



Philippine Agri Finance

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news



**DA-ACPC BOOSTS
RURAL AGRI-FINANCE
IN PANDEMIC-STRICKEN 2021**

About the Cover

Despite the challenges brought about by the pandemic in 2021, the Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC) continuous to fulfill its mandate of promoting effective and sustainable delivery of financial services to the countryside.

The DA-ACPC agri-fishery credit programs have helped beneficiaries across the country to recover from the effects of the pandemic and other calamities.

This is photo of a rice field in Surigao del Norte which is financed through the DA-ACPC agri-fishery credit programs.



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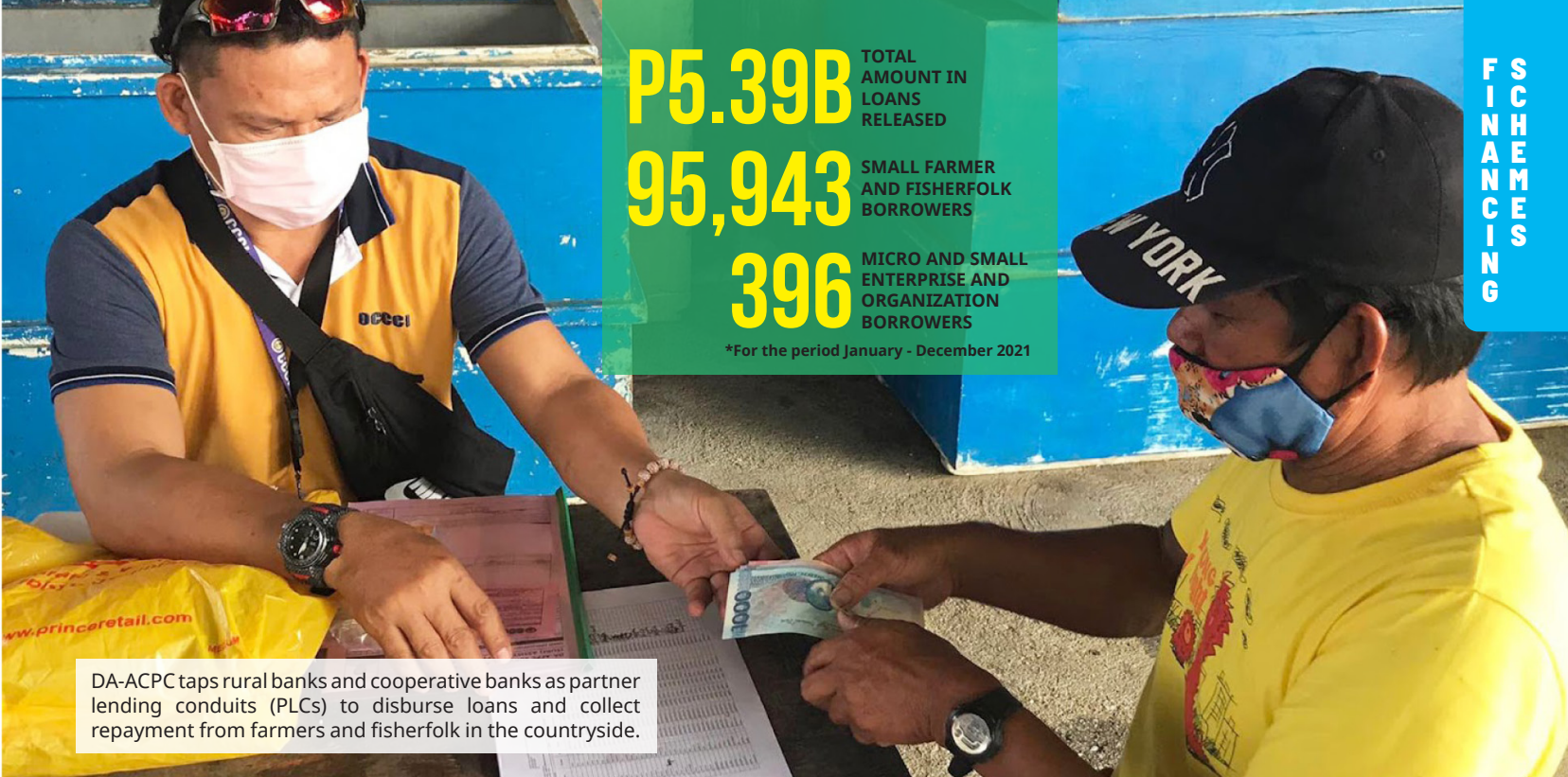
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P5.39B

TOTAL
AMOUNT IN
LOANS
RELEASED

95,943

SMALL FARMER
AND FISHERFOLK
BORROWERS

396

MICRO AND SMALL
ENTERPRISE AND
ORGANIZATION
BORROWERS

*For the period January - December 2021

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DA-ACPC taps rural banks and cooperative banks as partner lending conduits (PLCs) to disburse loans and collect repayment from farmers and fisherfolk in the countryside.

DA-ACPC boosts rural agri-finance in pandemic-stricken 2021

KARLO CEASAR ABARQUEZ

Amid the continuing challenges brought about by the COVID-19 pandemic in 2021, the Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC), the DA's institution on rural finance, has remained steadfast in fulfilling its mandate of promoting effective and sustainable delivery of financial services to the countryside.

In cooperation with the DA-ACPC's program partners, the agency released more than P5.39 billion in loans last year to 95,943 small farmers and fisherfolk (SFF) and 396 agri-fishery-based micro and small enterprises (MSEs) and farmer/fisher organizations (FFOs) nationwide under all ongoing ACPC credit programs.

"The DA-ACPC's credit programs, such as the Kapital Access for Young Agripreneurs (KAYA), Agrinegosyo (ANYO), and SURE COVID-19, have helped beneficiaries across the country to recover from the damaging effects of the pandemic and other calamities," said DA Secretary William D. Dar.

Secretary Dar serves as the Chair of the ACPC Governing Council and spearheaded the launching of the said credit programs, which

offer interest- and collateral-free loans to SFF, MSEs and FFOs.

"We salute our farmers and fisherfolk who play a vital role in boosting food production to attain higher levels of food sufficiency for the country," the Agri chief said. "It is crucial to provide them with accessible, timely and affordable assistance to finance their agri and fishery ventures."

With the intensified implementation of its credit programs, the DA-ACPC was able to provide financial service access to an additional 73 unbanked municipalities, increasing its reach to 436 out of the 496 total unbanked municipalities in the country and contributing to financial inclusion.

As a support component for the agency's credit programs, numerous loan applicants, especially young agripreneurs and start-up businesses, underwent capacity building programs including Business Plan Preparation, Financial Literacy, Simple Bookkeeping, Entrepreneurship, Effective Sales and Marketing and other relevant training to help make their projects feasible and successful.

In 2021, the DA-ACPC also collaborated with the Bangko Sentral ng Pilipinas (BSP) for the conduct of research studies including Countryside Bank Survey, Development of a Credit Scoring Model for Farmers and Fisherfolk, and The State of Financial Inclusion of Farmers and Fisherfolk. These are in addition to the several ongoing DA-ACPC policy and action researches (Project ASCEnD, Small Farmers and Fisherfolk Indebtedness Survey, and Mid-Term Evaluation of the PLEA and SURE Programs) aimed at increasing the flow of credit to the agriculture and fisheries sectors.

The DA-ACPC also strengthened its digitalization efforts for its various programs and internal processes. These include the enhancement of the online application portal called the ACPC Access for easier facilitation of loan applications; the launching of a digital platform for submission of loan disbursement reports by partner lending conduits for more efficient data reporting; and the development of the ACPC Dashboard – an interactive digital tool for credit program monitoring and evaluation.

With the continued mobility restrictions imposed due to COVID-19, the DA-ACPC utilized virtual platforms for info dissemination campaigns orientations, training and other activities. Among these were the conduct of the ACPC Policy Forum, the holding of the AgriCREDITalk webinar series, National and Regional Info Caravans, and Agri Business Pitch, and the

participation in the BSP's Financial Education Stakeholders Expo.

In the same year, the agency also launched various publications such as the State of Agricultural Finance 2020, Enabling Rural and Agricultural Finance for Inclusive Development in the Philippines Book Series and the Compendium of Agri-Fishery Credit Programs.

In its continued pursuit for quality, transparency and excellence, the DA-ACPC has also maintained its ISO 9001:2015 Certification which further helped them provide timely, responsive, sustainable and effective credit policies and programs to small farmers and fishers through a globally recognized process-based management system approach.

Further, the DA-ACPC received an unqualified opinion from the Commission on Audit for its 2020 financial reports, signifying that the government funds handled by the agency were used judiciously and prudently.

"Under the astute and skillful leadership of its Governing Council and the Management Committee, we, at the DA-ACPC, are committed to work harder this year to do our part in achieving the common goal of a food secure and resilient Philippines with empowered and prosperous farmers and fisherfolk," said DA-ACPC Executive Director Jocelyn Alma R. Badiola.





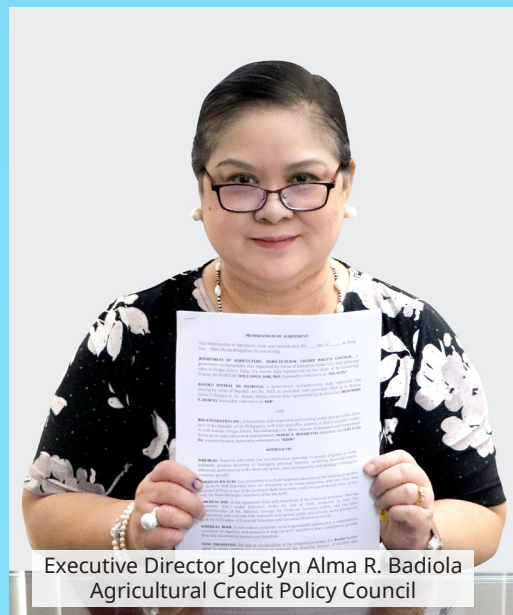
Secretary William D. Dar
Department of Agriculture



Governor Benjamin Diokno
Bangko Sentral ng Pilipinas



President Mario Deriquito
BDO Foundation



Executive Director Jocelyn Alma R. Badiola
Agricultural Credit Policy Council

DA Secretary William D. Dar, BSP Governor Benjamin Diokno, BDO Foundation President Mario Deriquito, and ACPC Executive Director Jocelyn Alma R. Badiola sign the MOA for a FinEd Partnership benefitting small farmers and fisherfolk in the country.

BSP, DA-ACPC, and BDO Foundation team up for financial welfare of small farmers, fishers, and livestock raisers

EMMALYN J. GUINTO & MAIA PAULA GAPUD

The Bangko Sentral ng Pilipinas (BSP), Agricultural Credit Policy Council (DA-ACPC), and BDO Foundation inked an agreement to develop a financial education program for around 4,000 small farmers, fisherfolk, and livestock raisers across the country, who are credit beneficiaries of the DA-ACPC.

The Memorandum of Agreement (MOA) was signed by BSP Governor Benjamin E. Diokno, Department of Agriculture (DA) Secretary and DA-ACPC Governing Council Chair William D. Dar, BDO Foundation President Mario A. Deriquito, and BDO Foundation Trustee Lucy Co Dy.

"Filipino farmers and fishers remain among the poorest of the poor despite the abundance of agricultural and marine resources and their hard work and perseverance. The BSP and its partners will work together to empower our farmers, fishers, and livestock raisers to invest in a better financial and environmental future, by offering a solid financial literacy and education program," said BSP Governor Benjamin E. Diokno.

The Governor also added that "improving financial literacy and capability in our agricultural and coastal communities contributes significantly to inclusive economic progress – fulfilling the government's vision of a food-secure Philippines, with financially savvy and financially healthy farmers and fisherfolk.

Highlighting the importance of financial education in the agri-fishery sector, DA Secretary Dar said, "We want to break the cycle of poverty for these small farmers and fisherfolk. Under the new thinking and modernization initiatives in agriculture, we uplift and transform farmers and fisherfolk into agripreneurs with improved productivity and income. Thus, our agripreneurs need to be equipped with the right tools and attitudes when it comes to managing their finances."

An attached agency of the DA mandated to oversee credit and rural finance policy, DA-ACPC helps the government develop and implement strategies and policies that increase and sustain the flow of credit to agriculture and fisheries, improve the viability of farmers and fisherfolk, and support agriculture modernization, food security and poverty alleviation.

"DA-ACPC is committed to include financial education in its capacity building programs

for farmers, fisherfolk, and livestock raisers who are beneficiaries of its credit programs. Through this partnership, our borrowers will be able to make informed financial decisions," DA-ACPC Executive Director Badiola added.

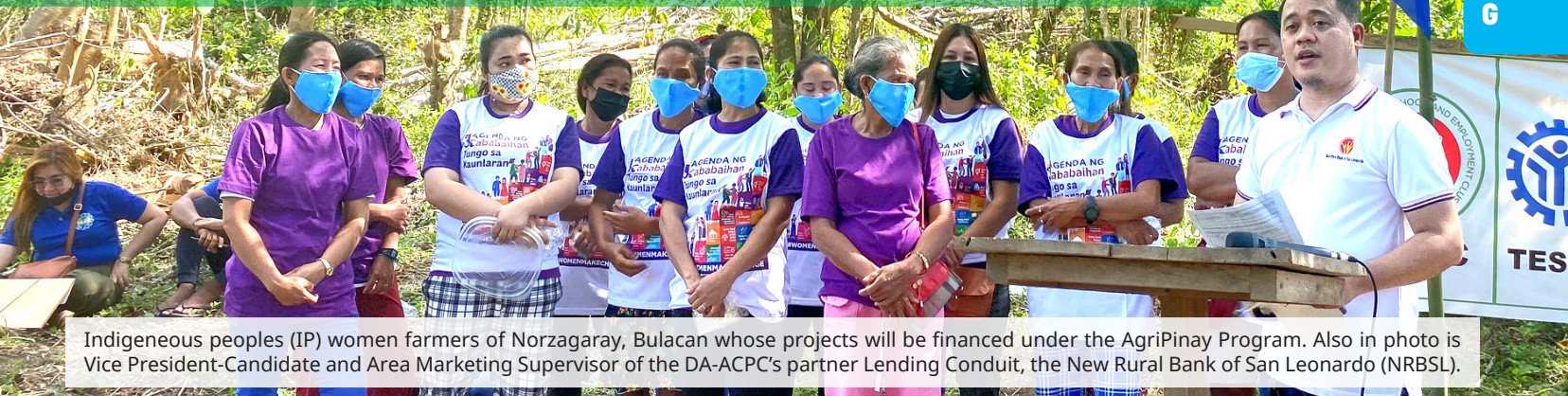
"Poverty alleviation through financial inclusion forms part of our key advocacies and contributions to the United Nations Sustainable Development Goals," BDO Foundation President Deriquito shared. "For giving us this opportunity to be of service to small farmers and fisherfolk, we are grateful to the BSP and DA-ACPC. It is our hope that our partnership program will pave the way for farmers, fisherfolk, livestock raisers and their families to achieve financial stability and empower them to gain access to financial services that can help improve their lives."

The program is the latest in a series of collaborations among the BSP, BDO Foundation, and key government agencies designed to promote financial education and consumer protection, in line with the National Strategy for Financial Inclusion (NSFI). This initiative, intended to form part of the capacity building programs of DA-ACPC, aims to instill basic personal financial management skills, with emphasis on agripreneurship and maintaining a good credit standing among farmers, fisherfolk, livestock raisers, young agripreneurs, and repatriated overseas Filipino workers engaged in agribusiness, through engaging and effective financial literacy modules and tools.

Through the MOA, DA-ACPC will deploy the module to fishing and agricultural communities nationwide with the support of trainers from the DA Regional Agri Credit Desk Officers and Regional Loan Facilitation Teams.

IP women farmers in Norzagaray, Bulacan to benefit from DA-ACPC's AgriPinay Program

RUMINA GIL & MAIA PAULA GAPUD



Indigenous peoples (IP) women farmers of Norzagaray, Bulacan whose projects will be financed under the AgriPinay Program. Also in photo is Vice President-Candidate and Area Marketing Supervisor of the DA-ACPC's partner Lending Conduit, the New Rural Bank of San Leonardo (NRBSL).

DA-ACPC Program Development Director Ma. Cristina Lopez, representing DA-ACPC Executive Director Jocelyn Alma R. Badiola, led the ceremonial check turnover for P1 million in loan funds to the agency's partner lending conduit, the New Rural Bank of San Leonardo (NRBSL) for the implementation of the AgriPinay program in Norzagaray, Bulacan on March 22, 2021. The funds will finance loans of eligible Indigenous Peoples (IP) women farmers, fish and livestock raisers. NRBSL Area Marketing Supervisor Michael P. Mendoza, and Branch Supervisor and Marketing Officer of San Jose Del Monte, Bulacan Branch Jack Francisco received the check for NRBSL.

The AgriPinay is a special loan facility under the DA-ACPC's Agri-Negosyo (ANYO) loan program, which offers zero-interest loans of up to P100,000.00 per borrower to women who are members of farming and fishing households, with priority given to IP group members. The loans will serve as capital for their startup or existing agri-fishery-based income-generating activities. Under the program, the DA Regional Gender and Development (GAD) focal persons shall endorse eligible borrowers to the DA-ACPC AgriPinay Focal Persons for review and

submission to the ACPC's partner lending conduit (PLC).

The check turnover was part of a series of activities, including the Agri-Aqua Trade Fair and graduation of TESDA NCII trainees held in Sitio Sapang Munti, Norzagaray, Bulacan and facilitated by Bausa Integrated Farm School, headed by Mr. Luis Bausa.

"Kami ay nagagalak na maging kabahagi ng ganitong programa. Bilang isang katuwang na bangko ng DA-ACPC, ang aming bangko ay may bisyon at misyon na matulungan ang agri sektor, at lalo na ang mga kababaihan sa sektor," said Mr. Mendoza of the NRBSL.

Director Lopez also delivered an inspirational message on behalf of Executive Director Badiola, addressed to the women farmers of the Katutubong Dumagat in the sitio. "Tandaan n'yo: babae ka, hindi babae lang," she said. "Walang imposible basta tayo ay patuloy na mangarap, magsikap, at tumulong sa iba. Nandito ang Department of Agriculture at ang ACPC na tumutulong sa inyo. Kaya ito na rin ang umpisa ng pagtulong ninyo sa sarili ninyo."



ACPC Director Ma. Cristina G. Lopez delivers a Message on behalf of Executive Director Jocelyn Alma R. Badiola, addressing the potential beneficiaries of the AgriPinay in Norzagaray, Bulacan.



NRBSL Vice President-Candidate and Area Marketing Supervisor Michael P. Mendoza, and Branch Supervisor and Marketing Officer of San Jose Del Monte, Bulacan Branch Jack Francisco with ACPC Director Ma. Cristina G. Lopez.



Mr. Luis Bausa of Bausa Integrated Farm School hosts the ceremony in Sitio Sapang Munti, Norzagaray, Bulacan.

DA-ACPC Executive Director Jocelyn Alma R. Badiola addresses the participants of the NAFMIP Stakeholders' Consultation conducted virtually on February 23, 2023.



DA-ACPC Consults with its Agri-Fishery Finance Stakeholders for updating of the National Agriculture and Fisheries Modernization and Industrialization Plan (NAFMIP)

MAIA PAULA GAPUD

The Agricultural Credit Policy Council (DA-ACPC), guided by the materials provided by the DA National Agriculture and Fisheries Modernization and Industrialization Plan (DA NAFMIP) Team, virtually conducted its national stakeholders' consultation for agri-fishery credit on February 23, 2022.

The ACPC stakeholder consultation aims to gather the inputs of agri-fishery credit sector stakeholders for the National Agriculture and Fisheries Modernization and Industrialization Plan (NAFMIP) 2020-2030. Specifically, the objectives of the consultation are to: (1) Orient stakeholders about the NAFMIP preparation and their role; (2) Assess credit and financing opportunities and constraints to agri-fishery sector transformation; and (3) Identify possible credit support or interventions for transformative sector growth.

The DA-ACPC consultation focuses on Credit Support, which is one of 18 key strategies of the OneDA Approach, particularly on credit and financing-related interventions necessary for agri-fishery sector and food systems transformation.

The consultation was attended by key representatives from private banks, government financial institutions such as the Land Bank of the Philippines, Development Bank of the Philippines, Philippine Crop Insurance Corporation, Philippine Guarantee Corporation, DA Regional Field Offices, DA Operating Units, Farmers and Fisher-Organizations, and experts in the field of agri-fishery finance.

Issues identified by stakeholders include the following: (a) Low outreach by banks, (b) Difficulty in accessing credit by SFF, and (c) agricultural insurance was the least used risk mitigating measure by SFF.

Following are the interventions identified by the stakeholder-participants of the workshop:

1. Tap and develop capacities of cooperatives to be conduits of commercial banks
2. Develop a digital credit information database for FFs and MSEs, which financial institutions/

banks can access, as basis for creditworthiness evaluation

3. Conduct of annual study on bank lending to agriculture

4. Conduct a study/collect information on the Agri-Agra compliance by banks, focusing on the factors constraining and encouraging (increasing) compliance and incorporate recommendations in policy/guidelines

5. Streamline (simplify) credit processes - development of an agrifishery credit and financing program framework for all government credit programs - to include processes and procedures, and financial charges pricing (review/revisit DA and DAR credit programs)

6. Recommend streamlining of government credit programs processes, to include revisions on financial charges pricing (review/revisit DA and DAR credit programs)

7. Regularly monitor implementation of government programs to come up with recommendations on increasing outreach and benefits to the agrifishery sector

8. Develop and implement a strategic communication plan on promoting, and educating financial institutions, particularly the private banks, on credit facilities for SFF (government and private)

9. Intensify collaboration with LGUs and DA RFOs to provide assistance/ guidance to SFF/FFOs; LGU to assist SFF/ provide templates in the preparation of farm plan and budget

10. Establishment of partnerships with online platform for credit delivery and collection (i.e., PayMaya, GCash)

11. Establishment of network/taskgroup among banks, to allow sharing of information

12. Review Agricultural Guarantee Fund Pool (AGFP) program framework, including pricing structure, and processes (i.e. possibility of decreasing guarantee fee to lower than 2%, and streamlining application requirement for coverage and claims procedures and processes)

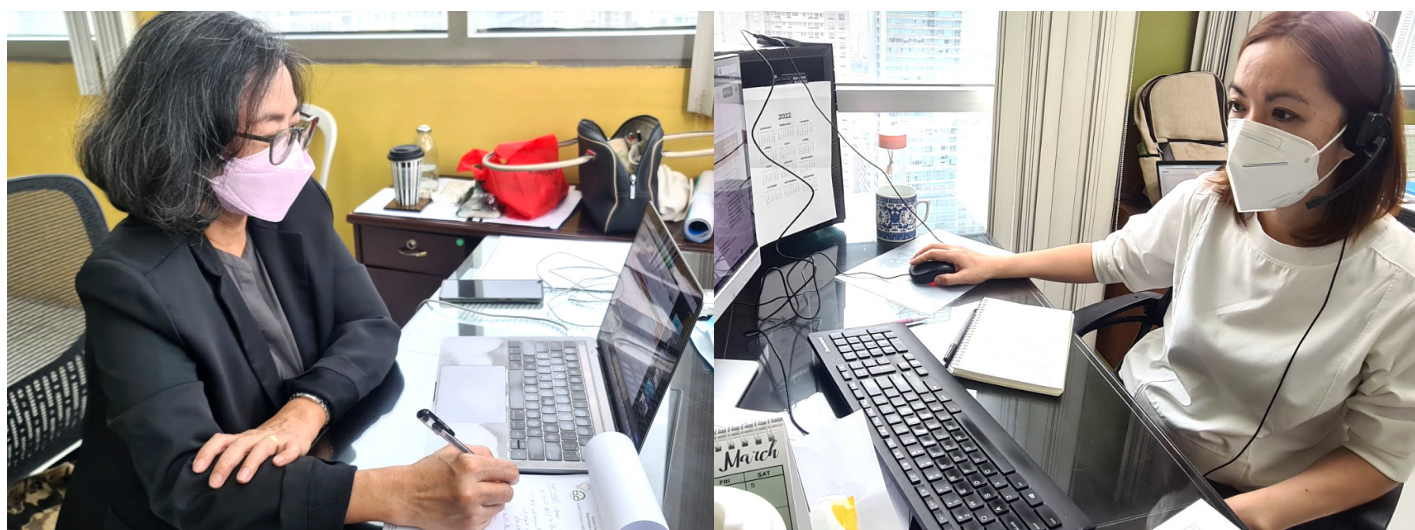
13. Develop and implement a monitoring framework to regularly evaluate performance of agri guarantee program

14. Develop and implement a strategic communication plan on promoting, and educating financial institutions, particularly the private banks, on AGFP

15. Intensifying government campaign on the use of agricultural insurance - Develop a strategic communication plan to promote and educate SFF on the use of agricultural insurance

16. Develop a framework to periodically monitor and assess implementation of agri insurance

17. Develop and implement a framework enabling (evaluation matrix and regulatory, standards) private lending based on the best practices towards risk aversion



DA-ACPC Director for Policy Research and Planning, Magdalena Casuga (left) and Policy and Planning Division Chief Jenny T. Aspilan (right) facilitates conduct of the consultation for updating the NAFMIP.



ACPC Executive Director Jocelyn Alma Badiola (4th from left), Monetary Board Member Bruce Tolentino (6th from left), and DA Undersecretary Evelyn Lavina (5th from left) lead the awarding of Gawad Lingap plaques to ACPC's Outstanding PLCs. Also in the photo are ACPC Directors (from left) Norman William Kraft, Magdalena Casuga, Jonathan Giray, and Ma. Cristina Lopez and Program Development Division Chiefs Allen Ducusin and Ding Pereyra.

DA-ACPC honors outstanding partner lending conduits

KARLO CEASAR ABARQUEZ

The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) honored a total of 62 partner lending conduits (PLCs) during the 2nd Gawad sa Paglingap sa Magsasaka at Mangingisda (Gawad Lingap Awards) on April 28, 2022 in Quezon City.

The Gawad Lingap Awards, held every two years, recognizes financial institutions nationwide which have given outstanding and exemplary contributions in the implementation of DA-ACPC's innovative credit programs for small farmers and fisherfolk and micro and small agri-fishery enterprises.

Themed as "Cooperation and Collaboration with PLCs: Overcoming Challenges Amid and Beyond the Pandemic," the ceremony bestowed awards to various government banks, rural banks, cooperative banks, and cooperatives that stepped up in the frontlines to provide much needed credit support to farmers, fishers and agripreneurs in 2020 during the COVID-19 outbreak and when the strictest restrictions were imposed.

"We want you to know that your efforts and sacrifices are well-recognized and have significant impact to the agriculture and fisheries sectors," said DA Secretary and ACPC Chair William Dar during his Keynote Message.

"Because of your steadfast commitment and support to the Department of Agriculture's goal, we were able to ensure food security for all in the face of this devastating global crisis," the Secretary added.

"As our partner lending conduits, you have helped us reached the unbanked sector and boost the financial inclusion of farmers and fisherfolk in the countryside," ACPC Executive Director Jocelyn Alma Badiola said. "As of December 2021, we were able to reach 436 out of 496 unbanked municipalities."

"It takes a coordinated whole of government effort to make the rural sector thrive. Trying your best and serving as partner lending conduits even in the midst of challenges is crucial, and I would like to thank you for what you have

done,” Monetary Board Member and ACPC Vice Chair Bruce Tolentino said.

With its partner lending conduits on the ground, the DA-ACPC was able to provide almost P5 billion in loans to 91,241 small farmers and fisherfolk and 426 micro and small enterprises and organizations in 2020.

Remarkably, the DA-ACPC and its PLCs improved its credit support in 2021 as they were able to extend more than P5.39 billion in loans to almost 96,000 individuals and 396 enterprises nationwide.

In her acceptance speech, President Myrna Sescon of the Mindanao Consolidated Cooperative Bank (MCCB) commended the ACPC for providing avenues to support and promote rural finance which improves the quality of lives of the people in the countryside.

President Abundio Quililan of the New Rural Bank of San Leonardo (NRBSL), on the other hand, said that DA-ACPC’s affordable loan programs allowed them to continue to serve the agri-fishery sector. “Malugod po naming tinatanggap at nagpapasalamat ang NRBSL sa parangal na ipinagkaloob sa amin ng DA-ACPC,” said President Quililan.

“This award is a testament to our commitment to provide quality service and inclusivity as embodied in our core values. We are honored and blessed to be given this opportunity to serve our farmers and fisherfolk,” said Chief Operations Officer Mizpah Taala of the Metro Ormoc Community Multi-Purpose Cooperative (OCCCI).

The DA-ACPC also conferred Gawad Lingap Special Awards to two of its partner government banks – the Land Bank of the Philippines (LANDBANK) and the Development Bank of the Philippines (DBP).

“It is our honor to receive this award which underscores LANDBANK’s dedication to serve the unbanked and underserved, promote inclusive and sustainable growth and respond to the dynamic needs of our mandated and priority sectors,” LANDBANK Vice President Esperanza Martinez said.

“We are delighted to be part of the different credit programs of DA-ACPC. We have always believed that development is about partnership and thus, we do hope to continue to expand our partnership in the agriculture sector,” said DBP Vice President Noli Cruz.





Sana ay magpatuloy ang paghahatid ng DA-ACPC ng tapat na serbisyo dahil ito ay kailangan ng ating mga magsasaka at mangingisda.

Sa mga farmers at fisherfolk, ating pasalamatan ang gobyerno sa mga programang tulad nito. Tayo rin ay magbayad ng ating mga obligasyon sa tamang oras upang mas marami pa ang makahiram.

ATTY. MARY ANN TUPASI
President
RURAL BANK OF SOLANO



We wish that the DA-ACPC continue to provide financial services to farmers and fisherfolk so that we will be able to reach out to the unserved and unbanked areas in Bicol Region.

Sa mga magsasaka at mangingisda, kasama ninyo ang DA-ACPC at ang Banco Santiago de Libon para maibalik ang sigla ng ating ekonomiya.

AGNES DYCOO
CEO and President
BANCO SANTIAGO DE LIBON, INC.



We would like to thank DA-ACPC for selecting us to be a partner lending conduit (PLC). We were able to reach other areas which we have not covered before. We are looking forward to being your partner in the implementation of agri-fishery credit programs. For farmers, sana gamitin natin ang mga tulong na bigay ng ACPC para mapaunlad ang inyong kabuhatan.

SHELLAN ADDAG
Chief Executive Officer
AIRIS JAY MANUEL
Admin Officer
TREASURE LINK COOPERATIVE SOCIETY



Isang karangalan para sa amin ang maging partner lending conduit ng DA-ACPC dahil nakakapagbigay kami ng tulong sa aming mga miyembro na farmers lalo na yung mga walang pang kapital. Sana ay magpatuloy pa ang aming partnership sa DA-ACPC para mas marami pang matulongang magsasaka sa amin.

AMADO W. WILLIAM
BOD Chairperson
JEFFRY P. MALIONES
Bookkeeper
LENGAOAN INDIGENEOUS FARMERS
MULTI-PURPOSE COOPERATIVE



Partnering with DA-ACPC is important because we were able to support many farmers. Almost 3000 farmers ang natulungan ng Guagua Rural Bank at masaya silang nakapag start ng kani-kanilang negosyo.

To all the farmers and fisherfolk, napaka-halaga ninyo dahil kayo ang bumubuhay at nagpapakain sa mahigit 100 million Filipinos. Maraming salamat sa mga farmers and fisherfolk at sa Department of Agriculture Secretary William D. Dar and ACPC Exec. Dir. Jocelyn R. Badiola, thank you very much!

ELIZABETH CARLOS-TIMBOL
Senior Executive Vice President
GUAGUA RURAL BANK, INC.



Marami ang natutulungan naming magsasaka at mangingisda katuwang ang DA-ACPC. Sana mas dumami pa ang mga programang pantang ng DA-ACPC para matugunan ang mga pangangailangan ng ating magsasaka at mangingisda.

Para sa mga kababayan nating farmers and fisherfolk, gamitin ninyo ng tama ang pondong nahiram para mapaunlad pa ang inyong negosyo at maging tuluy tuluy ang food supply sa buong bansa.

MARILYN SAGALA
Chief Operating Officer
COOPERATIVE BANK OF CAGAYAN



Maraming salamat sa DA-ACPC sa mga programang ipinarating ninyo sa aming mga kababayang magsasaka at mangingisda sa Oriental Mindoro. Nakatulong ang mga ito upang maiangat ang kanilang produksyon at makatulong sa ikauunlad ng ekonomiya. Para sa mga farmers and fisherfolk, isang malaking oportunidad ang tayo'y magkaroon ng benepisyo galing sa DA-ACPC.

BEVERLIE PANGANIBAN
Chief Finance Officer
SAKLAW FOUNDATION, INC.
(ORIENTAL MINDORO)



Malaking pasalamat namin sa DA-ACPC dahil sa tulong nila, napahiram namin ng kapital ang mga mailit na magsasaka at mangingisda. Sa mga farmers at fisherfolk naman, maraming salamat sa pagpapaunlad ng sector ng agrikultura at pangisdaan.

RUBEN R. HABON
President
CHRISTOPHER G. CALPO
Area Manager
ILOCOS CONSOLIDATED
COOPERATIVE BANK



Isang karangalan sa amin na maging partner lending conduit ng DA-ACPC sapagkat marami kaming natutulunganang mga magsasaka upang maitaas ang antas ng kanilang buhay.

Sa ating mga farmers and fisherfolk, sana pahalagahan ninyo ang pagbibigay tiwala sa atin ng DA-ACPC.

ROBERTO B. DIALA
General Manager
YAKAP AT HALIK MULTI-PURPOSE
COOPERATIVE QUEZON 1



Mahalaga sa amin ang maging partner lending conduit ng DA-ACPC sapagkat ang aming lugar ay itinuturing na rice granary sa Occidental Mindoro. Maraming mga maliliit na magsasaka at mangingisda ang umaasa sa coop bank na sila'y mabigyan ng tulong pinansyal.

Sana ay tuloy tuloy pang suportahan ng DA-ACPC ang Occidental Mindoro Cooperative Bank upang maging masigla at umangat ang pamumuhay ng ating mga farmers at fisherfolk sa tulong ng mga programa ng DA-ACPC.

RAMON M. SILVERIO **MARY GRACE G. FRIAS**
Chairperson Corporate Secretary
OCCIDENTAL MINDORO COOPERATIVE BANK



Mahalaga sa amin na naging partner kami ng ACPC dahil nakatulong kami sa mga farmers at fisherfolk sa amin. Salamat sa DA-ACPC at patuloy ang inyong pagtulong especially sa PAGLAUM MPC.

Sa mga farmers, palaguin ninyo kung ano ang naitulong ng DA sa atin.

RENGIE POLINGA
Managing Director
PAGLAUM MULTI-PURPOSE COOPERATIVE



DA-ACPC has been our partner since 2017. They have been helping the Negrenses since then.

For the farmers and fisherfolk, I hope that they are happy with the services of the Coop Bank of Negros Oriental with assistance from the DA-ACPC.

REYNALDO B. GOMEZ
General Manager
MIKHAIL LEE L. MAXIMO
Chairperson
COOPERATIVE BANK OF NEGROS ORIENTAL



Through our partnership with DA-ACPC, we were able to provide financial assistance to farmers and fisherfolk in our province. Thank you DA-ACPC for the trust and support.

To our farmer-fisherfolk-members, salamat sa inyong suporta at sa pagiging tapat sa mga adhikain ng ating kooperatiba.

RODELO E. SALDANA
General Manager
SURIGAO DEL SUR COMMUNITY INITIATIVE MULTI PURPOSE COOPERATIVE



Sa pamamagitan ng mga programa ng DA-ACPC, maraming farmers and fisherfolk ang napahiram upang muling nakabangon sa kanilang mga negosyo lalo na yung nasalanta ng bagyong Yolanda.

Sana ay ipagpatuloy pa ng DA-ACPC ang pagpapatupad ng loan programs. Malaking tulong ito sa mga mamamayan lalong lalo na sa mga magsasaka at mangingisda.

MIZPAH AIRA I. TAALA **RAMIL D. BONIEL**
Chief Operations Officer District Manager
METRO ORMOG COMMUNITY MULTI-PURPOSE COOPERATIVE



Dahil sa DA-ACPC, marami kaming natutulungang mga farmers at fisherfolk na nangangailangan ng pinansyal na tulong para sa kanilang palayan, gulayan at iba pang agri-fishery-based enterprises.

MELANY LUCAYLUCAY
Manager
KIETH CAMBAREJAN
Office Clerk
DALAWINON FARMERS MULTI-PURPOSE COOPERATIVE



Walang interes na binabayaran sa mga programa ng DA-ACPC kaya naman, mas nakakatulong ito sa mga magsasaka at mangingisda upang maiangat ang kanilang kabuhatan.

Sana ay magpatuloy pa ang aming partnership upang marami pang farmers and fisherfolk sa Northern Samar ang matulungan.

ERIC ENCISO
Manager, Rawis Branch
EDWIN CABUELLO
Branch Manager
NORTHERN SAMAR MULTI-PURPOSE COOPERATIVE



Cantilan Bank is proud to be a partner of the DA-ACPC in implementing its credit programs. We are fortunate to have this partnership to reach out to our farmers and fisherfolk more effectively. Together with the DA-ACPC, we are here to provide financial assistance to our farmers and fisherfolk.

WILLIAM K. HOTCHKISS, III
Chairman of the Board
CANTILAN BANK INC.



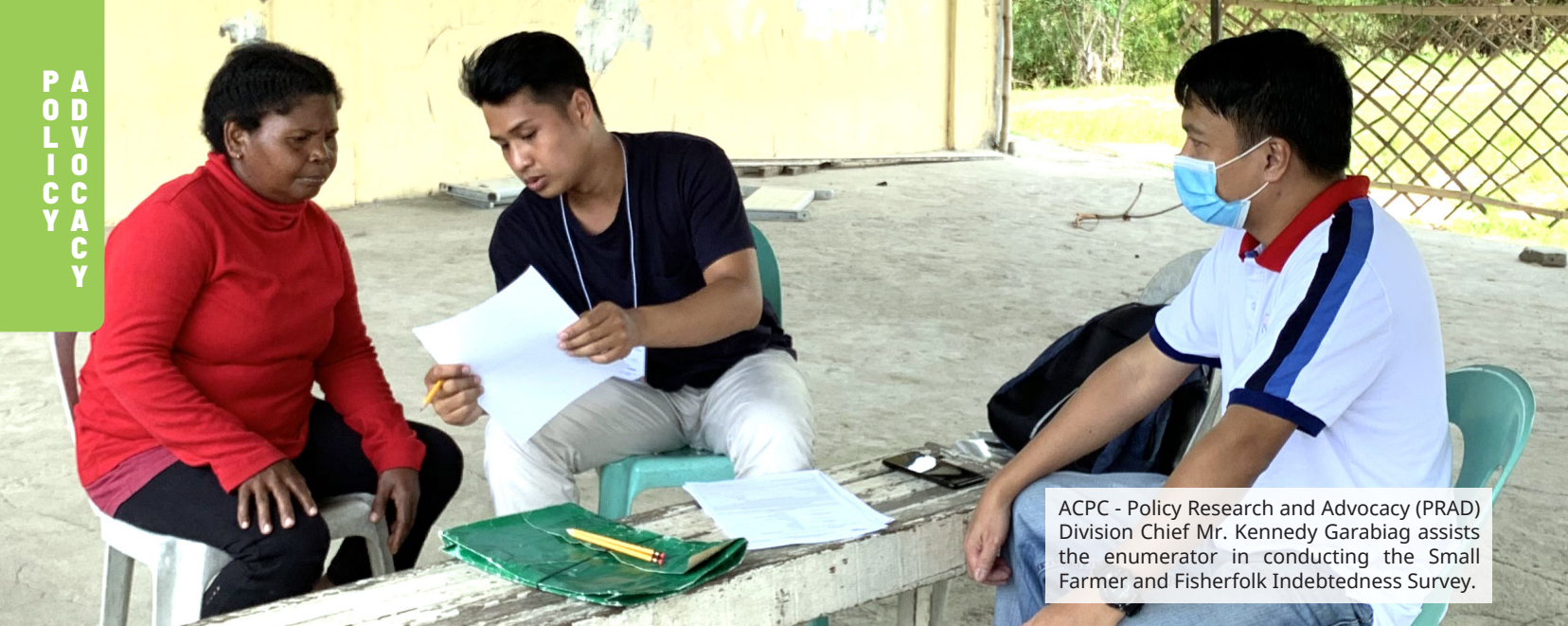
Bilang partner lending conduit ng DA-ACPC, nakapagpahiram kami sa mga magsasaka at mangingisda sa Cebu at Bohol para sa kanilang agri production, sa mga naapektuhan ng pandemya at Typhoon Odette. Salamat sa trust ng DA-ACPC sa amin.

CHARLITA PANGAN
Operations Manager
LAMAC MULTI-PURPOSE COOPERATIVE



Malaki ang pasasalamat namin sa DA-ACPC na nagbigay ng tulong pinansyal sa mga magsasaka at mangingisda sa panahon ng pandemya at bagyo sa Caraga Region. Malaking tulong ito lalo na sa unbanked municipalities sa Caraga.

LUXMI B. AUXILLO
General Manager
LOREVIC P. MULIG
Branch Manager
BAUG CARP BENEFICIARIES MULTIPURPOSE COOPERATIVE



ACPC - Policy Research and Advocacy (PRAD) Division Chief Mr. Kennedy Garabiag assists the enumerator in conducting the Small Farmer and Fisherfolk Indebtedness Survey.

DA-ACPC conducts SFF Indebtedness Survey

MAIA PAULA GAPUD

The DA-ACPC is set to conduct its nationwide Small Farmer and Fisherfolk Indebtedness Survey (SFFIS) this year as cleared by the Philippine Statistics Authority (PSA) through its Statistical Survey Review and Clearance System (SSRCS). The DA-ACPC conducts the SFFIS every two or three years as a means to determine the credit and financial behavior and needs of SFF.

The SFFIS aims to:

- analyze the credit and other financing requirements of SFFs;
- examine SFF's accessibility and usage of financial services;
- find out the views of SFF on financing and other forms of financial services; and
- identify measures to improve SFF's access to affordable credit and other financial services.



ACPC - Policy Research and Advocacy (PRAD) headed by Director Magdalena S. Casuga, 2nd from right, and Division Chief Mr. Kennedy Garabiag, 3rd from right, conducts courtesy call to the Municipal Agriculture before conducting the survey.

The survey, along with the DA-ACPC's other ongoing research studies, is part of the agency's mission to develop and advocate agri-credit policies to enhance and promote farmers and fisherfolk's access to sustained financial services.

The said survey shall be used as basis for the Philippine Development Plan of the Agriculture, Forestry, and Fisheries (PDP AFF) in the sector's goal to increase SFF's access to formal credit. It will also contribute in policymakers' estimates and projections of demand for credit from SFF. The DA-ACPC targets to interview 2,700 SFFs nationwide from April to July 2022. Results of the survey are set to be released in October 2022.



ACPC PRAD staff riding a habal-habal going to the survey area.

DA-AMAS, DA-ACPC encourage Filipinos to invest in agribusiness

KARLO CEASAR ABARQUEZ

Recognizing that there will always be a high and stable demand for food in a growing population like the Philippines, Supervising Agriculturist Ludivina Rueda of the Department of Agriculture – Agribusiness and Marketing Assistance Service (DA-AMAS) encouraged Filipinos to invest in agribusiness.

“Sa agribusiness, maraming commodities na maliit ang kapital pero mataas ang return of investment o ROI,” said Rueda in her presentation on Agribusiness Investment Opportunities during the AgriCREDITalk, a webinar series by the DA-Agricultural Credit Policy Council (DA-ACPC).

“Agribusiness refers to any business related to agri-fishery activities from seed and agri-inputs supply, farm machinery, production, harvesting and transport, processing, wholesale and retail selling,” she added.

During the webinar, Rueda presented the total costs and the gross and net return of engaging in the production of various commodities such as coconut, mango, banana, coffee, purple yam and cacao.

Rueda emphasized that those who own idle lands should consider venturing in high ROI commodities. “For example, sa banana, around P58,000 lang ang production cost per hectare pero more than P161,000 ang gross return,” she explained.



Supervising Agriculturist Ludivina Rueda of the DA-Agribusiness and Marketing Assistance Service (DA-AMAS) serves as the resource person during the AgriCREDITalk Webinar.

For fisheries, Rueda discussed the financial requirement overview for milkfish, shrimp, tilapia and seaweeds production. She also presented the potential income for native chicken, native pig, goat, and duck production.

Opportunely, DA-ACPC provides capital for current and aspiring agripreneurs through its affordable credit programs such as the SURE COVID-19, Agri-Negosyo (ANYO) and Kapital Access for Young Agripreneurs (KAYA). “Lahat ito ay walang interes, walang kolateral at may flexible loan term,” said Executive Director Jocelyn Alma Badiola of DA-ACPC.

Aside from facilitating access of agripreneurs to technical training, market-matching, and other agribusiness- and marketing-related assistance, Rueda also encouraged those with existing agri-fishery projects to participate in the Kadiwa Retail Selling, a market system which sells major agricultural goods at reasonably low prices to help poor Filipino households. “Dito, tinuturuan namin ang mga farmers at fishers na mag-market ng kanilang mga produkto,” she shared.

DA-AMAS, DA-ACPC along with the DA Balik Probinsya, Balik Pag-asa, the Agricultural Training Institute (ATI), and the Agricultural Competitiveness Enhancement Fund (ACEF) Program comprise the National Program Coordinating Committee which is tasked to take the lead in facilitating access of overseas Filipino workers (OFWs) and the youth to agribusiness assistance services such as loan, training, market linkage, among others.

The online episode also coincided with the celebration of the Farmers’ and Fisherfolk’s Month with the theme “Modernisasyon at Industriyalisasyon Tungo sa Masaganang Ani at Mataas na Kita.”

“Kami sa ACPC ay kaisa sa pagpapatupad ng mga programa para sa modernisasyon at industriyalisasyon ng sektor ng agrikultura sa pamamagitan ng pagbibigay ng access sa madali, abot-kaya, at napapanahong pautang para sa magsasaka at mangingisda at micro and small enterprises,” ED Badiola said.

INVESTMENT OPPORTUNITIES



COCONUT

- **Gross Returns:**
 - P 161,622.36
- **Production Cost:**
 - P 58,026.12



ARABICA GREEN COFFEE BEANS

- **Gross Sales: (for 2nd year)**
 - P 60,000.00 / 400 Kgs
- **Total Operating Cost**
 - P 45,755.00



MANGO

- **Total Cost (Php/Ha):**
 - P 75,280
- **Net Returns (Php/Ha):**
 - P 85,386



PURPLE YAM/UBI

- **Gross Sales:**
 - P 720,000.00
- **Total Operating Cost**
 - P 404,750.00



BANANA

- **Gross Returns:**
 - P 161,622.36
- **Production Cost:**
 - P 58,026.12



CACAO

- **Total Cost (Php/Ha):**
 - P 26,786.00
- **Net Returns (Php/Ha):**
 - P 19,714.00

OTHER PRIORITY COMMODITIES



DRAGON FRUIT



CALAMANSI



PINEAPPLE



MILKFISH PRODUCTION

- **Total Costs:**
 - P 45,980.00 / 1 Ha
- **Gross Returns:**
 - P 111,640.00 / 1 Ha



SHRIMP PRODUCTION

- **Starting Capital:**
 - P 922,000.00 / 1 Ha
- **Potential Income:**
 - P 1,083,840.00 (1st year, 2 cycle)



TILAPIA PRODUCTION

- **Starting Capital:**
 - P 134,766.00
- **Potential Net Income per cycle:**
 - P 133,160.00



SEAWEEDS (Floating Rope)

- **Gross Sales:**
 - P 398,571.60 / per ¼ Ha 4 cropping in 1 year
- **Operating Cost**
 - P 108,500.00 / per ¼ Ha

BFAR [National Integrated Fisheries Technology Development Center](#)



NATIVE CHICKEN (Meat Type)

- **Starting Capital:**
 - P 340,000.00/cycle (For 2000 birds)
- **Potential Annual Gross Income**
 - P 2.0 MILLION



NATIVE PIG PRODUCTION

- **Starting Capital:**
 - P 127,000.00 / 10 sow, 1 boar (1 year)
- **Potential Annual Gross Income**
 - P 225,000.00



GOAT PRODUCTION

- **Starting Capital:**
 - P 335,050.00 / 20 Breeder Does for 2 years
- **Potential Income**
 - P 95,900.00



DUCK RAISING PRODUCTION

- **Production Cost:**
 - P 556,500.00 / 500 heads (5 cycle)
- **Potential Income**
 - P 743,500.00

Source: Philippine College of Poultry Practitioners, DTI Agribusiness Portfolio, 2020

Various investment opportunities in agriculture and fisheries presented by Ms. Ludivina Rueda of DA-AMAS during the webinar.



DA-ACPC participates in the 69th RBAP Annual National Convention in Zamboanga del Norte

MAIA PAULA GAPUD

The Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC), headed by Executive Director Jocelyn Alma R. Badiola, participates in the 69th Rural Bankers Association of the Philippines (RBAP) Annual National Convention in Zamboanga del Norte.

With the theme “Rural Banks’ Resilience and Relevance: Rising Above the Challenges”, the two-day convention is being held this May 26-27, 2022, with attendees from rural bank members, commercial banks, government banks, and national government agencies. Presentations and discussions were held on relevant

programs, innovations, and best practices for rural banks, with booths to facilitate linkages between participants.

DA-ACPC promoted its lending scheme and programs to potential partners thru its booth, and Exec. Dir. Badiola presented the various programs during the plenary. Also present as guest speakers were Monetary Board Member Bruce Tolentino, who sits as the ACPC Vice Chair representing the Bangko Sentral ng Pilipinas (BSP), and LANDBANK President and CEO Cecilia C. Borromeo.



LANDBANK President and CEO Cecilia Borromeo and ACPC Executive Director Jocelyn Alma R. Badiola.



ACPC staff distribute IEC materials on its credit programs.



ACPC Executive Director Badiola with RBAP President and head of Rural Bank of Solano Atty. Mary Ann Tupasi-Saddul, and ACPC Director Cristina Lopez.

Members of the DA-ACPC GAD Focal Point System attend the training hosted by the PCW.

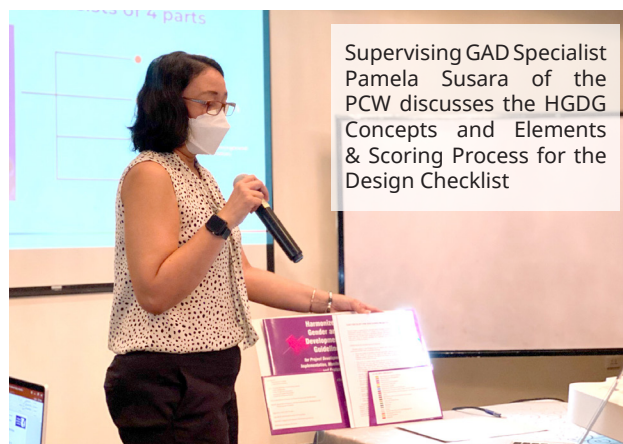
DA-ACPC, PCW conducts GAD Orientation and Training for DA-ACPC's GAD Focal Point System

MAIA PAULA GAPUD

In line with the agency's commitment to strengthening the gender mainstreaming of its programs, the Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC) tapped the Philippine Commission on Women (PCW) to conduct a Basic Gender and Development (GAD) Orientation and Reports Preparation Training-Workshop for its GAD Focal Point System (GAD FPS) on March 29-31, 2022 in Pasig City.

Representatives from the PCW oriented DA-ACPC's GAD FPS on Basic GAD concepts, Gender Mainstreaming Evaluation Framework (GMEF), GAD Plan and Budget and Accomplishment Reports Preparation, Harmonized Gender and Development Guidelines (HGDG) Concepts and Elements & Scoring Process for the Design Checklist.

The DA-ACPC's GAD Strategic Goals include the improved institutional capacity to enhance and sustain gender mainstreaming in the agency, increased access of rural women and men to financial services, and increased participation and access of women in the DA-ACPC's programs, among others.



Young farmer's dream chicken business made possible through KAYA

KARLO CEASAR ABARQUEZ & ERIKA PILARIZA

John Dominic Salamanca starts his own poultry business through ACPC's KAYA loan program

John Dominic Salamanca is a 29-year-old farmer from Maria Aurora, Aurora who dreamed of establishing a poultry agribusiness. With the assistance of the Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC), he was able to turn his dream into reality.

John Dominic chose to start a business in the chicken industry after seeing the lack of supply of chicken meat and production of healthy food in their province of Aurora amid the pandemic. What sets his business idea apart from others is his choice of free-range chicken meat type production. Instead of being confined in cages, his chickens will be free to roam in pasturing areas to consume grass, insects, and worms instead of feeds making up their diet.

Needing funds to jumpstart his business, the young agripreneur discovered DA-ACPC's Kapital Access for Young Agripreneurs (KAYA) program through the Kabataang Agribusiness Facebook group that he was a member of. Under the KAYA loan program, borrowers between 18 to 30 years old and graduates of formal or non-formal education can avail zero-interest loans

of up to Php 500,000 for their agribusiness, payable up to five (5) years.

After applying, John Dominic attended seminars in creating business plans and monitored his application status through the ACPC Access website, an online application portal for ACPC credit programs. Through the Alay Credit Cooperative in Cabanatuan City, Nueva Ecija, ACPC's partner lending conduit, John Dominic was able to loan P500,000 for his poultry business.

According to John Dominic, KAYA is a big help in encouraging the youth youth to go back and love agriculture. "Dahil sa ganitong oportunidad, mababago ang mindset ng kabataan pagdating sa agrikultura... mas lalo pa nilang mamahalin ang pagsasaka at pangingsida," he said.

"Huwag tayong mapapagod. Dahil unang una, tayo ang bubuhay sa ating kapwa mamamayang Pilipino. Ang pagsasaka ay hindi dapat nakatuon para lang sa pansariling interes. Dapat ay mag-produce tayo ng mga produkto at pagkain para sa mga mamamayang Pilipino," he added.



Young agripreneur establishes sweet & spicy agribusiness thru KAYA loan program

JUSTIN TREY CUBOS & MAIA PAULA GAPUD

Ferdy Ocyaden, a young agripreneur from Tarlac, availed himself of a zero-interest loan under the Kapital Access for Young Agriprenurs (KAYA) program offered by the Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) to establish his agribusiness.

Ferdy Ocyaden, a thirty-year old agripreneur from Victoria, Tarlac began his journey in agriculture at a very young age. Born in the Mountain Province in the Cordillera Administrative Region (CAR), he spent the majority of his life in their farm, riding a carabao, preparing rice seedlings and planting various crops in their indigenous farmlands.

“Hindi ko makakalimutan ang sinabi ng lolo ko sa akin noon: Huwag na huwag mong isasantabi ang pagsasaka kasi balang araw, babalikan mo rin ito. Kahit ano pa ang tinapos mo sa pag-aaral, hindi mawawala ang halaga ng agrikultura,” shared Ferdy.

In 2018, Ferdy and his partner, Millette, a nutritionist-dietician, decided to start an agribusiness when they learned of the oversupply of red chili in their area, resulting to a market price of only P20 per kilo. “Noong panahong mababa ang presyo ng sili, alam namin na hirap para sa mga magsasaka na makabawi ng kita dahil wala halos maibenta. Kaya naman naisipan namin gumawa ng chili garlic oil at makatulong sa kanila,” shared Millette.

“Kaysa masayang ang oversupply na sili, nakahanap kami ng paraan para kumita,” explained Ferdy.

Ferdy was in charge of the farm, while Millette handled the processing of the products, as she was able to attend seminars and training in product packaging offered by various institutions. Ferdy and Millette were soon able to introduce their chili garlic oil to their barrio with the brand name Swit Hannah, named after their late daughter who passed away during the pandemic.

As they successfully launched their product, they were able to sell an initial 100 bottles of chili garlic oil, which was registered in the Department of Trade and Industry (DTI) in 2019.

As an active farmer, Ferdy attended several training programs of the Department of Agriculture Central Luzon (DA Central Luzon), where he heard about the Kapital Access for Young Agripreneurs (KAYA) Loan Program offered by DA Agricultural Credit Policy Council (DA-ACPC). With the help of the DA Central Luzon and DA-ACPC's partner lending conduit, the New Rural Bank of San Leonardo (NRBSL), Ferdy was able to avail himself of a zero-interest loan of P230,000 under the program to finance his working capital requirements.

The KAYA Loan Program offers zero-interest loans of up to Php 500,000 payable up to five (5) years. Borrowers must be 18 to 30 years old, and are graduates of either formal or non-



Ferdy's partner Millette, a nutritionist-dietician, thought of establishing an agribusiness during the oversupply of red chili by making chili garlic oil.

formal schooling (including but not limited to graduates of agriculture and fishery related degrees from higher education institutions, DA and ATI-accredited programs, TESDA programs, farm schools, and secondary schools with agriculture and fishery-related courses).

With the loan, Ferdy was able to purchase equipment for processing various chili products such as chili flakes and chili powder. He was also able to expand their agribusiness by using the additional capital for making ready-to-drink juice.

"Abot-kaya sa KAYA! Walang interes, walang kolateral at mabilis ang proseso kaya kinuha ko na yung oportunidad na makapag-avail," he shared. To comply with the loan requirements, he attended seminars on food manufacturing by DTI, and was assisted by the DA-ACPC, DA Central Luzon and NRBSL to finalize his business plan.

"Malaki ang aking pasasalamat dahil kahit na pandemya, tuloy-tuloy ang tulong ng gobyerno sa katulad kong farmer," said Ferdy. Amid the pandemic, they were able to sell their products in Tarlac and in neighboring provinces with the help of social media marketing.

Ferdy encourages other young farmers to invest more in agriculture with the help of the DA as the country needs them especially in the midst of pandemic. "Matindi ang epekto ng pandemya sa amin bukod sa nawala ang aming nag-iisang anak. Pero kahit na anong aspeto

natin sa buhay, abutin lang ang nais ninyong marating lalo na may gobyernong tumutulong sa inyo."

Ferdy envisions himself as a youth mentor teaching the young generation to engage themselves in agri-fishery activities. He also plans to expand his agribusiness in Tarlac by building expansion outlets in neighboring provinces through the help of DA-ACPC credit programs. He also wants to help his fellow farmers and community by providing jobs and at the same time, promoting healthy products.

"Malaki talaga ang impact sa akin ng KAYA. Nais kong ibahagi ang tulong na binigay sa akin sa kapwa ko magsasaka na siyang pinagkukunan ng aming supply para sa mga produkto sa pamamagitan ng pag-expand ng aming negosyo," he said. "Sa bawat desisyon na magtayo ng negosyo, unang problema talaga ang kapital. Pero huwag mag-alala, maraming ahensya ng gobyerno ang maaaring tumulong sa atin. Para sa katulad kong young agripreneur, huwag kayong susukong abutin ang inyong pinakamatayog na pangarap."

As a young farmer with a "sweet & spicy" and thriving agribusiness, he hopes more young farmers become agripreneurs so they can improve their livelihood and income, and become key players in attaining food-secure Philippines with prosperous farmers and fisherfolk.



Swit Hannah Chili Garlic Oil, named after Ferdy's and Millette's late daughter. Ferdy was able to avail himself of a zero-interest loan under the DA-ACPC's KAYA program to finance their agribusiness.



Young agripreneur eyes mushroom production expansion

RENATO BARREIRO & KARLO CEASAR ABARQUEZ

There's no way to go but up for Lovely's Mushroom Farm, an agribusiness owned by twenty-three-year-old Lovely Rose Viernes of Piddig, Ilocos Norte.

The booming agribusiness supplies fresh oyster mushrooms to seven municipalities in Ilocos Norte namely Sarrat, Dingras, Solsona, Piddig, Vintar, and San Nicolas as well as Laoag City.

To maximize earning potential, Lovely also ventured into processing which brought forth her well-loved mushroom products such as mushroom chicharron, mushroom Shanghai rolls, and mushroom balls.

Lovely is one of the borrowers under the Kapital Access for Young Agripreneurs (KAYA), a credit program specially designed by the Agricultural Credit Policy Council (ACPC) to bring the youth, specifically those who are 18-30 years old, back to agriculture and fisheries.

Through KAYA, she was able to avail zero-interest loan worth P432,000 which she used to build a growing house and purchase equipment to start her mushroom production.

With the increasing market demand for her mushroom, Lovely sets her sights on expansion.

An additional mushroom growing house, a composting area, equipment for bagging, and a pressure cooker for spawn production are some of the things she needs to invest in to broaden the target market while significantly boosting her estimated monthly net income of P25,000 as of now.

But with her passion, dedication, and expertise for mushrooms, it's only a matter of time before her plans come to fruition.

It was her parents, who are both rice farmers, who inspired Lovely to embrace agriculture.

"Salamat sa aking mga masisipag na magulang dahil kahit mahirap ang buhay ay naitaguyod kaming tatlong magkakapatid," said Lovely, who was the youngest of the siblings.

Lovely's love affair with mushrooms began when she was able to attend training on mushroom production while studying Agriculture, Major in Horticulture at the Mariano Marcos State University.

Fascinated by the fantastic fungi, Lovely, who was a scholar at the time, resolved to make it the focus of her thesis.

Fast forward to today, Lovely's products are always sold-out and in demand that she is able to support her family. But she knows the best is yet to come.

Lovely knows there's more to learn about mushrooms so she continues to expand her skills and knowledge by attending training and seminars.

She also recognizes the importance of giving back to the community and inspiring other young people to consider agriculture. That's why she now mentors other potential young agripreneurs on how they can start their own mushroom production.

"Sa mga kabataan, huwag kayong matakot mag-venture sa agrikultura. Madami ang oportunidad na naghihintay sa inyo basta't magkaroon ng positive mindset at maging masipag," the young agripreneur exhorted.



DA-ACPC Committee on Anti-Red Tape (ACPC-CART) conducts workshop to update its Citizen's Charter.

DA-ACPC updates its Citizen's Charter

JUSTIN TREY CUBOS

The Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC) updated its Citizen's Charter in compliance with Republic Act 11032 or the "Ease of Doing Business and Efficient Government Service Delivery Act of 2018" during a one-day workshop on June 22, 2022 in Pasig City.

The Citizen's Charter is an official document that communicates in simple terms the service standards of an agency on the frontline services being provided to its citizens. It serves a dual purpose as it shall be the basis for (1) establishing accountability, and for (2) recognizing good performance to grant rewards and incentives.

The activity, participated in by the ACPC's Committee on Anti-Red Tape (ACPC-CART), also served as a forum to update the agency's list of internal and external services, which ultimately promotes sustainable and effective delivery of financial services to farmers and fisherfolk in the countryside. The said activity was also attended by subcommittee heads and the other members of the ACPC-CART from the various ACPC units.



Director Norman William Kraft, Chair of ACPC-CART, explains the rationale of the workshop on Citizen's Charter.

DA-ACPC is 2021 FOI Compliant

JUSTIN TREY CUBOS

The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) received Certificate of Compliance from the Freedom of Information (FOI) Program of the Presidential Communications Operations Office (PCOO) for being FULLY-COMPLIANT with the set of FOI requirements for the second consecutive year in FY 2021.

Pursuant to Executive Order No. 02 series of 2016 (FOI Program), the DA-ACPC will continue to recognize the people's constitutional rights to information, state policies to public disclosure, and transparency in the public service.



This is in accordance to Section 5 (b) of Memorandum Circular No. 2021-1, issued by the Inter-Agency Task Force on the Harmonization of National Government Performance Monitoring, Information, and Reporting Systems also known as Task Force Administrative Order 25, series of 2011.

DA-ACPC obtains highest audit rating from COA anew

KARLO CEASAR ABARQUEZ

The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) received its second consecutive highest audit rating termed as “unqualified audit opinion” from the Commission on Audit (COA) for its 2021 financial statements.

An unqualified opinion is the highest audit rating that can be rendered by a State Auditor to a government agency. This means that the COA found DA-ACPC's financial reports fairly presented in all material respects. This also suggests that DA-ACPC's funds are properly utilized and well-accounted for.



As an agency handling billions of pesos for agri-fishery credit, this achievement underscores the DA-ACPC's commitment to good governance with the highest integrity, transparency, and accountability.

DA-ACPC's Client Satisfaction Survey Shows High Satisfaction Rating

RUMINA A. GIL & JOANNA AQUIN HOFIENÑA

Based on its 2021 Client Satisfaction Survey (CSS), the Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC) garnered an overall “VERY SATISFIED” rating.

The survey, with 959 respondents, was conducted by the All-Asian Center for Enterprise Development, Inc. (ASCEND, Inc.) for the ACPC external services.

An ISO-certified institution, the DA-ACPC conducts a yearly CSS to gather feedback and continually improve its services.

