending training	ACPC to conduct/ facilitate on- site training in selected areas.	Continuous	Systems installed such as internal control, bookkeeping, lending operation , Loan Delinquency Control, audit plans, and strategic plans

EXTERNAL SERVICES					
STATUS OF ACPC ACTION PLAN FOR IMPROVEMENT					
As of December 31, 2023					
ACPC Unit	External Service	Issue/ Concern	Plan of Action/Improvement	Status of Actions Taken (Implemented / Not Implemented)	Remarks
	Provision of Training Funds to Training Partner Lending Conduits	(+) ACPC adhered to its policies and program guidelines for this process	Consult with TPLCs on the proposal to ammend the MOA to incorporate the requirement that submission of reimbursement documents to ACPC shall be done within one (1) week after the training.	Implemented	Per online consultation meeting with TPLCs held on July 3, 2023, the PLCs were amenable to speed up the reimbursement of expenses they paid in advance, however, due to other coop activities they cannot possibly submit the required documents a week after every training conducted.
			Revision of items in the MOA to require TPLC to submit reimbursement documents within the prescribed timeline.	Implemented	No revision made on the MOA as the TPLCs preferred to stick with originally prescribed timeline - which is within 30 days after the conduct of training.
		3-year effectivity of MOA	Continuation of partnership until borrowers graduation (2024-2025)	On-going	To cater only the existing 12 TPLCs. To implement the new ICB direction of hiring of External Resource Provider for conduct of TNA and ICB interventions for 180 PLCs.

VI. CONTINUOUS AGENCY IMPROVEMENT PLAN

Suggestions for Improvement from Survey Respondents

The survey also provided an opportunity for respondents to share their ideas on how ACPC can improve on their service delivery. A total of 140 internal service clients and 60 external service clients provided their suggestions for improvement based on their experience availing a transaction. A summary of suggestions was categorized by service quality dimensions. Faster processing time, clearer guidelines, better training, and conducting evaluations were some of the commonly reported suggestions by survey respondents for improvement.

Table 16. Suggestions for Improvement

Suggestions for Improvement	
<i>Internal Services</i>	<i>External Services</i>
Responsiveness <ul style="list-style-type: none"> Enhance response time to inquiries and requests for agricultural credit services. Implement a queuing system to prioritize official meetings and transactions. Improve the speed of service for processing agricultural loan applications. Provide regular updates on the status of requests to ensure timely completion. 	Responsiveness <ul style="list-style-type: none"> Streamline loan processing to ensure quicker approval and disbursement. Improve communication with members regarding loan status and updates. Increase staff presence to expedite document processing. Enhance coordination with members and other agencies for efficient service delivery. Assign a representative from ACPC during farmer trainings for better support and information dissemination. Include technical training on new technology to empower farmers with necessary skills.
Reliability <ul style="list-style-type: none"> Ensure consistency in providing clear and concise guidelines for agricultural credit programs. Enhance the reliability of service delivery by adhering to established guidelines and procedures. Increase transparency in communication to build trust with clients regarding service delivery. 	Reliability <ul style="list-style-type: none"> Ensure consistency in loan approval processes to avoid delays and inconsistencies. Provide accurate and reliable information to farmers regarding loan terms and conditions. Establish clear guidelines and criteria for loan applications to prevent confusion and ensure fairness. Maintain updated records and systems to facilitate smooth transactions and minimize errors. Address issues promptly and professionally to build trust and confidence among members. Strengthen monitoring and evaluation mechanisms to ensure compliance and accountability.

Suggestions for Improvement	
<i>Internal Services</i>	<i>External Services</i>
Access and Facilities <ul style="list-style-type: none"> Expand access to information and guidelines through digital platforms for easy accessibility. Upgrade facilities and equipment to support efficient processing of agricultural credit requests. Increase the availability of vehicles for fieldwork and ensure proper maintenance for reliability. 	Access and Facilities <ul style="list-style-type: none"> Expand access points for loan applications to rural areas to cater to more members. Improve internet connectivity and digitalization of transactions for easier and more accessible services. Establish satellite offices or venues in remote areas for convenient access to services. Enhance training facilities and resources to accommodate more participants and provide better learning experiences. Provide more options for payment and document submission to accommodate diverse needs and preferences. Invest in infrastructure and equipment necessary for efficient service delivery.
Communications <ul style="list-style-type: none"> Improve communication channels to provide timely updates and responses to inquiries. Conduct regular orientation sessions to inform staff about any changes in processes or requirements. Enhance staff training in customer service to ensure courteous and prompt assistance to clients. 	Communications <ul style="list-style-type: none"> Enhance communication channels to provide timely updates and information to members. Conduct regular orientations and trainings to educate members about loan processes and requirements. Ensure transparency in communications regarding loan approvals, rejections, and reasons for decisions. Foster open and effective communication between ACPC staff, members, and partner agencies. Utilize multiple platforms for communication, including digital and traditional channels, to reach a wider audience. Encourage feedback and suggestions from members to continuously improve communication strategies.
Costs <ul style="list-style-type: none"> Reduce unnecessary documents and requirements to streamline the process and minimize costs. Provide clear information on the costs associated with agricultural credit services to clients. Optimize the allocation of resources to improve cost-effectiveness in service delivery. 	Costs <ul style="list-style-type: none"> Review and optimize loan terms and conditions to make them more favorable and affordable for farmers. Minimize processing fees and charges to reduce financial burden on loan applicants. Explore options for financial assistance or subsidies to support farmers in need. Provide clear and transparent breakdown of costs and fees associated with loans to avoid surprises or hidden charges. Offer flexible repayment options and grace periods to accommodate farmers' cash flow and harvest cycles. Collaborate with financial institutions or government agencies to secure funding and resources for loan programs.

Suggestions for Improvement	
<i>Internal Services</i>	<i>External Services</i>
Integrity <ul style="list-style-type: none"> • Maintain integrity in service delivery by adhering to ethical standards and policies. • Address inconsistencies and biases in the application of guidelines to ensure fairness and transparency. 	Integrity <ul style="list-style-type: none"> • Uphold ethical standards and principles in all aspects of loan processing and service delivery. • Implement fair and impartial evaluation criteria to ensure equal opportunities for all members. • Enforce sanctions for unethical behavior or misconduct to maintain integrity and trust in the organization. • Conduct regular audits and reviews to detect and prevent fraud or corruption. • Promote accountability and transparency in decision-making processes. • Build a culture of integrity and professionalism among staff and members.
Assurance <ul style="list-style-type: none"> • Provide assurance to clients through consistent and reliable service delivery. • Ensure that staff are knowledgeable and well-trained to provide accurate information and assistance. 	Assurance <ul style="list-style-type: none"> • Provide assurances of continued support and assistance to farmers, even beyond the loan approval stage. • Offer assurance of reliable and timely service delivery to meet the needs and expectations of members. • Ensure compliance with government regulations and standards to guarantee the legality and legitimacy of loan programs. • Communicate clearly and effectively about the benefits and outcomes of loan programs to inspire confidence and trust among members. • Demonstrate commitment to sustainability and long-term success through responsible and ethical practices.
Outcome <ul style="list-style-type: none"> • Conduct regular monitoring and evaluation to assess the effectiveness of service delivery and address any issues promptly. 	Outcome <ul style="list-style-type: none"> • Measure the impact of loan programs on farmers' income, productivity, and livelihoods to assess the effectiveness and benefits. • Conduct regular evaluations and surveys to gather feedback from members on the outcomes and effectiveness of loan programs. • Monitor the progress and success stories of farmers who have received loans to showcase the positive impact on their lives and communities. • Collaborate with research institutions or experts to conduct studies on the long-term effects of loan programs on agricultural development and poverty alleviation. • Implement measures to address any challenges or barriers faced by farmers in maximizing the benefits of loan programs. • Share success stories and best practices to inspire and motivate other farmers to participate in loan programs and achieve positive outcomes.

ACPC ACTION PLAN/IMPROVEMENT FOR 2024 - INTERNAL

External Service	Issue/ Concern	Plan of Action/Improvement
Processing of Payment of Petty Cash	Petty Cash is sometimes not available	<ul style="list-style-type: none"> - Provide regular updates on the status of requests to ensure timely completion. - Evaluate sufficiency of petty cash fund by monitoring frequency of transaction and types of expenses. - An alternate petty cash custodian will be identified to ensure access of stagg to the fund as the fund is lodged to authorized personnel only. - Develop and communicate clear policies and procedures for handling petty cash transactions. - Maintain a detailed list of all cash transactions to provide transparency and accountability throughout the process. - Communicate the changes in petty cash management clearly to all internal customers. Provide training on new procedures and emphasize the importance of compliance with policies. - Regularly review and refine the petty cash management process based on feedback, and changes in organizational needs or regulations. Continuously seek opportunities to optimize efficiency and effectiveness.

ACPC ACTION PLAN/IMPROVEMENT FOR 2024 - INTERNAL		
External Service	Issue/ Concern	Plan of Action/Improvement
Issuance of HR-Related Documents	Slow response to queries	<ul style="list-style-type: none"> - Provide regular updates on the status of requests to ensure timely completion. - Conduct analysis to identify root causes of slow query response times. Evaluate factors such as workload, communication channels and process inefficiencies. - Maximize use of ACPC Helpdesk to centralize query management. - Define clear Service Level Agreements (SLAs) for query response times based on priority levels. Communicate these SLAs internally and externally to manage expectations and hold responsible parties accountable. - Implement performance monitoring mechanisms to track query response times, identify trends, and proactively address bottlenecks. Regularly review performance metrics to identify areas for improvement. - Maintain transparent communication with internal clients regarding query status, progress updates, and anticipated resolution times. Provide timely feedback and updates to instill confidence and trust in the query resolution process. - Solicit advice from clients on how to improve the system.
Issuance of Supplies/Equipment	Requested supplies is sometimes not available	<ul style="list-style-type: none"> - Provide regular updates on the status of requests to ensure timely completion. - Implementation of Procurement, Inventory, and Motorpool Management System (PIMMS). - A brown bag session shall be conducted for the use of PIMMS and all the guidelines issued by GSS with regards to supplies. - Streamlined the process of requisition and releasing of supplies.

ACPC ACTION PLAN/IMPROVEMENT FOR 2024 - INTERNAL		
External Service	Issue/ Concern	Plan of Action/Improvement
Provision of Vehicle Service	None	<ul style="list-style-type: none"> - Implementation of Procurement, Inventory, and Motorpool Management System (PIMMS). - A brown bag session shall be conducted for the use of PIMMS and all the guidelines issued by GSS with regards to vehicles. - Streamlined the process of requisition of vehicles.
Processing of Reimbursement and Payable	Inconsistent enforcement of guidelines/ changes in requirements are not communicated properly	<ul style="list-style-type: none"> - Established guidelines and procedures were already implemented. Should there be additional guidelines from COA, such shall be formally communicated to the clients. - Reiterate compliance to guidelines. Changes in requirements were already communicated to clients via group chat platforms. - Coordinate with the HR to conduct orientation for the newly hired staff regarding the ACPC guidelines.
	Unapproachable Staff	<ul style="list-style-type: none"> - Client Relations Officer/s shall be put in place to handle queries and concerns of clients.
Provision of ICT Technical Support	None	<ul style="list-style-type: none"> - Incorporate in the ACPC Helpdesk the ticketing/queueing of requests and prioritize based on urgency. - Conduct regular maintenance on ICT equipment, networks and servers, and upgrade infrastructure to provide faster and more reliable access to resources. - Establish clear communication channels for reporting issues and receiving updates. - Strengthen data security measures to safeguard against unauthorized access. - Develop and enforce service level agreements (SLAs) to define performance expectations.

ACPC ACTION PLAN/IMPROVEMENT FOR 2024 - INTERNAL		
External Service	Issue/ Concern	Plan of Action/Improvement
Provision of Requested Data	Slow response to queries	<ul style="list-style-type: none"> - Provide regular updates on the status of requests to ensure timely completion. - Implement satisfaction survey right after providing the requested data. - Continuous implementation: All requested data must be reviewed and approved by the Division Chief and Director. - Upgrade ICT equipment (e.g. computers, pc storage, etc.) - Issue memo/ advisory reiterating the use of the ACPC Helpesk in submitting data requests for proper queing and prioritization, and encourage requestors to provide complete details (date, requestor details, purpose, specific data needed). - Request Zendesk, through ACPC Helpdesk Administrator, to modify the system interface to require the requestors' complete details for easier processing of requested data. - Additional training/s for the staff on data analytics and management. - Hire additional manpower.

ACPC ACTION PLAN/IMPROVEMENT FOR 2024 - EXTERNAL	
External Service	Plan of Action/Improvement
Processing of Application as Partner Lending Conduit (PLC)	- Continuous development of an online platform (thru the ISMD) for receiving and processing of PLCs applications online. Such platform shall be capable of regularly monitoring the prescribed processing time and submitted required documents.
Processing of Credit Fund Request of PLCs	- Continue to engage DBP to cater to Coop PLCs in view of the limitation to transfer funds to cooperatives as per 2023 GAA Special Provision.
Provision of Capacity Building Support Activities for PLCs to become Training Partners	- Expedite CDA Accreditation of ACPC as Trainer.
Provision of Capacity-Building Support for Potential Farmers and Fisherfolk Organizations (FFOs) Borrowers	- Enhance coordination with members and other agencies for efficient service delivery. - Assign a representative from ACPC during farmer trainings for better support and information dissemination. - Include technical training on new technology to empower farmers with necessary skills.
Provision of Training Funds to Training Partner Lending Conduits (TPLCs)	- Stick with the 30-day submission timeline as stipulated in the MOA with TPLCs.