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MORE THAN 1,000 RICE FARMERS RECEIVE FINANCIAL ASSISTANCE UNDER SURE AID PROGRAM



ADDITIONAL P1B OK'd FOR SURE AID PROGRAM NATIONWIDE ROLL OUT



TESTIMONIES FROM
FARMER-BENEFICIARIES
DURING THE LAUNCHING OF
THE SURE AID PROGRAM



SURE AID LAUNCHING IN ZARAGOZA, NUEVA ECIJA



SURE AID ROLLS OUT NATIONWIDE



QUOTES DURING THE SURE AID MOA SIGNING



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AGREEMENT WITH
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AGRI VALUE CHAIN
FINANCING AND
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ACPC ALLOCATES
P60M LOAN ASSISTANCE
FOR ASF-AFFECTED
HOG RAISERS

About the Cover

DA Secretary William D. Dar leads the distribution of cash cards during the launching of the Expanded Survival and Recovery Assistance Program (SURE Aid) on September 2, 2019 in Zaragoza, Nueva Ecija to rice farmers from Nueva Ecija and Tarlac. Also present during the activity are ACPC Executive Director Jocelyn Alma R. Badiola, LANDBANK President and CEO Cecilia C. Borromeo, Senator Cynthia Villar's Chief of Staff, Atty. Rhaegee Tamaña and Nueva Ecija Governor Aurelio Umali.



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More than 1,000 Rice Farmers Receive Financial Assistance under SURE Aid Program

he Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) and the Land Bank of the Philippines (LANDBANK), in coordination with the DA Regional Office III (DA-RFO III) and the Local Government of the Province of Nueva Ecija, launched the Expanded Survival and Recovery Assistance Program for Rice Farmers (SURE Aid) on September 2, 2019 in Zaragoza, Nueva Ecija.

More than 1,000 rice farmers from Nueva Ecija each received SURE Aid LANDBANK Cash Cards containing P15,000 during the activity. Also present were farmers from Tarlac where SURE Aid will also be immediately rolled out along with other provinces as identified by the DA-RFOs.

The SURE Aid Program aims to provide loan assistance for immediate relief to rice farmers affected by the initial impact of lower palay prices resulting to the reduction or loss of their farm income. Said

program also intends to help rice farmers regain their capacity to continue their production.

Under the Program, rice farmers who are tilling one hectare of land and below, may avail themselves of a one-time, zero-interest, no collateral loan amounting to P15,000 payable up to eight years.

The LANDBANK will manage the P1.5 billion fund from the DA-ACPC by releasing the loans either through direct lending to farmers or through service conduits in unbanked and unserved areas. The DA-ACPC will also provide the Bank with the validated list of farmers eligible for the loan assistance, as well as the list of DA-identified service conduits.

"Nagpapasalamat tayo sa Agricultural Credit Policy Council at lahat ng bumubuo ng Governing Council nito sa pangunguna ni DA Secretary William Dar, Bangko Sentral, DBM, DOF at NEDA sa pag-fast



track ng tulong para sa mga magsasaka. Pati narin sa LANDBANK na mag-a-administer ng P1.5 bilyon na pondo mula sa DA-ACPC," said Senate Committee on Agriculture and Food Chair Senator Cynthia A. Villar in her keynote speech delivered by her Chief-of-Staff Atty. Rhaegee Tamaña.

The Program intends to provide financial assistance to a total of 100,000 rice farmers nationwide, either individual or through accredited service conduits, where some 2,000 are estimated to come from Nueva Ecija.

"Sa lahat ng kukuha ng assistance mula sa SURE Aid, lahat ng produkto nila ay bibilhin ng National Food Authority", said DA Secretary Dar. "Sa SURE Aid, simplified na ang application. Basta rehistrado sa updated RSBSA, validated at endorsed ng mga concerned agencies, maa-approve at mare-release agad ang loan."

The Secretary also bared his plan to collaborate with provincial governments by providing them financial assistance thru LANDBANK so they can buy the produce of rice farmers higher than the prevailing market price.

"We will see to it that the provincial governments will get the necessary funding support. Soft loans at the rate of 2%, hindi yung dati na 4% to 6% para dito sa panahon na bumababa yung presyo ng palay," said Secretary Dar.

Meanwhile, LANDBANK President and CEO Cecilia C. Borromeo said that they will further intensify their programs for the farmers and fisher folk. "Yung mga direct lending po ng LANDBANK, titriplehin naming ang fund allocation. Sa ngayon, around P9.3 billion ang allocation but over the next three years magiging 30 billion po yan. This will be in collaboration with the DA," President Borromeo said.

Executive Director Jocelyn Alma Badiola, for her part, added that the ACPC will continue to engage LANDBANK and make them partner for the ACPC programs such as the SURE Aid Program.

The new loan assistance program was created following its approval by the ACPC Governing Council on August 15, 2019. The ACPC Governing Council is composed of the Secretary of the Department of Agriculture (DA) as Chairman; the Governor of the Bangko Sentral ng Pilipinas (BSP) as Vice-Chairman;

and the Secretaries of the Departments of Budget and Management (DBM), Finance (DoF), and National Economic Development Authority (NEDA) as members.

On August 28, 2019, the DA-ACPC and the LANDBANK signed a Memorandum of Agreement (MOA) for the implementation of the said program. Said MOA stipulates the working relationship and obligations of the ACPC and LANDBANK.

The event was also attended by Nueva Ecija Governor Aurelio Umali, Tarlac Governor Susan Yap, Isabela Governor Rodolfo Albano III, Quirino Governor Dakila Carlo Cua, Nueva Vizcaya Governor Carlos Padilla, Zaragoza Mayor Efren Nieves, LBP Executive Vice President Liduvino Geron, LBP Senior Vice President Filipina Monje, and DA Regional Executive Director for Region 3 Crispulo Bautista.

The launching and distribution of the LANDBANK SURE Aid Cash Cards coincided with the 123rd celebration of the Unang Sigaw ng Nueva Ecija (First Cry of Nueva Ecija).



Photo: (Seated from left) LANDBANK First Vice President for Lending Program Management Group Emellie Tamayo, President Cecilia C. Borromeo, DA Secretary William D. Dar, and ACPC Executive Director Jocelyn Alma R. Badiola sign the MOA for the SURE Aid Program. LANDBANK Board of Directors (standing from left) Deputy Treasurer Atty. Erwin Sta. Ana of the Department of Finance, Atty. Jesus Hinlo, Jr. from the Private Sector, Atty. Jaime Miralles from the Agrarian Reform Beneficiaries Sector, Secretary John Castriciones of the Department of Agrarian Reform, Mr. Virgilio DV. Robes from the ARB Sector and Usec. Francisco Villano, Jr. who is the alternate representative from the DA were also present to witness the event. Also present is ACPC Deputy Executive Director Ramon C. Yedra (standing rightmost).



Additional P1B OK'd for SURE Aid Program nationwide roll out

he Expanded Survival and Recovery Assistance Program's (SURE Aid) fund allocation now stands at P2.5 billion following an infusion of an additional P1 billion as approved by the Department of Agriculture–Agricultural Credit Policy Council's (DA-ACPC) during its Special Meeting on September 13, 2019 in Manila.

With the fund increase, around 170,000 small rice farmers are expected to benefit from the program which is currently being rolled out in provinces nationwide following its launching in Nueva Ecija on September 2, 2019.

The DA-ACPC, in coordination with the DA Regional Field Offices (DA-RFOs) and the local government units, are already conducting orientations with stakeholders and validations of potential rice farmer-beneficiaries.

Under the SURE Aid Program, rice farmers who are tilling one hectare of land and below, may avail themselves of a one-time, zero-interest, no collateral loan amounting to P15,000 payable up to eight years.

The LANDBANK will manage the P2.5 billion fund from the DA-ACPC by releasing the loans either through direct lending to farmers or through service conduits in unbanked and unserved areas. The DA-ACPC will also provide the LANDBANK with the validated list of farmers eligible for the loan assistance, as well as the list of DA-identified service conduits.

During said launching activity, rice farmers Myraluz Ferrer, Ricardo Pangilinan and Ferdinand Gomez were just three out of the more than 1,000 rice farmers from Nueva Ecija who each received P15,000 through the SURE Aid LANDBANK Cash Cards.

"Masayang masaya po ako dahil isa ako sa nakatanggap ng tulong mula sa gobyerno. Kayangkaya naming bayaran dahil walang interes," said rice farmer Myraluz Ferrer from Bongabon, Nueva Ecija.

"Napakalaking bagay po na mapautang kami ng walang kolateral sapagkat kaming mga magsasaka, kumakagat po kami sa mga patubuan," explained SURE Aid-beneficiary Ricardo Pangilinan from General Tinio, Nueva Ecija.

"Malaking tulong para sa aming magsasaka yung SURE Aid program lalo na't mahaba-haba yung term ng pagbabayad. Makakagaan sa magsasaka para may pandagdag gastos na matagal babayaran," farmer Ferdinand Gomez from San Jose, Nueva Ecija said.

The SURE Aid Program was created following its approval by the ACPC Governing Council on August 15, 2019. The ACPC Governing Council is composed of the Secretary of the Department of Agriculture (DA) as Chairman; the Governor of the Bangko Sentral ng Pilipinas (BSP) as Vice-Chairman; and the Secretaries of the Departments of Budget and Management (DBM), Finance (DoF), and National Economic Development Authority (NEDA) as members.

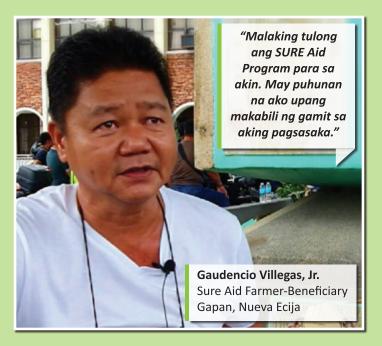
On August 28, 2019, the DA-ACPC and the LANDBANK signed a Memorandum of Agreement (MOA) for the implementation of the said program. Said MOA stipulates the working relationship and obligations of the ACPC and LANDBANK.

Currently, the ACPC is redesigning its credit programs to further engage LANDBANK. Among these are the Production Loan Easy Access (PLEA) program, Survival and Recovery (SURE) loan assistance, Working Capital Loan Easy Access (CLEA), and the Agriculture and Fisheries Machineries and Equipment (AFME) loan program. As of May 2019, the PLEA, which offers loans of up to Php 50,000 or Php 150,000 with 6% interest per annum for agri-fishery production, has benefitted over 43,578 small farmer and fisher (SFF) borrowers with a total of Php 1.54 billion in loans granted. Meanwhile, through the SURE, over 18,900 small farmers and fisherfolk affected by calamities have been granted zero-interest loans amounting to a total of Php 242 million, to help them regain their capacity to earn a living. The ACPC has also disbursed a total of Php 45 million through the CLEA and AFME, which have benefitted a total of 7 organizational borrowers, with 300 SFF beneficiaries.



Testimonies from Farmer-beneficiaries during the Launching of the SURE Aid Program

Below are some testimonies from farmerbeneficiaries during the Launching of the SURE Aid program for rice farmers held on September 2, 2019 in Zaragoza, Nueva Ecija.

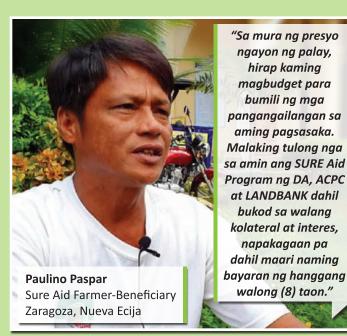


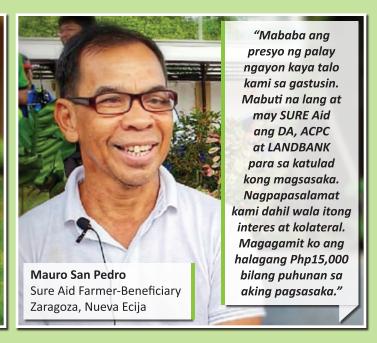




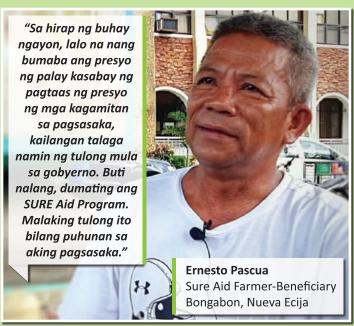












































SURE Aid rolls out nationwide

Recovery Assistance Program (SURE Aid) is being rolled out in provinces nationwide.

In order to facilitate the implementation of the SURE Aid Program, the ACPC created the SURE Aid task force. The task force is expected to provide assistance to the Department of Agriculture – Regional Field Office (DA-RFO) in facilitating the SURE Aid roll out.

Deputy Executive Director Ramon C. Yedra heads the task force with Director Ma. Cristina G. Lopez as the overall program coordinator, Ding P. Pereyra as the Operations Coordinator, Margarito Calipara as the MIS Coordinator, and Maria Korraine Tobias as the Special Technical Assistant of the Task Force.

The DA-RFO, Land Bank of the Philippines (LANDBANK), and the Agricultural Credit Policy Council (ACPC) assume different roles during the roll out. An initial meeting with the DA Regional Executive Director (RED) is conducted to strategize on generating and encoding the list of farmer beneficiaries. Attendees

of the meeting may include Agricultural Program Coordinating Officer (APCO), LANDBANK Lending Center, Rice Coordinator, etc. The DA-RFO provides the official masterlist of eligible rice farmers tilling one hectare and below. The farmers in the DA-RFO official masterlist of eligible rice farmers will be oriented and given the official application form by the LANDBANK. The ACPC assists the DA-RFO/LGU in helping farmerapplicants fill out the Loan Application Forms. The ACPC also assists the DA-RFO/LGU in encoding the list of SURE Aid applicants. The DA RFO will review/ validate the list. The DA RED certifies the list of farmers which will be transmitted to the LANDBANK Lending Center. The DA RFO submits the original, hard copies to ACPC for safekeeping. The DA-RFO notifies the eligible farmer-beneficiaries included in the validated list with instruction to proceed to the nearest LANDBANK Lending Center and to bring with them the copy of the notification letter.

Here were some of the provinces where activities for the implementation of the program were already conducted:







Field validation for SURE Aid was conducted in Sto. Tomas, Pangasinan on September 23-27, 2019. The total allocation for the province is 7,900 farmers.









CAVITE

Identification and validation of beneficiaries in Cavite was done on September 23-27, 2019. The allocation for Cavite is 1,868 farmers.















A briefing for Municipal Agriculturists on the Implementation of SURE Aid was conducted in Occidental and Oriental Mindoro on September 12-14, 2019. A total of 3,539 beneficiaries will receive loans from the SURE Aid in Occidental and Oriental Mindoro.









CAPIZ

Field validation of 1,889 beneficiaries in Capiz was done on October 2-3, 2019.











ALBAY

Launching of SURE Aid was held in Legazpi, Albay on October 8, 2019. Around 117 farmers out of the total 1,130 target beneficiaries received cash cards during the launching.















Below is a list of ACPC teams that made these accomplishments possible:

The Team Leaders are: Ma. Cristina G. Lopez for CAR, Regions II, III, IV-A, IV-B, V, VII, VIII, IX, and X; Dir. Alicia Ilaga for Regions I, VI; and Dir. Melito Montenegro for Regions XI, XII, XIII.

Region	Focal Person/s	MIS
CAR	Rosemarie Lucas Luis Edpis Marcial Lloyd Bayangan	Ma. Paz Faustorilla
I	Grace Balingit Nazerren Estrada Florie Mae Lucas Filipinas Gerardo Dulce Amor Pascua	Erny Mae Balajadia
II	Adonis Fajardo Marcial Lloyd Bayangan Magnolia Baniaga Elpidio Areola Nelson Corla Luis Edpis Rosemarie Lucas	Roberto Santos, Jr.
III	Jay-ar Rabusa Athena Mei Vital Omar Hadji Ali Arnie Alover Christian Allain Canoy Ryan Giuseppe Nisay	Jay-ar Rabusa
IV-A	John Gregorio Paden Cherry Quintero Lariza Aure Mara Jane Gumabay Noelle Patricia Alonte	Hazel De Vera John Gregorio Paden Mara Jane Gumabay
IV-B	Jemrick Ramos Fritzie Dimzon Trisha Marie Magadia Karlo Ceasar Abarquez Gemima Dagun	Jemrick Ramos
V	Paulo Antonio Rodriguez Kenneth Valencia Michael Jordan Roquid	Paulo Antonio Rodriguez

Region	Focal Person/s	MIS
VI	Jane Aplaon Filipinas Gerardo Saerahbelle Veloso Erryl Gortayo Jean Abigail Tan Rikka Mae dela Cruz Ailene Odrada Arvin Keith Dangan	Margarito Calipara
VII	Eloiza Marie Flores Alma Marie Cornel Rotonda Antolo	Maria Korraine Tobias
VIII	Roberto Uy Giemar Llano Santiago Bello Joanna Fernandez Jaimee Fajardo Cathleen Ann Carolino Galicel Luistro Shayne Velasco	Margarito Calipara
IX	Vince Gabriel Cacdac Sweet Mayrald delos Reyes Victoriano Joseph II	Vince Gabriel Cacdac
X	Runy Crusio Gilbien Amba Joan Vargas Mary Grace Tambus Kirstine Cyvill Gregorio	Joan Vargas
ΧI	Jeffrey Pantojan Cesyl Pillado Rex Crucio Benjie Caintic John Mark Tangaro Florie Dungan	Regino Ecalnir
XII	John Deniole Tamondong Farah Penas Mace Ladio Justin Malinao Lindsay Medrano Irize Joy Tabayag Mary Anne Binan Thea Faye Capao Maria Fe Mejos	Regino Ecalnir
XIII	Ana Isabel Valenton Miraluz Arong Ronnie Tabucanon Sheena Ambagan Meliza Robilles	Regino Ecalnir

"Maliban sa food security, gusto nating masiguro ang masaganang ani at mataas na kita ng ating mga magsasaka."

- Secretary **William "Manong Willie" Dar**, Department of Agriculture

DA Secretary William Dar, during his closing message for the Launching of the SURE Aid program for rice farmers held on September 2, 2019 in Zaragoza, Nueva Ecija, regarded rice farmers as heroes in the countryside, and said that the DA's priority is to increase farmers' income. As one of the measures to achieve this, he cited the Expanded Survival and Recovery or SURE Aid Program for Rice Farmers, which was conceptualized and launched within his first 28 days as Acting Secretary. He said that the SURE Aid program intends to provide financial assistance to around 100,000 rice farmers nationwide.





"Sama-sama po nating isulong ang kapakanan ng ating mga magsasaka at mangingisda, at lalo na ang food security ng ating bansa."

- Cecilia C. Borromeo President and CEO, LANDBANK

In her message during the Launching of the SURE Aid program for rice farmers held on September 2, 2019 in Zaragoza, Nueva Ecija, LBP President and CEO Cecilia C. Borromeo said that under the SURE Aid program, rice farmers who are tilling one hectare and below may avail themselves of a one-time, zero-interest, no collateral loan amounting to Php15,000 payable up to 8 years. The LANDBANK will administer the Php 1.5 billion fund from the DA-ACPC for the loan program.

"Nagpapasalamat tayo sa ACPC at lahat ng bumubuo ng Governing Council nito, sa pagfast track ng tulong para sa mga magsasaka. Pati na rin sa LANDBANK na mag-administer ng Php1.5 bilyon na pondo mula sa DA-ACPC para sa Expanded Survival and Recovery Assistance for Rice Farmers or SURE Aid Program."

Senator Cynthia Villar (in photo: Atty. Rhaegee Tamaña)

In a speech delivered by Atty. Rhaegee Tamaña for Senator Cynthia A. Villar during the Launching of the Expanded Survival and Recovery Assistance for Rice Farmers or SURE Aid Program held on September 2, 2019 in Zaragoza, Nueva Ecija, Senator Villar thanked the DA- ACPC and Landbank for facilitating the implementation of the SURE Aid program, which aims to provide loan assistance for farmers whose incomes were affected by the drop in the farm gate price of palay. Senator Villar added that the program will be immediately rolled out in the other provinces as identified by the DA Regional Field Offices (DA-RFOs).





he Agricultural Credit Policy Council (ACPC) forged partnership with the Philippine Center for Entrepreneurship (PCE)-Go Negosyo, Kennemer Foods International, Inc. and Agronomika Finance Corporation (AFC) to pilot the Agricultural Value Chain Financing Support and Capacity Building thru Entrepreneurship and Organizational Development or ASCEnD.

ASCeND is an action research project which aims to: 1) demonstrate viability and promote adoption of agricultural value chain financing (AVCF) by non-bank rural financial institutions (RFIs); 2) determine and identify specific capacity building requirements of an RFI engaged in AVCF and build its capacity in providing AVCF; 3) develop relevant tools that could be used by RFIs to engage in AVCF; 4) strengthen farmers and fisher folk cooperatives/organizations capacity to manage credit funds and provide AVCF; 5) provide useful information in the formulation of relevant and appropriate policies and government interventions that will support and encourage RFIs to engage in AVCF; and 6) improve credit access from RFIs of small farmers, fishers and agribusiness entrepreneurs participating in agriculture value chains.

The initiative is in line with Department of Agriculture Secretary William D. Dar's strategy to achieve food security and to double the income of farmers and fishers. According to Sec. Dar, the "new thinking for agriculture" emphasizes agripreneurship as one of the key paradigms to modernize Philippine agriculture. "Farming and fisheries should be treated as business undertakings and that the private sector should be engaged in investing and setting-up agri-based industries and developing markets for agricultural products. The "new thinking" also involves the industrialization of Philippine agriculture through the creation of a framework for the digitization of farming and agribusiness activities where credit is made available, affordable and accessible."

The partnership among the ACPC, Go-Negosyo, Kennemer and Agronomika was sealed during the signing of a memorandum of agreement (MOA) at the Manila Polo Club in Makation September 3, 2019. Officials who represented their agencies and signed the MOA were ACPC Executive Director Jocelyn Alma

R. Badiola; Go Negosyo Founder & Presidential Adviser for Entrepreneurship Jose Ma. "Joey" Concepcion; Kennemer Foods International, Inc. Chief Executive Officer Simon Bakker; and Agronomika Finance Corp. General Manager Jonna Bickel.

Through ASCEnD, non-bank RFIs, particularly cooperatives, farmers' associations, and other people's organizations that will provide loans to participating small holder farmers, agripreneurs, and their organizations will be provided with capacity building assistance such as training and other technical support. Small farmers and other agripreneurs will also be provided with training to enhance their capacity to participate in the value chain and increase their productivity.

In addition, loans will be granted to eligible small farmers and agribusiness entrepreneurs and their organizations. Necessary credit enhancements such as agriculture insurance and credit guarantee for AVCF will also be provided to the participating smallholders and NBRFIs, respectively.

ASCEnD is envisioned to be a learning platform for banks and non-bank RFIs that plan to engage in AVCF, as well as for ACPC and other government agencies involved in developing and supporting agriculture value chains. A toolkit on AVCF financing will be developed based on the experiences of the participating NBRFIs. Lessons learned from the project may also be used to develop and formulate relevant policy and other government interventions in support of AVCF.

The ACPC will provide funds for the implementation of ASCEnD, specifically for financing, capacity building, project management, monitoring, and evaluation. Funding support will be extended to small farmers, fishers, and other agri entrepreneurs and/or their organizations through eligible rural financial institutions (RFIs).

On the other hand, Go Negosyo, (an advocacy of the Philippine Center for Entrepreneurship (PCE), a non-stock, non-profit organization engaged in entrepreneurship education and providing a marketplace of ideas, innovations, business models and best practices) will provide capacity building assistance to Farmers Organizations (FOs) particularly in the areas of business/entrepreneurship and organizational development.

ACPC will link up with the Agronomika Finance Corporation (AFC) in granting AVCF loans to small farmers and other entrepreneurs and in providing capacity building assistance to FOs particularly coaching/mentoring on credit/financial management and credit delivery to target farmer borrowers. AFC is based in Davao City and in partnership with Kennemer, offers financial products and technical services to farmers and rural entrepreneurs in agri value chains.

Finally, ACPC will collaborate with the Kennemer Foods International, Inc., which operates a "grower program" with cacao/banana/abaca farmers in the study area. Kennemer shall buy the farmers' produce and provide technical support to the farmers.





he Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC) approved a P60 million credit fund to help hog raisers affected by the African Swine Fever (ASF) to engage in other agriculture or fishery livelihood projects during the Special Meeting of the ACPC Governing Council on September 13, 2019 in Manila.

Under the Survival and Recovery Assistance Program for Backyard Hog Raisers (SURE Hogs), backyard hog raisers from areas identified by the Department of Agriculture-Regional Field Offices (DA-RFOs) as affected by ASF, may avail themselves of P3,000 per head of culled hog or up to a maximum of P30,000 per borrower.

The new program, which shall be implemented through existing ACPC partner lending conduits, has no

interest, no collateral and is payable up to three years.

"Farmers whose hogs were affected by ASF can buy any inputs they want for their income-generating activities. Hindi lang baboy, pwede din silang bumili ng manok. Pangkabuhayan itong livelihood assistance na ito para magkaroon sila ng kita," said DA Secretary William D. Dar.

The DA declared the first outbreak of the African Swine Fever (ASF) in the country on September 9, 2019.

"Kung may apektadong lugar, i-report agad sa City o Provincial Veterinary Office, sa Bureau of Animal Industry o sa DA at gagawin po natin ang lahat ng ating makakaya para hindi na kumalat ang pathogens," urged Secretary Dar.

