BAGONG PILIPINAS

DEPARTMENT OF AGRICULTURE
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ACPC

2025 YEAR-END REPORT

DEPARTMENT OF AGRICULTURE -
AGRICULTURAL CREDIT POLICY COUNCIL

AGRICULTURAL CREDIT POLICY COUNCIL
ACCOMPLISHMENTS
For the Period of January to December 2025

This report presents key accomplishments of the Agricultural Credit Policy Council (ACPC) for the period 1 January to 31 December 2025. It highlights ACPC's contributions toward the Department of Agriculture's Plan Para sa Masaganang Bagong Pilipinas (2024–2028), particularly the strategy on ensuring "Available and Accessible Financial Mechanisms that Encourage Investments and Minimize Risks."

Accomplishments are organized according to ACPC major functions: a) Implementation and oversight of the Agro-Industry Modernization Credit and Financing Program (AMCFP); b) Provision of institutional capacity-building support; c) Conduct of policy research and advocacy; and d) Information dissemination and public affairs.

A. AMCFP Oversight

The AMCFP, created under the Agriculture and Fisheries Modernization Act (AFMA) of 1997 (Republic Act 8435), is the overarching financing facility for the agriculture and fisheries sector aimed at enhancing access to affordable credit of smallholder farmers and fisherfolk (SFFs), their organizations (SFFOs), and micro & small agri-based enterprises (MSEs). As the AMCFP's oversight body, ACPC undertakes the following activities: 1) program development and administration of credit facilities in support of the priority programs of the Department of Agriculture (DA); 2) accreditation of partner lending conduits (PLCs) and periodic review of their performance; and 3) regular monitoring and evaluation of the AMCFP's progress, effectiveness, and impact.

1. Credit program development and administration

The ACPC currently administers five (5) credit facilities for the agriculture and fisheries sector, namely: a) AgriNegosyo (ANYO) for agri-fishery production, processing, marketing, and business loans of SFFs, SFFOs, and MSEs; b) Kapital Access for Young Agripreneurs (KAYA) financing for agricultural projects of the youth; c) Survival and Recovery (SURE), which provides interest-free loans to calamity-affected SFFs; d) BuyAnihan financing for rice-farmer cooperatives and associations; and e) ALERT ARBO loans for agrarian reform beneficiary organizations (ARBOs). The features, loan terms and conditions of these credit programs are shown in the Appendix Table A1.

During the year 2025, ACPC implemented a new credit scheme for rice farmers under the ANYO Program, named Agri-Puhunan at Pantawid (APP) Program, as a sub-component of the ANYO Program. APP is aimed at providing farmers affordable credit, lowering production costs and increased farm income. This program provides loans but also for other purposes while the farmer is waiting for harvest. The program introduced a digitalized way of providing loans and other services through an Interventions Monitoring Card (IMC), which rice farmers can use to withdraw loan proceeds and other assistance, including buying inputs from DA-accredited merchants.

2. Loans granted and number of SFF, SFFO, and MSE borrowers

From January to December 2025, loans granted reached a total of P3 billion to 24,650 borrowers, comprised of 24,363 SFFs, 167 MSEs and 120 ARBOs benefitting 5,808 ARBs (Table 1).

The low amount of loans granted to end-borrowers (63%) was attributed to (1) non-compliance with documentary requirements, (2) limited participation of financial institutions as PLCs, and (3) operational delays resulting from a systemic review of program procedures and the implementation of necessary policy adjustments.

Table 1. Amount of Loans Granted and Number of Borrowers in 2025, All ACPC Credit Programs: Targets vs. Accomplishments

	Targets	Accomplishments	Accomplishment Rate, %
Loans granted (PM)	4,749.4	2,953.7	63
No. of borrowers			
SFFs	43,419	24,363	56
SFFO/ARBOs	305	120	65
MSEs	184	167	55
Total borrowers	43,908	24,650	56
No. of end-borrowers/ beneficiaries[1]	48,899	30,338	62

[2] *This is the total number of individual SFF borrowers, MSE borrowers, and members of SFFO/ARBO borrowers.*

The majority (76%) of loans granted amounting to P2.2 billion were disbursed under ANYO, supporting 17,581 SFFs and 163 MSEs. SURE provided P171.2 million in loans (6%) to 6,870 SFFs while KAYA released P20.7 million (only 1%) to 75 SFFs and 2 MSEs, assisting a total of 77 borrowers. BUYANIHAN released P200 million to 2 MSEs, while ALERT ARBO extended P314.1 million, or 11% of total loans, to 120 ARBOs, benefiting 5,808 member ARB sub-borrowers (Table 2).

Table 2. Amount of Loans Granted and Number of Borrowers in 2025, by Credit Program

	ANYO	KAYA	SURE	BUYANIHAN	ALERT-ARBO	All Programs
Loans granted (PM)	2,247.8	20.7	171.2	200.0	314.1	2,953.7
Number of borrowers	17,581	77	6,870	2	120	24,650
SFFs	17,418	75	6,870	0	0	24,363
SFFO/ARBOs	0	0	0	0	120	120
MSEs	163	2	0	2	0	167
No. of end-borrowers/ beneficiaries	17,581	77	6,870	2	5,808	30,338

By commodity, rice accounted for the largest share of financing, with P1,208.3 million (41% of total loans). This supported 13,374 borrowers—representing 54% of the total borrower count—and benefited 17,033 individual farmer-beneficiaries (56% of the total). High-value crops and livestock followed, each receiving 13% of the total loan volume. High-value crop growers received P389.8 million, constituting 13% of total borrowers, while livestock raisers were granted P397.7 million, making up nearly 11% of the borrower base. Among high-value crops, banana, onion, and vegetable production accounted for the majority of the total loans granted to the sector. Meanwhile, livestock financing was largely directed toward swine, cattle, carabao, and goat raising (Table 3).

Fisheries and corn each accounted for 7% of the total loan amount, receiving P207.2 million and P194.3 million, respectively. The fisheries sector reached 1,996 borrowers, while corn production supported 1,832 borrowers. The commodities receiving the least financing during this period were poultry (3%), coconut (1%), and sugarcane (1%).

Table 3. Amount of Loans Granted and Number of Loans/Borrowers in 2025, By Commodity Financed

Commodity	Loans granted		Number of loans/borrowers				End-borrowers/ beneficiaries	
	Amount (PM)	%	*SFF*	*SFFO/ ARBOs*	*MSEs*	Total borrowers	No.	%
Rice	1,208.3	41	13,274	74	26	13,374	17,033	56
Corn	194.3	7	1,820	10	2	1,832	2,450	8
Coconut	39.6	1	478	3	3	484	489	2
Sugarcane	35.3	1	154	8	0	162	386	1
High value crops	389.8	13	3,299	11	15	3,325	4,167	14
Livestock	397.7	13	2,598	9	13	2,620	2,754	9
Poultry	86.1	3	463	0	8	471	471	2
Fisheries	207.2	7	1,984	0	12	1,996	1,996	7
Others/ Unspecified	395.5	13	293	5	88	386	592	2
Total	2,953.7	100	24,363	120	167	24,650	30,338	100

As shown in Table 4, production loans accounted for the majority (79%) of total loans granted, amounting to P2,321.8 million. This supported 24,174 total borrowers, representing 84% of the total beneficiary base.

Working capital for marketing and post-production activities followed with P253.1 million (9% of total loans), benefiting 2,371 end-borrowers. Additionally, financing for coop-managed projects intended for relending to members amounted to P141 million (5%), supporting a significant reach of 2,320 beneficiaries.

Smaller portions of the credit fund were granted for the establishment or upgrading of agri-fishery facilities (4% or P120.6 million) and the acquisition of farm and fishing implements (2% or P63.5 million).

Table 4. Amount of Loans Granted and Number of Loans/Borrowers in 2025, By Loan Purpose

Purpose	Loans granted		Number of loans/borrowers				End-borrowers/ beneficiaries	
	Amount (PM)	%	*SFF*	*SFFO/ ARBOs*	*MSEs*	Total borrowers	No.	%
Production	2,321.8	79	24,070	25	79	24,174	25,442	84
Acquisition of farm/ fishing implements	63.5	2	119	0	23	142	142	0
Working capital for marketing/post-production	253.1	9	169	58	29	256	2,371	8
Establishment/upgrading/ maintenance of agri-fishery facility	120.6	4	0	0	19	19	19	0
Relending	141.0	5	0	37	0	37	2,320	8
Others/Unspecified	53.9	2	5	0	17	22	44	0
Total	2,953.7	100	24,363	120	167	24,650	30,338	100

By regional location of projects and borrower financed, North Luzon accounted for the highest combined share of financing at 39%, with total loans amounting to P1,148.1 million. Within this cluster, Central Luzon posted the largest individual share (17%), followed closely by Cagayan Valley (15%). These two regions led not only in Luzon but across the entire country in terms of total loan volume.

South Luzon ranked second in total funding, receiving P730.8 million (25%). Despite this significant funding, it recorded a lower number of total borrowers (4,266) compared to other major clusters. This was primarily due to higher average loan sizes per borrower in CALABARZON, coupled with relatively moderate disbursement activity in the Bicol region.

The Mindanao cluster followed with P574 million (19%) in total loans. Within the island, CARAGA received the highest loan release at P139.3 million, while BARMM recorded the lowest loan exposure and outreach nationwide, with P31.1 million (1%) in loans reaching only 246 beneficiaries.

Notably, while the Visayas cluster ranked fourth in total loan amount (P500 million), it was the top cluster in terms of beneficiary reach. It recorded the second-highest number of end-borrowers at 7,958. This high outreach was driven primarily by Western Visayas, which reached 5,796 beneficiaries—the largest number of individual beneficiaries recorded by any single region in the Philippines. See Appendix Table A2 for more detailed breakdown by region and by program.

Table 5. Amount of Loans Granted and Number of Loans/Borrowers in 2025, By Regional Location of Project Financed/Borrower

Region	Loans granted		Number of loans/borrowers				End-borrowers/ beneficiaries	
	Amount (PM)	%	*SFF*	*SFFO/ ARBOs*	*MSEs*	Total borrowers	No.	%
NCR	1.0	0	-	0	1	1	1	
CAR	119.8	4	786	11	2	799	1,698	6
I – Ilocos Region	103.9	4	1,013	13	8	1,034	1,338	4
II – Cagayan Valley	432.6	15	3,382	17	20	3,419	4,315	14
III – Central Luzon	491.9	17	2,375	34	43	2,452	3,679	12
Subtotal - North Luzon	**1,148.1**	**39**	**7,556**	**75**	**73**	**7,704**	**11,030**	**36**
IV-A – CALABARZON	303.1	10	592	1	9	602	614	2
IV-B – MIMAROPA	248.2	8	2,307	2	24	2,333	2,374	8
V – Bicol	179.6	6	1,319	2	10	1,331	1,735	6
Subtotal - South Luzon	**730.8**	**25**	**4,218**	**5**	**43**	**4,266**	**4,723**	**16**
VI – Western Visayas	183.3	6	4,890	12	0	4,902	5,796	19
VII – Central Visayas	197.1	7	1,371	4	8	1,383	1,404	5
VIII - Eastern Visayas	119.5	4	606	8	11	625	758	2
Subtotal - Visayas	**500**	**17**	**6,867**	**24**	**19**	**6,910**	**7,958**	**26**
IX – Zamboanga	75.0	3	567	1	6	574	573	2
X – No. Mindanao	149.8	5	1,292	3	8	1,303	1,482	5
XI – Davao	58.5	2	837	4	7	848	1,158	4
XII - SOCCSKSARGEN	120.2	4	1,235	0	0	1,235	1,235	4
XIII - CARAGA	139.3	5	1,545	8	10	1,563	1,932	6
BARMM	31.1	1	246	0	0	246	246	1
Subtotal - Mindanao	**574**	**19**	**5,722**	**16**	**31**	**5,769**	**6,626**	**22**
Total - Philippines	**2,953.7**	**100**	**24,363**	**120**	**167**	**24,650**	**30,338**	**100**

Note: See Appendix Table A2 for more detailed breakdown by region and by program

3. Status of credit fund transfers and loan disbursements

As of the end of 2025, a total of P19.1 billion credit funds have been transferred to PLCs under 5 ACPC programs, ANYO, KAYA, SURE, BUYANIHAN, and ALERT-ARBOs. These fund transfers were in turn disbursed to more than 351,296 borrowers amounting to P15.3 billion (Table 6).

Of the credit funds transferred to PLCs, 43% or P7.7 billion remain with them for lending to target borrowers, most (97%) of which have yet to mature and become due for remittance to ACPC. The remaining 3% in the amount of P249.7 million were already past due credit funds, of which the bulk, were past due under the KAYA and SURE Programs. The main reasons for the past due or non-remittance of matured overdue credit funds with the PLC are: a) inability of the farmers to pay their loan as they have not yet recovered from the

adverse effect of calamities, b) the use of the PLC of loan collections for lending to other farmer-borrowers, and c) extension of borrowers' loan maturities by PLCs.

Under the ALERT-ARBO Program, total loans granted since it started in 2022 reached P813.6 million supporting 169 ARBOs. As of end of December 2025, outstanding loans with the borrowers amounted to P204.3 million, of which P42.2 million or about 21% were past due. The past due loans incurred were reportedly attributed to weak collection performance, primarily caused by the low income of their member-borrowers.

Table 6. Status of Credit Fund Transfers and Loan Disbursements, As of end of 2025, by Credit Program

	ANYO	KAYA	SURE	BUYANIHAN	Sub-Total	ALERT-ARBO	All Programs
Status of Credit Fund Utilization							
Credit fund transfers (PM)	12,464.9	374.5	4,627.3	1,000.0	18,466.7	600.0	19,066.7
Loans granted (cum., PM)	9,292.6	207.8	4,169.0	812.5	14,481.9	813.6	15,295.4
No. of borrowers (cum.)	79,472	1,031	270,621	3	351,127	169	351,296
Status of Credit Fund Receivables							
Outstanding credit funds / Receivables	5,364.9	183.9	1,143.3	1,000.0	7,692.10	600	8,292.1
Past due credit funds (PM)	185	32.9	31.8	0	249.7	n.a.	249.7
Past due ratio (%)	3.5	17.9	2.8	0	3.25	n.a.	3.0
Status of Loan Disbursements							
Loans outstanding	n.d.	n.d.	n.d.	n.d.	n.d.	204.3	
Past due loans (PM)	n.d.	n.d.	n.d.	n.d.	n.d.	42.2	
Past due ratio (%)	n.d.	n.d.	n.d.	n.d.	n.d.	20.6	

n.a. = not applicable; n.d.= no data

4. Fund recoveries/collections from terminated credit programs consolidated into the AMCFP

ACPC continues to pursue the collection of outstanding loans from 17 directed credit programs (DCPs)[1] and 31 terminated credit programs[2], which have all been consolidated into the AMCFP. In 2025, ACPC collected a total of P304.6 million from DCPs and terminated credit programs, achieving 100% of the year's P269 million target. As of the end of 2025, total collections from DCPs and terminated credit programs reached P8.7 billion, with P5.1 billion from active DCPs and P3.6 billion from terminated programs.

Table 7. Fund Recoveries/Collections from DCPs and Terminated AMCFP Credit Programs in 2025

	Total, for recovery/ collection	Collections During 2025			Collections, as of end of 2025
		Target	Acc.	% Acc. rate	
Number of programs	48	11	20	100	
Amount (PM)	10,430.4	269	304.6	100	8,715.1

[1] *Directed Credit Programs are subsidized lending initiatives, typically administered by government non-financial institutions, that target specific farmer groups, geographical regions, or priority commodities. These include the Production Loan Easy Access (PLEA), SURE COVID-19, Farm Machinery Loan Easy Access (MLEA), Calamity Loan Assistance for Eligible Agri-Borrowers (CLEA), and the Cooperative Bank Agri-Lending Program (CBAP).*

[2] *Terminated Credit Programs are previously government-administered lending schemes that have concluded their operations. These include the DA-RFU Receivables, Multi-Livestock Development Loan Program (MLDLP), Gintong Ani II, Comprehensive Agricultural Loan Fund (CALF), and consolidated funds such as IRF and SARF.*

B. Institutional Capacity-Building (ICB) Support to SFF and SFFOs

The ACPC conducts capacity-building programs to support its mandate of increasing the flow of credit to the countryside by developing organizations that can effectively manage credit funds for SFFs and capacitating individual SFFs to be bankable and creditworthy. The programs are designed to enhance the capabilities of both individual borrowers and their cooperatives or organizations in areas such as financial literacy, business development, creditworthiness, cooperative governance, and risk management, among others. Descriptions of the capacity-building activities implemented for SFF and SFFOs/cooperatives are provided in Appendix Table A3.

1. ICB Activity Implementation and Reach

From January to December 2025, the training sessions engaged 4,661 participants, including 1,636 individual SFFs and 3,025 participants from FFOs and cooperatives. ACPC conducted a total of 129 capacity-building training sessions, comprising 42 sessions for individual SFFs and 87 sessions for FFOs and cooperatives, and reached 276 SFF organizations (Table 8).

Table 8. Number of Training Sessions and Participants of Capacity-Building Activities Conducted in 2025

	Accomplishments		
	Individual SFF	FFO/ Cooperatives	Total
Training sessions	42	87	129
SFFOs	-	276	276
Participants	1,636	3,025	4,661

All training sessions for individual SFFs, as well as the 73 sessions conducted for 262 SFFOs/cooperatives involving 2,805 participants, were designed for direct trainees rather than trainers. Most sessions focused on Financial Literacy and Credit Management and Business Planning and Entrepreneurship, complemented by modules on cooperative governance and specialized learning. To further strengthen knowledge-sharing, fourteen (14) Training of Trainers (ToT) sessions were also conducted, benefiting 220 cooperative representatives (Table 9).

Table 9. Number of Training Sessions and Participants of Capacity-Building Activities Conducted in 2025, by Training Module/Topic

Training key topic/module	For Individual SFF[1]		For SFFO/ Cooperatives[2]		
	No. of sessions	No. of (actual) participants	No. of sessions	No. of SFFO/Coops	No. of (actual) participants
Direct for trainees (non-trainers)					
Financial Literacy & Credit Management	18	553	35	62	1,846
Cooperative Development & Governance			8	20	159

Training key topic/module	For Individual SFF[1]		For SFFO/ Cooperatives[2]		
	No. of sessions	No. of (actual) participants	No. of sessions	No. of SFFO/Coops	No. of (actual) participants
Business Planning & Entrepreneurship	8	8			
Marketing, Sales & Customer Engagement					
Specialized Learning Sessions & Immersions			1	1	29
Invitations from other Agencies	16	1,075	29	179	726
Total	**42**	**1,636**	**73**	**262**	**2,805**
Training of Trainers (ToT)					
Financial Literacy & Credit Management			11	11	180
Business Planning & Entrepreneurship			1	1	10
Marketing, Sales & Customer Engagement			2	2	30
Total	**0**	**0**	**14**	**14**	**220**

[1] *Covers Mentoring, Re-echo activities*
[2] *Covers TOT, PPLC, USM activities*

2. Strategic Institutional Partnerships

ACPC collaborates with various institutions to ensure the effective implementation of its Capacity Building Program. Accordingly, it has forged agreements with several state universities and colleges (SUCs), the Cooperative Development Authority (CDA), and other development institutions to serve as training providers. In 2025, ACPC signed MOAs with five (5) SUCs, namely Palawan State University, Caraga State University, Mt. Province State University, Kalinga State College, and Ifugao State University. These agreements cover activities such as Training Needs Analysis (TNA) and baseline data gathering, capacity-building support for potential PLCs to meet accreditation requirements, strengthening existing PLCs to sustain credit operations, and training PLC teams to provide capacity-building assistance to ACPC borrowers.

Across the five SUCs, a total of 31 SFFO and about 1,300 individual SFF respondents participated in capacity-building baseline surveys. The consolidated accomplishments demonstrate substantial progress in generating baseline information crucial for the effective design and delivery of capacity-building interventions. Furthermore, four SUCs have successfully completed the "Kita Mo Na" ToT, with 60 individuals participating.

3. Results of Capacity-Building Activities

Capacity-building activities yielded tangible outcomes. All participants of the Business Plan Mentoring activity have submitted and endorsed their business plans to ACPC. Coaching and mentoring led to the endorsement of two FFOs as prospective PLCs with approved credit line: the Sentrong Pamilihan ng Produktong Agrikultura sa Quezon Foundation, Inc. (SPPAQFI) with approved credit of P15M, and Onwards for Growth Utility of Power Producers Cooperative (OGUP) with approved credit of P2M both are under the ANYO Loan Program. ACPC supported SPPAQFI through the conduct of Credit and Loan Delinquency trainings. Meanwhile, OGUP was assisted by conducting a series of training on Credit Management, Internal Control, Resource Generation, Audit, Leadership & Governance, and Financial Literacy. Through these series of training activities, these

organizations were able to meet the eligibility requirement of the Program Development Division to become a PLC.

Jaime V. Ongpin Microfinance Foundation, Inc. (JVOMFI) and the Mangagoy Farmers Fisherfolk and Community Multi-Purpose Cooperative (MAFFISCO-MPC) were also assisted under the Capacity Building Program of ACPC. ACPC supported JVOMFI, which had a 28% PDR, by providing training on Credit Management and Loan Delinquency Control. This intervention helped reduce its PDR to 22%, with sustained modest income, and advance its completion of requirements to become an ACPC PLC serving small farmers in Benguet. Meanwhile, MAFFISCO-MPC recently completed its training activities and successfully lowered its PDR to 9.15% from 40% as of June 26, 2025

The USM-CIBP training facilitated loan approval for one beneficiary organization, the Mati Lapagan Multi-Purpose Cooperative. The TOT enabled five PLCs to conduct re-echo sessions reaching 553 small farmers and fishers (SFFs). Moreover, the Financial Literacy Program for SURE/PLEA borrowers, conducted with Palawan State University Community Multi-Purpose Cooperative and the Rural Bank of Medina, Inc., contributed to loan collections amounting to P406,795.00 (Table 10).

Table 10. Emerging Results of Capacity-Building Activities Conducted in 2025, by Training Module/Topic

Type of ICB assistance	No. trained		Result	
	SFF/ Individuals	Coop/ SFFO	Result/Outcome	No. SFF/Coop
Kita Mo Na - Training of Trainers for SUCs	65	7	No. of SUC/PLC Trained Staff (TOT)	65
Business Plan Mentoring	6	2	No. of Endorsed Business Plans	8
Conduct of Training cum Coaching and Mentoring to Existing FFOs Endorsed and For Endorsement	92	2	No. of Endorsed FFOs to PDD	2
CB Activities to USM-CIBP Beneficiary Organizations	278	15	No. of Beneficiary Organizations with Approved Loans	1
Training of Trainers for PLC Trainers	153	6	Re-echo Training to borrowers thru Accredited PLC trainers	553
			TPLCs that conducted re-echo	5
Financial Literacy Kita Mo Na!	644	39	Trained Partners (SUCs, RFOs, LGUs)	5
			Trained Officers	91
Financial Literacy for SURE/PLEA Borrowers	1,020	2	Loans Collected after the Training	P406,795.0

C. Policy Research and Advocacy

ACPC conducts policy-oriented research to address the issues impinging on access to credit of the agriculture and fisheries sector and generate appropriate policy and program recommendations. From January to December 2025, ACPC has accomplished the following under its 3 ongoing research projects, namely: 1) ASCEnD action research on agricultural value chain financing; 2) Credit scoring model for agriculture and fisheries; and 3) 2024 smallholder farmer and fisherfolk indebtedness survey. Parallel to these research efforts, ACPC actively provided technical inputs on key legislative measures to ensure that national policies remain responsive to the needs of small-scale producers.

1. Agricultural value chain financing Support and Capacity building thru Entrepreneurship and organizational Development (ASCEnD)

Project ASCEnD aims to promote agricultural value chain financing among financing institutions and encourage farmers to take on activities that add value to their commodity and actively link with other players in the chain. The project started in 2019 in Davao for cacao and abaca, with partners Kennemer Food International, as institutional buyer, and Agronomika Finance Corporation (AFC), as lending conduit. The project is also implemented in Camarines Sur for rice, starting 2020, with partner Oragon Farmers Agriculture Cooperative (OFAC) as both buyer and financing institution. Capacity building and marketing support are also provided by ACPC to participating farmers and cooperatives.

Project ASCEnD for Cacao and Abaca. A total of P340.9 million was fully disbursed to 16,739 smallholder farmers engaged in the production of cacao and abaca, with lakatan as short-term gestating cash inter crop, from 2019 to 2025. The original loan fund of P116.8 million, released to AFC for production loans, was revolved through repayments, enabling expanded outreach beyond the initial allocation. As of November 2025, P333.6 million has been collected, with repayments ongoing despite most commodities not yet reaching full maturity.

To support farmer capacity and sustainability, KFI provided training on production practices, post-harvest handling, and organizational development. A total of 1,127 training sessions were conducted, reaching 8,840 farmers and 258 farmer organizations during the period. KFI also facilitated market linkages for 583 farmers, enabling the sale of 1,316 thousand kg of produce to partner buyers.

Project ASCEnD for Rice. Project ASCEnD Rice provides farmers with production loans, which they repay in palay after harvest. The cooperative procures, processes, and sells the rice, using the proceeds to cover loans and sustain the next cycle. Alongside this, capacity-building activities and market linkages are provided to further strengthen both the cooperative and the farmers.

In 2025, a total of P4.7 million in loans was released to 119 farmer-borrowers. Loans outstanding reached P3.4 million, collections totaled P4 million, and past-due loans amounted to P3.4 million, resulting in a high past-due ratio of 100%. Please see Appendix Table A4 for the cumulative data.

On capacity building, 16 cooperative board members and key officers have undergone training on Financial Audit on March 12–13, 2025, to enhance financial management and internal control systems. Market linkage initiatives assisted 119 farmers, enabling the sale of over 303,167 kilograms of produce through established market channels.

2. Development of a Credit Scoring Model (CSM) for Farmers and Fisherfolk

This study aims to create an automated credit assessment tool tailored for lending to farmers and fisherfolk. This initiative addresses critical challenges such as limited collateral and thin credit histories among these borrowers, as well as the constraints faced by lending institutions in conducting thorough credit evaluations. By promoting risk-based lending over traditional collateral-based loan approvals, the project seeks to enhance financial access for the agricultural sector.

The formulation of the theoretical model for credit scoring is in progress. Its preliminary design and parameterization have been completed based on program objectives and available data. The model utilizes variables such as historical repayment behavior, production, and income indicators to generate a credit score aimed at supporting lending partners in making more objective and inclusive loan decisions.

3. 2024 Smallholder Farmer and Fisherfolk Indebtedness Survey (SFFIS)

The Small Farmers and Fisherfolk Indebtedness Survey (SFFIS), conducted by ACPC regularly since 1998, primarily tracks annual incidence, source, nature, and extent of borrowings of small farmers and fisherfolk and provides a basis for evaluating the sector's access to credit. The 2024 round, its ninth, covers 2,100 respondents nationwide. As of December 2025, a total of 1373 respondents have been interviewed, equivalent to 60% of the total target respondents. Initial findings show that 55.3% of the respondents are borrowers from either formal or informal sources, while 44.7% are non-borrowers. The primary reasons cited for non-borrowing include fear to borrow because of lack of capacity to pay and insufficient income, and hesitation to engage with loan sources.

4. Legislative Review and Policy Recommendations

ACPC actively engages in the review and commentary on agriculture credit-related bills to ensure that the legislative framework supports the financial needs of small farmers and fisherfolk. Through these efforts, ACPC provides timely feedback, helping shape policies that promote inclusive financial access in the agriculture sector.

ACPC provided support and recommendations to Senate Bill No. 2744, House Bills Nos. 674, 1490, 1591, and 2895, House Bill No. 2414, House Bill Nos. 60, 1320, 2310, 3234 and 4234, Draft Amended Proposed Rice Industry and Consumer Empowerment Act (RICE ACT), Pondo sa Pagbabago at Pag-asenso (P3) Program, and House Bill No. 1250, 1830, 5064. Please see Appendix Table A5 for the specific comments and recommendations. Collectively, these legislative measures focus on providing financial relief through loan condonation and restructuring, while strengthening the credit ecosystem by modernizing collateral systems

and institutionalizing support for agricultural MSMEs and social enterprises to enhance the financial viability and inclusive growth of the sector.

D. Monitoring of Bank Loans and Government Credit, Credit Guarantee and Insurance Programs for Agriculture and Fisheries

ACPC monitors the flow of credit to the agricultural sector on a quarterly basis, particularly the loans provided by banks and by the Government under various lending programs. It also tracks the Agricultural Guarantee Fund Pool (AGFP) credit guarantee of the Philippine Guarantee Corporation (PhilGuarantee) and the agricultural insurance facilities of the Philippine Crop Insurance Corporation (PCIC). For the period, the monitoring reports ACPC accomplished and highlights of each are presented below.

1. Bank Lending to Agriculture (including bank compliance to RA 11901)

As of June 30, 2025, total agricultural loans amounted to P1.70 trillion. Universal and Private Commercial Banks provided the vast majority of this credit, accounting for P1.62 trillion or 95.4% of the total. Of the P1.70 trillion in total bank loans, P207.9 billion (12.2%) was specifically directed to the Agriculture, Forestry, and Fishing (AFF) sector. Significant financing was also observed in supporting sectors such as Electricity, Gas, and Steam (28.4%) for agri-processing infrastructure, and Information and Communication (14.0%) for agri-tech and financial inclusion solutions.

Regarding compliance with the Agriculture, Fisheries, and Rural Development (AFRD) Financing Act (RA 11901), the banking system achieved a 101.8% compliance rate as of September 30, 2025. This is equivalent to P2.52 trillion in eligible financing, far exceeding the P618.91 billion minimum requirement. Rural and Cooperative Banks demonstrated a strong focus on the sector with a 90.8% AFRD compliance rate. While Thrift Banks complied at 50.4%—double the mandatory 25% minimum—their exposure remains relatively lower compared to other bank types.

2. PhilGuarantee-AGFP Credit Guarantee

The AGFP provides up to 85% guarantee cover on unsecured loans to agricultural borrowers of accredited participating lending institutions (PLIs), covering all types of risks that may cause non-repayment of loans, except fraud.

In January to September 2025, a total of 96 participating lending institutions (PLIs) supported 50,791 accounts with P3,975.6 million in loans and P2,055.3 million in outstanding guaranteed loans under AGFP. Of these, 56 banks generated P3,506.2 million in loans for 40,620 farmers, representing 68 % of PLIs. They accounted for 80% of enrolled accounts, 88% of total loan value, and 89% of outstanding guaranteed loans.

Meanwhile, 33 cooperatives released P260.7 million in loans to 4,098 farmers, making up 34% of PLIs. They contributed 8% of accounts, 7% of loan value, and 5% of outstanding guaranteed loans. For FOs/POs/NGOs, 7 institutions extended P208.8 million in

loans to 6,073 farmers, comprising 7% of PLIs and accounting for 12% of accounts, 5% of loan value, and 7% of outstanding guaranteed loans.

During the same period, AGFP paid out P185.8 million in guarantee claims, of which P114.5 million was successfully recovered, reflecting a recovery rate of 62%.

3. PCIC Agricultural Insurance

In January to September 2025, the PCIC Agri-Insurance Program had covered P103.1 billion worth of agricultural assets, with total premiums amounting to P4.2 billion, underscoring its vital role in protecting the sector against risks.

The Credit and Life Term Insurance (CLTI) had the largest share of coverage (31%) among all products. Rice recorded the highest number of claimants and indemnity payouts, mainly due to typhoons, floods, and pest infestations, underscoring its vulnerability to both climatic and biological risks (Appendix Table A4).

For the period, PCIC paid a total of P2.1 billion in insurance claims, corresponding to a low damage rate of 2%. This indicates that the majority of insured assets were largely unaffected by significant losses—likely a result of favorable weather or enhanced risk mitigation strategies. A loss ratio of 0.49 further reflects PCIC's strong financial stewardship and efficient claims management.

E. Information Dissemination and Public Affairs

ACPC conducts credit program orientations and information dissemination activities to ensure that farmers, fisherfolk, and other stakeholders are well-informed regarding the government's financing facilities for the agriculture and fisheries sectors.

During the period, a total of 37 orientation activities were conducted to ensure that farmers, fisherfolk, and other stakeholders were well-informed regarding the government's financing facilities for the agriculture and fisheries sectors.

Of these activities, 27 orientations were dedicated to DA and ACPC credit policies and held upon invitation, often incorporating specialized credit matching sessions. The ACPC also served as a key resource speaker at major industry events—such as the Agribiz Caravan, BFAR's Fisheries Credit Matching, and MAFBEX in Davao—to present loan features, eligibility criteria, and PLC requirements. Outreach efforts proactively targeted marginalized groups, including the Dumagat-Remontado Indigenous Tribe, women, youth, and walk-in fishers, while simultaneously strengthening institutional partnerships with the PPSA, ATI, and PCAF. Additionally, the ACPC participated as an exhibitor in three DA-AFID information caravans.

To reach a broader digital audience, the ACPC hosted six episodes of AgriCREDIT Talk. This webinar series aimed to increase public appreciation and program availment by featuring topics such as the Crop Insurance Program, Agri Senso Plus, the APP, KAYA, and ANYO programs, and "Matalinong Pag-utang" (Table 12).

The agency further facilitated two Agri Credit Ugnayan caravans, which functioned as comprehensive "one-stop shops" for local producers. Beyond credit orientations, these events enabled participants to apply for loans, open savings accounts, register in the RSBSA, apply for cooperative membership, and establish vital market linkages. Two additional targeted orientations were also conducted for specific groups of SFFs and FFOs. Finally, the ACPC leveraged broadcast media through radio interviews to address inquiries and discuss program updates with listeners nationwide.

Table 12. Reach of Credit Program Orientations and Info Dissemination Activities Conducted in 2025

Activity Description/Topic	Type of Participants/ Audience	No. of Participants/ Audience
4. AgriCREDITalk Episode 1: PCIC's Agricultural Insurance Programs Episode 2: LANDBANK Agri Senso Plus Episode 3: Agri Puhunan at Pantawid Program Episode 4: ACPC's Capacity Building: "Matalinong Pag-utang" Episode 5: ACPC's Kapital Access for Young Agripreneurs (KAYA) Loan Program: "Kabataan, Kaya Mo!" Episode 6: ACPC's AgriNegosyo (ANYO) Loan Program "Sa Agri, may Negosyo!	General Public	● 608 SFF/Individuals ● 185 FFOs ● 5k online FB viewers
5. Information Caravan Two (2) Agri Credit Ugnayan information caravan conducted in Camarines Sur and Zamboanga del Norte	SFF, DA RFO and Agencies, LGUs, PLCs and other Government Institutions	● 497 SFF/Individuals ● 178 FFOs ● Via Face-to-face
6. Initiated Orientation/credit matching on DA-ACPC Credit Policies and Programs Two (2) Agri Credit Ugnayan orientations in Quezon and Nueva Ecija	Farmers, Coop members	● 101 SFF/Individual ● 3 FFOs ● Via Face-to-face
7. Orientation/credit matching on DA-ACPC Credit Policies and Programs (by invitation) Twenty-seven (27) orientations, info caravans, and credit matching activities at various locations (Isabela, NCR, Nueva Ecija, Laguna, Quezon, Dumaguete, Bukidnon, Davao)	Farmers, fisherfolk, MSEs, OFWs, youth, Indigenous Peoples, CBOs, NGOs, LGUs, coops, private sector, academe, gov't agencies	● 3,867 individuals (combined total) ● 254 FFOs ● Via Face-to-face /Zoom/ Hybrid
8. Radio Interviews Fourteen (14) interview sessions were conducted with Usapang Agrikultura Radio Program, Radio Pilipinas, UNTV, and Usapang Agribiz to present and discuss ACPC credit programs	General Public	

APPENDIX

Table A1. Profile of ACPC Credit Programs

	ANYO	KAYA	SURE	BUYANIHAN	ALERT ARBO
Program objective	To finance the capital requirements of the agriculture and fishery-based projects of eligible SFFs, SFFOs, and MSEs	To support young agri-preneurs in their working capital needs essential to their agri-fishery enterprises	To support the recovery and rehabilitation of farming, fishing, and livelihood activities of calamity-affected SFFs	To provide working capital loans to farmer organizations for palay trading, processing, and marketing	To strengthen ARBOs through credit, insurance, capacity building, technical, and marketing support
Year started	2020	2020	2017	2019	2022
Components/ Facilities	Special facilities: a) Agri-Pinay for women; b) Swine-R3 for hog farmers affected by ASF; c) for OFWs; d) Coconut; e) Onion; f) APP	Credit facility for Out-of-School Youth (OSY)			Key components: Lending and Capacity development (CapDev)
Target borrowers	● Crop farmers tilling 7 ha and below ● Backyard livestock and poultry raisers (up to 100 heads of swine; up to 250 chicken/layers/duck; up to 500 broilers) ● Municipal fishers with boat capacity of up to 3 tons ● Registered MSEs/agri-based businesses with assets not exceeding P15.0 M	Young agripreneurs aged 18 to 30 years old	Calamity- affected SFF who are included in the ACPC validated list endorsed by DA-RFO	Cooperatives with Rice Farmers as Members	New or existing ARBOs composed of ARBs or their household members, operational for at least one year, and unable to access credit from the regular lending facilities of LBP or other financial institutions.

	ANYO	KAYA	SURE	BUYANIHAN	ALERT ARBO
Eligible loan purpose / projects	● Production, processing, marketing of agri-fishery commodities ● Combination of agri-fishery IGA project and non-farm enterprise ● Acquisition of farm or enterprise machinery/equipment ● Construction of project facility	● Working capital ● Acquisition of machineries and equipment ● Construction of agri-fishery related facilities	● Rehabilitation of farm, fishing or livelihood activity ● Production inputs, repair of farm/fishery assets, acquisition of livestock/work animals.	Working Capital for buying palay	● Production, post-production, and marketing of agri-fishery commodities ● Agri-enterprise like trading, processing, and value chain support ● Acquisition of small farm equipment such as hand tractor and irrigation pump
Loanable amount	● *SFF tilling up to 7 ha*: up to P300,000 ● *MSE*: 90% of project cost up to P25 million	Up to P500,000	Up to P25,000	Up to 100% of the maximum inventory based on the warehouse/storage capacity	1. *Existing borrowers* - Up to 90% of project/production cost 2. *New borrowers* - Up to 90% of project cost, up to P15M
Loan maturity/ term	Up to 5 years	Up to 5 years	Up to 3 years	Up to 3 years	● *Short-term*: Up to 360 days ● *L*ong term: Up to 10 years
Loan security / Collateral requirement	● No real estate collateral (REM) requirement on SFF production loan ● REM or chattel mortgage on financed ● facilities/movable assets Assignment of inventory, warehouse receipt, sales proceeds ● Co-maker(s)/loan guarantor(s) ● PCIC insurance proceeds	● No real estate collateral (REM) requirement on SFF production loan ● REM or chattel mortgage on financed facilities/ movable assets ● Assignment of inventory, warehouse receipt, sales proceeds ● PCIC insurance proceeds	None	● Unregistered REM ● Unregistered Chattel Mortgage ● Assignment of proceeds from insurance/ guarantee claims Applicable insurance cover on the facilities/ chattel financed Assignment of receivables	● Security interest on the financed object ● Chattel mortgage (if applicable) ● REM (if applicable) ● Assignment of sub-borrowers' PNs and underlying collaterals ● Assignment of inventory, receivables, and marketing contract proceeds ● PCIC insurance proceeds

	ANYO	KAYA	SURE	BUYANIHAN	ALERT ARBO
Interest rate	2.0 % per annum	Zero	Zero	Zero	5.0% per annum
Service fee	3.5% per transaction	3.5% per transaction	3.0% per transaction	3.5% per transaction	Zero
Documentary requirements	*SFF borrowers*: ● National ID/government-issued ID ● RSBSA registration ● Farm plan and budget ● Recent photo *MSE/SFFO borrowers*: ● Letter of intent/project proposal ● Board Resolution authorizing loan application and designating signatories ● Registration documents (SEC/CDA/DOLE/etc.) ● Latest audited financial statement ● FFEDIS registration ● Endorsement from DA-RFO/AMAD/ BFAR	● National ID/government-issued ID ● RSBSA registration ● Farm plan and budget ● Proof of agri-fishery training ● Recent photo	● National ID/other government-issued ID ● RSBSA registration	● Loan Application Form ● Photocopy of Certificate of Registration from CDA ● Bio-data of incumbent officers and BOD with ID ● Board Resolution authorizing the Coop to borrow and designating authorized signatories ● Audited Financial Statement for the last year; or, latest interim financial statement ● Business Plan ● Current year Business Permit ● Photocopy of Articles of Cooperation and By-Laws	● Endorsement from DAR or DENR ● Attendance in Loan Orientation and Financial Literacy Seminar ● ARBO certification confirming members have no similar outstanding loans and are actual land cultivators ● Authenticated registration documents and by-laws ● Notarized board resolution authorizing loan application and signatories ● Audited or interim financial statements

Table A2. Number and Amount of Loans Granted/Released under ACPC Credit Programs in 2025, By Region

Region	ANYO				KAYA				SURE				BUYANIHAN				APP				ALERT ARBO				ALL PROGRAMS			
	No.	%	Amount	%	No.	%	Amount	%	No.	%	Amount	%	No.	%	Amount	%	No.	%	Amount	%	No.	%	Amount	%	No.	%	Amount	%
NCR	1		1.0		0		0.0		0		0.0		0		0.0		0		0.0		0		0.0		1	0	1.0	0
CAR	752	5	84.6	4	2	3	1.0	5	34	0	0.9	0	0	0	0.0	0	0	0	0.0	0	11	9	33.4	11	799	3	119.8	4
I	565	3	82.6	4	5	6	0.9	4	451	7	11.3	7	0	0	0.0	0	0	0	0.0	0	13	11	9.1	3	1,034	4	103.9	4
II	3,109	19	365.9	17	6	8	2.9	14	287	4	6.6	4	0	0	0.0	0	0	0	0.0	0	17	14	57.1	18	3,419	14	432.6	15
III	2,405	15	374.7	17	13	17	5.5	27	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0	34	28	111.7	36	2,452	10	491.9	17
Sub-Total North Luzon	**6,831**	**42**	**907.8**	**42**	**26**	**34**	**10.2**	**49**	**772**	**11**	**18.7**	**11**	**0**	**0**	**0.0**	**0**	**0**	**0**	**0.0**	**0**	**75**	**63**	**211.4**	**67**	**7,704**	**31**	**1,148.1**	**39**
IV-A	569	3	99.4	5	30	39	3.0	15	0	0	0.0	0	2	100	200.0	100	0	0	0.0	0	1	1	0.7	0	602	2	303.1	10
IV-B	1,935	12	237.1	11	0	0	0.0	0	358	5	9.0	5	0	0	0.0	0	38	3	0.8	1	2	2	1.3	0	2,333	9	248.2	8
V	348	2	152.3	7	2	3	0.6	3	979	14	24.5	14	0	0	0.0	0	0	0	0.0	0	2	2	2.1	1	1,331	5	179.6	6
Sub-Total South Luzon	**2,852**	**18**	**488.8**	**22**	**32**	**42**	**3.6**	**17**	**1,337**	**19**	**33.4**	**20**	**2**	**100**	**200.0**	**100**	**38**	**3**	**0.8**	**1**	**5**	**4**	**4.2**	**1**	**4,266**	**17**	**730.8**	**25**
VI	416	3	31.8	1	3	4	1.1	5	4,406	64	110.1	64	0	0	0.0	0	65	5	2.6	4	12	10	37.7	12	4,902	20	183.3	6
VII	1,018	6	171.1	8	3	4	1.2	6	0	0	0.0	0	0	0	0.0	0	358	28	17.3	28	4	3	7.5	2	1,383	6	197.1	7
VIII	613	4	111.4	5	4	5	1.6	8	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0	8	7	6.4	2	625	3	119.5	4
Sub-Total Visayas	**2,047**	**13**	**314.4**	**14**	**10**	**13**	**3.9**	**19**	**4,406**	**64**	**110.1**	**64**	**0**	**0**	**0.0**	**0**	**423**	**33**	**19.9**	**32**	**24**	**20**	**51.6**	**16**	**6,910**	**28**	**499.9**	**17**
IX	571	4	73.8	3	2	3	0.8	4	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0	1	1	0.4	0	574	2	75.0	3
X	1,062	7	125.5	6	3	4	1.2	6	0	0	0.0	0	0	0	0.0	0	235	18	10.5	17	3	3	12.7	4	1,303	5	149.8	5
XI	253	2	33.6	2	0	0	0.0	0	355	5	8.9	5	0	0	0.0	0	236	18	12.3	20	4	3	3.8	1	848	3	58.5	2
XII	1,235	8	120.2	5	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0	1,235	5	120.2	4
XIII	1,196	7	90.2	4	4	5	1.0	5	0	0	0.0	0	0	0	0.0	0	355	28	18.0	29	8	7	30.1	10	1,563	6	139.3	5
BARMM	246	2	31.1	1	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0	0	0	0.0	0		0	0.0	0	246	1	31.1	1
Sub-Total Mindanao	**4,563**	**28**	**474.4**	**22**	**9**	**12**	**3.0**	**14**	**355**	**5**	**8.9**	**5**	**0**	**0**	**0.0**	**0**	**826**	**64**	**40.7**	**66**	**16**	**13**	**46.9**	**15**	**5,769**	**23**	**573.9**	**19**
TOTAL	**16,294**	**100**	**2,186.3**	**100**	**77**	**100**	**20.7**	**100**	**6,870**	**100**	**171.2**	**100**	**2**	**100**	**200.0**	**100**	**1,287**	**100**	**61.4**	**100**	**120**	**100**	**314.1**	**100**	**24,650**	**100**	**2,953.7**	**100**

Table A3. Description of Capacity Building Activities Implemented for SFF and SFF Organizations/Cooperatives

	Topics	Participants	Description
	Financial Literacy & Credit Management		
1	Financial Literacy (General, SURE, Kita Mo Na!)	Individual SFF-borrowers and SURE Loan Borrowers	Financial literacy training (standard, SURE, and Kita Mo Na!) covering saving, budgeting, debt management, financial products, financial risks, insurance, and cooperative membership through lectures and game-based activities.
2	Creditworthiness & Credit Management	Loan Program Applicants, ICB-assisted applicants, and Organizations	Creditworthiness and credit management, emphasizing responsible borrowing, maintaining good credit standing, and preparing participants to be conscientious borrowers.
3	Bookkeeping, Costing, and Financial Management	Individual SFF-borrowers and Organizations	Simple bookkeeping and recording, costing and pricing, and financial management—teaching financial record-keeping, pricing strategies, and principles for sound decision-making.
	Cooperative Development & Governance		
4	Governance, Leadership & Internal Control	Organizations	Cooperative governance, leadership and management, leadership and governance, and internal control—focused on strengthening organizational efficiency, accountability, and compliance with policies and labor laws.
5	Audit, Risk Management & Policy Review	Organizations and SFF-borrowers	Audit, risk management, risk identification and prioritization, and policy/system review—covering auditing practices, risk control, and evaluation of organizational policies.
6	Conflict Resolution	Organizations	Resolving internal and external conflicts.
	Business Planning & Entrepreneurship		
7	Business Planning & Modeling	Loan Program Applicants	Business planning workshop, business model canvass, and farm plan and budgeting—covering idea organization, business strategies, and operational/logistical planning.
8	Enterprise Management & Strategic Planning	Individual SFF-borrowers and Organizations	Sustainable enterprise management, strategic planning, and resource mobilization—focused on business continuity, long-term planning, and resource generation.
9	Business Registration & Licensing	Individual SFF-borrowers and Organizations	Guides participants in legalizing their agribusiness, registration, and understanding invoicing/bookkeeping requirements.
	Marketing, Sales & Customer Engagement		
10	Sales & Marketing	Individual SFF-borrowers and Organizations	Sales and marketing skills to improve customer engagement and product awareness.
	Specialized Learning Sessions		
11	Adult Learning (Training of Trainers)	Organizations	Methodologies for developing effective training approaches

Table A4. Accomplishments under Project ASCEnD: Rice Credit and Capacity-Building Activities, As of end 2025

	Accomplishments			
	Bicol-Palay		Davao-Cacao and Abaca	
	Jan-Dec 2025	From start to end of Dec 2025	Jan-Nov 2025	From start to end of Nov 2025
Credit				
Credit fund transferred (PM)				116.8
No. of farmer-borrowers	119	1,394	2,824	16,739
Loans granted (PM)	4.7	66.7	206.1	340.9
Loans outstanding (PM)	3.4	3.4	117.6	117.6
Loans collected (PM)	4.0	63.2	212.3	333.6
Loans past due (PM)	3.4	3.4	0.7	0.7
Past due ratio (%)	100	100	1	1
Capacity building				
No. of training sessions	1	6	1127	1127
No. of beneficiary farmer organizations	46[1]	46[1]	258	258
No. of beneficiary farmers	8	120	583	8,840
Market linkage				
No. of farmers assisted/linked to market	119	1394	583	1,136
Volume of produce sold thru the linkage (in kg)	681.2	7,435.7	425	1,316

Table A5. Status of Commented Congressional Bills Related to/Impinging on Agricultural Credit, in 2025

Title/Description of Bill	ACPC Stance and Comments	Status
Senate Bill No. 2744 An Act Providing for the Writing Off of Loans, Restructuring, and Condonation of Unpaid Interests, Penalties, and Surcharges on Loans Secured by Farmers, Fisherfolk and Agrarian Reform Beneficiaries from the Department of Agrarian Reform, the Department of Agriculture, the People's Credit and Finance Corporation, the Cooperative Development Authority, the National Food Authority, and the Quedan and Rural Credit Guarantee Corporation	**Stand:** Support. ACPC welcomes the mandate to oversee loan restructuring. **Key Comments:** ● **Inclusion:** Add ACPC as a covered agency alongside the DA. ● **Coverage:** Include loans under PDIC receivership and ACPC-AMCFP programs. ● **Lending Policy: Remove the prohibition on "indirect lending,"** as conduits (banks/coops) are essential to their delivery model. ● **Clarity:** Define if an IRR is required or if the bill is self-executory.	Substituted by SBN 2979 under Committee Report No. 524 2025-02-04
House Bills Nos. 674, 1490, 1591, and 2895 An Act Further Promoting Entrepreneurship by Strengthening, Empowering and Enhancing the Financing Programs for Micro, Small and Medium Enterprises	**Stand:** Support with Refinements. ACPC aims to ensure the agricultural sector is deeply integrated into the MSME framework. **Key Comments:** ● **Sectoral Recognition:** Wants farmers, fishers, and agritech startups explicitly defined as MSMEs. ● **Quotas & Monitoring:** Proposes a sub-quota for agri-MSMEs in government procurement and separate credit monitoring in bank reports. ● **Institutional Role:** Seeks to institutionalize ACPC's seat on the MSMED Council.	Pending with the HoR Committee on Micro, Small and Medium Enterprise Development since 2025-07-29
House Bill No. 2414 An Act Providing for the Restructuring and Condonation of Unpaid Interests, Penalties, and Surcharges on Loans Secured by Farmers, Fisherfolks, CDA-Registered Cooperatives and Agrarian Reform Beneficiaries from the Department of Agrarian Reform, the Department of Agriculture, the People's Credit and Finance Corporation, the Cooperative Development Authority, the National Food Authority, and the Quedan and Rural Guarantee Corporation	**Stand:** Support with Recommendations. Urges alignment with the updated Senate version (SB 2979). **Key Comments:** ● **Scope:** Expand coverage to include writing off principal loans, not just interest/penalties. ● **Management:** Transfer all remaining loan accounts to ACPC for collection. ● **Funding:** Retain 2% of annual collections to fund ACPC's operational expenses.	Pending with the Committee on Agrarian Reform since 2025-08-04
House Bill Nos. 60, 1320, 2310, 3234 and 4234 An Act Providing for the Revised Warehouse Receipts Law of the Philippines	**Stand:** Strong Support. Viewed as a way to modernize collateral and increase credit confidence. **Key Comments:** ● **Digital Integration:** Supports a centralized electronic registry and recommends it be interoperable with the RSBSA (Registry System for Basic Sectors in Agriculture). ● **Guarantees:** Supports using PhilGuarantee to back loans secured by these receipts. ● **Capacity Building:** Stresses that stakeholders need technical training to understand and use the new system effectively.	Pending with the Committee on Trade and Industry since 2025-09-03

Title/Description of Bill	ACPC Stance and Comments	Status
Draft Amended Proposed Rice Industry and Consumer Empowerment Act (RICE ACT) An Act Strengthening the Philippine Rice Industry, Safeguarding Farmers' Livelihoods, and Ensuring Nutritious, Safe, Affordable, Stable Rice for Every Filipino Family, and for Other Purposes.	**Stand:** Support. Focuses on market stability and financial viability for rice farmers. **Key Comments:** ● **Technical Authority:** Advocates for ACPC to be the formal technical resource institution for all agricultural credit matters within rice working groups. ● **Policy Coherence:** Warns against creating "parallel" credit mechanisms; all rice-specific credit should align with the existing AMCFP framework.	
Pondo sa Pagbabago at Pag-asenso (P3) Program An Act Establishing a Sustainable Financing Program for Micro, Small and Medium Enterprises	**Stand:** Support with Policy Reservations. **Key Comments:** ● **Interest Rates:** Objects to fixed interest rates in the law (1%–2.5%). Recommends moving rate settings to the IRR to allow flexibility for market fluctuations and inflation. ● **Sustainability:** Recommends adding capacity-building funds and a credit guarantee mechanism to encourage bank participation.	Pending in the Committee Senate (12/4/2025) HOR (07/29/2025)
House Bill No. 1250, 1830, 5064 An Act promoting the Growth and Development of Social Enterprises as a means to alleviate poverty, establishing for the purpose the poverty reduction through social entrepreneurship (PRESENT) Program, Creating the social enterprise development council, providing support, benefits and appropriating funds therefor, and for other purposes	**Stand:** Support. Views social enterprises (SEs) as vital poverty-reduction partners. **Key Comments:** ● **Hybrid Financing:** Recommends a "phased approach" where SEs transition from grants to market-based loans to avoid long-term subsidy dependence. ● **Regulatory Alignment: N**otes that references to the "10% MSME credit allocation" are outdated and must be harmonized with current laws (RA 11901).	Pending with the Committee on Micro, Small and Medium Enterprise Development since 07/29/2025