



Philippine Agri Finance news

Agricultural Credit Policy Council News Magazine
Second Semester 2019



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for BuyANihan;
launch RCEF in Isabela**



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Department of Agriculture (DA) Secretary William D. Dar addresses rice farmers from Isabela during the signing of the Memorandum of Agreement between the DA-Agricultural Credit Policy Council and the Development Bank of the Philippines for the BuyANiHan Program and the launching of the Rice Competitiveness Enhancement Fund (RCEF) on October 12, 2019 in the said province.



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(Seated, from left) DA-ACPC Exec. Dir. Jocelyn Alma R. Badiola, DA Secretary William D. Dar, DBP President and CEO Emmanuel G. Herbosa, and DBP Exec. Vice Pres. Jose Gabino Dimayuga during the MOA Signing of the DA-ACPC-DBP BuyANiHan Program.

DA and DBP sign MOA for BuyANiHan Program; launch Rice Competitiveness Enhancement Fund in Isabela

By **Maia Paula D. Gapud**

Department of Agriculture (DA) Secretary William D. Dar and Development Bank of the Philippines (DBP) President and CEO Emmanuel G. Herbosa signed the Memorandum of Agreement (MOA) for the DA, Agricultural Credit Policy Council (ACPC), and DBP's BuyANiHan Program on October 12, 2019 in Roxas, Isabela. The signing was witnessed by DA-ACPC Executive Director Jocelyn Alma R. Badiola and DBP Executive Vice President Jose Gabino L. Dimayuga.

The BuyANiHan Program provides a working capital loan for farmers' cooperatives or associations to buy palay directly from farmers, and process and market the rice to institutional buyers. Eligible cooperatives or associations endorsed by the DA thru their Regional Field Offices (RFOs) may avail themselves of a credit line and/or term loan based on the maximum inventory level of their warehouse capacity, payable in three (3) years with a minimal service fee of 2.5 percent per annum.



(From left) DA-ACPC Exec. Dir. Jocelyn Alma R. Badiola, DA Secretary William D. Dar, DBP President and CEO Emmanuel G. Herbosa, and DBP Executive Vice President Jose Gabino Dimayuga sign the MOA for the implementation of the BuyANiHan Program, which provides a working capital loan for farmers' cooperatives and associations to buy palay directly from farmers.

The DA-ACPC will provide the funds for the BuyANiHan, which will be implemented by the DBP. The Nueva Segovia Consortium of Cooperatives (NSCC) based in Ilocos Sur will be the first recipient of the BuyANiHan credit facility for a palay buying and marketing project in partnership with its 200 primary cooperatives that will serve as buying stations of palay produced by small rice farmers.

"Sa pamamagitan ng RCEF at BuyANiHan, magiging masagana ang ani at mataas ang kita ng mga magsasaka natin," said DA Secretary William Dar in his message during the activity.

The MOA signing of the BuyANlhan Program coincided with the launching of the DBP's Expanded Rice Credit Assistance under the Rice Competitiveness Enhancement Fund (DBP ERCA-RCEF) in partnership with the Nagkakaisang Magsasaka ng Isabela (NMI Agri Coop) and PayMaya.

NMI Agri Coop farmer-members received their NMI Agri Coop Cards powered by Paymaya, which serves as their ID membership card and reloadable debit card. Through their PayMaya cards, they will receive the payment for their palay, which NMI Agri Coop will buy at Php 17-20 per kilo. NMI Agri Coop President and former Congresswoman Ana Cristina S. Go encouraged the rice farmers of Isabela to join the cooperative to avail themselves of this facility under the RCEF.



NMI Agri Coop farmer-members receive their PayMaya cards for the DBP ERCA-RCEF credit facility.

Senator Cynthia A. Villar, Chairperson of the Senate Committee on Agriculture and Food, also delivered a keynote speech in support of the DA credit facility under the RCEF.



DA Secretary William D. Dar addresses rice farmers from Isabela during the Launching of the RCEF in the province.



Senator Cynthia Villar expresses her support for the RCEF programs, including credit, mechanization, seeds, and training for Filipino rice farmers.

"The RCEF aims to make Filipino farmers competitive, so that they can produce rice more efficiently and at a cheaper cost," she explained in her message. *"Para kaya na nating lumaban sa ibang bansa sa produksyon ng palay at pag-proseso ng bigas."*

Senator Villar assured the country's rice farmers that under the RCEF, at least Php 10 billion in funds will be allocated annually for programs for rice farmers in 947 targeted rice-producing towns across the country. This includes programs for credit, mechanization, seeds, and training, in cooperation with the DA, Philippine Center for Postharvest Development and Mechanization (PhilMech), Philippine Rice Research Institute (PhilRice), Agricultural Training Institute (ATI) and Technical Education and Skills Development Authority (TESDA).

The launching of the RCEF in Isabela also included the distribution of seeds and agri machineries from the DA Regional Field Office II (DA RFO II), and Certificates of Award from PhilMech, PhilRice, ATI and TESDA, for their mechanization, seeds, and training programs under the RCEF.



Senator Cynthia Villar and DA Secretary William Dar join the crowd of rice farmers from Isabela during the launching of the RCEF facilities in the province.



DA Secretary William D. Dar (center), Isabela Governor Rodolfo Albano III (second from right), PhilRice Acting Executive Director John C. De Leon (fourth from right), and DA Director of Field Operations Service Roy Abaya (rightmost) present the Certificate of Support for the Province of Isabela for the distribution of inbred certified seeds of recommended varieties under the RCEF Seed Program.

SURE Aid abets more than 140,000 rice farmers in four months

By Emmalyn J. Guinto

The Expanded Survival and Recovery Loan Assistance for Rice Farmers or SURE-Aid Program has released loans amounting to P2,106,135,000, benefitting a total of 140,109 rice farmers as of January 23, 2020. Each beneficiary received their SURE Aid LANDBANK Cash Cards containing P15,000 loan.

The SURE Aid Program was conceptualized by the Agricultural Credit Policy Council (ACPC) in view of the directive of Department of Agriculture (DA) Secretary William D. Dar to provide loan assistance to rice farmers affected by the impact of lower price of palay resulting to reduction or loss of their farm income.

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

The SURE Aid Program is being managed by the Land Bank of the Philippines. The DA-ACPC, together

with the DA-Regional Field Offices (DA-RFOs) and the local government units (LGUs) conduct orientations with stakeholders and validations of eligible rice farmer beneficiaries.

The ACPC Governing Council has approved the allocation of a total of P2.5 billion for the Program. The first allocation of P1.5 billion was approved by the ACPC Governing Council on August 15, 2019 during its 66th Meeting on August 15, 2019. An additional P1 billion was infused by the ACPC Governing Council during its Special Meeting on September 12, 2019. Around 170,000 rice farmers are expected to benefit from the Program.

The ACPC Governing Council is composed of the Secretary of the DA as Chair, the Governor of the Bangko Sentral ng Pilipinas (BSP) as Vice-Chair, the Secretaries of the Departments of Budget and Management (DBM), Finance (DoF) and the National Economic and Development Authority (NEDA) as members.



Aklan



Batangas



Bukidnon



Bulacan



Laguna



Leyte



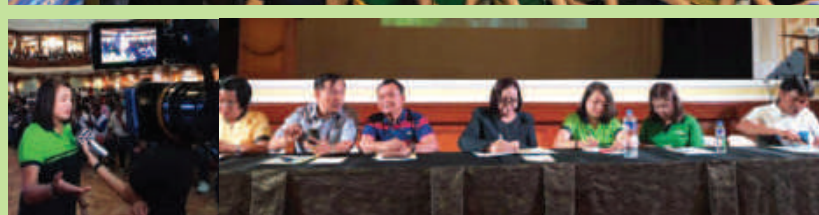
Marinduque



Misamis Oriental



Nueva Vizcaya



Pangasinan



6 Zamboanga del Norte



Zamboanga del Sur

Testimonies from farmer- beneficiaries of the SURE Aid Program

"Dahil sa mga kalamidad na nagpasalanta sa aming mga bukid, wala kaming inani. Para makabawi, nakautang pa kami sa kooperatiba. Mabuti na lamang at may SURE Aid Program. Labis akong nasisiyahan nang nalaman kong isa ako sa mga benepisyaryo. Gagamitin ko ito pambili ng mga kagamitan sa aking bukid."



Jaime dela Cruz
SURE Aid Farmer-Beneficiary
Bulacan

"Taos-puso po akong nagpapasalamat sa DA, ACP, Landbank kasama ang Bulacan LGU para sa programang hatid nila sa aming mga magsasaka. Sa mga problemang kinahaharap naming mga magsasaka ngayon, ay nabigyang pansin kami ng gobyerno."



Julieta Pesca
SURE Aid Farmer-Beneficiary
Bulacan

"Ang buhay magsasaka ay mahirap. Katulad kong magsasaka, nakahihiram pa ako ng puhunan para sa aking bukid. Isang malaking kagalakan dahil binigyan kami ng tulong mula sa gobyerno sa pamamagitan ng SURE Aid Program. Hindi kami "gulpi" dahil walong taon bago namin ito bayaran."



Lolita Koronel
SURE Aid Farmer-Beneficiary
Bulacan

"Noon, ang presyo ng isang kaban ng palay rito sa amin ay nasa P1,000.00. Kumpara ngayon, pumapatak na lamang ang presyo nito hanggang P500.00. Wala talaga kaming kinikita. Sa kabila ng pagbaba ng presyo ng palay, ako'y nagpapasalamat sa mga programang ibinigay ng gobyerno para sa aming mga magsasaka tulad na lamang ng SURE Aid Program ng DA, ACPC at Landbank. Napakalaking tulong nito para sa akin dahil bukod sa walang interes, wala itong kolateral."



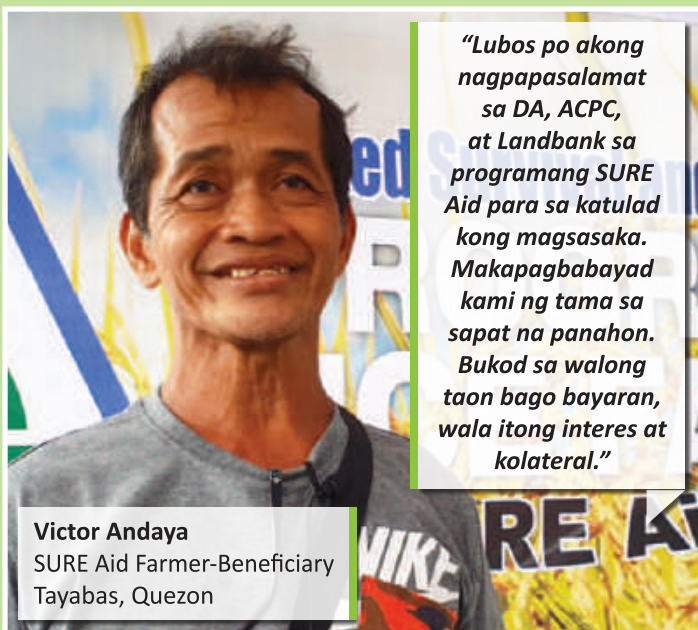
Manuel de Guzman
SURE Aid Farmer-Beneficiary
Bulacan

"Napakalaki ng lugi namin sa panahon ngayon sapagkat bagsak presyo ang palay at may kamahalan ang labor. Mabuti na lamang at may suportang hatid ang DA, ACPC at Landbank sa pamamagitan ng SURE Aid program."



Rona Grace Averilla
SURE Aid Farmer-Beneficiary
Tayabas, Quezon

"Lubos po akong nagpapasalamat sa DA, ACPC, at Landbank sa programang SURE Aid para sa katulad kong magsasaka. Makapagbabayad kami ng tama sa sapat na panahon. Bukod sa walong taon bago bayaran, wala itong interes at kolateral."



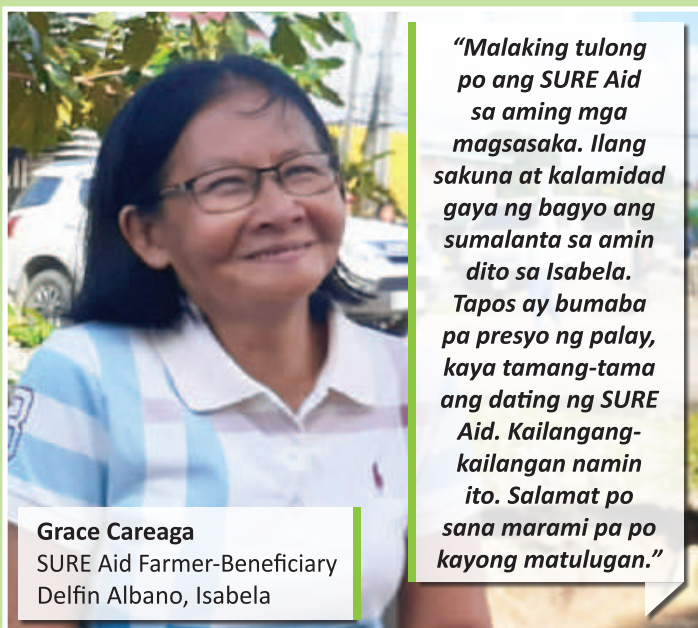
Victor Andaya
SURE Aid Farmer-Beneficiary
Tayabas, Quezon

"Timing na timing sa panahon ng pagtanim. Sa pagbaba po ng presyo ng palay, natugunan agad ng Gobyerno ang aming mga pangagailangan. Salamat po sa DA-ACPC."



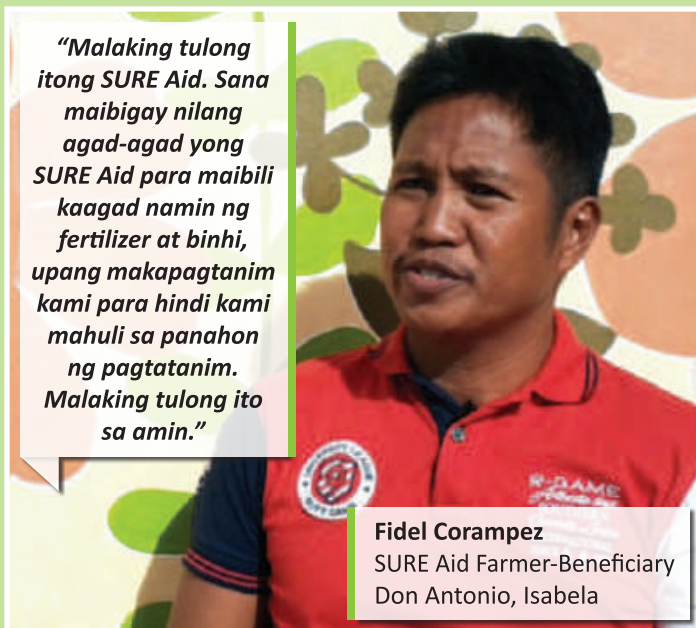
Santos Camonayan
SURE Aid Farmer-Beneficiary
Benito Soliven, Isabela

"Malaking tulong po ang SURE Aid sa aming mga magsasaka. Ilang sakuna at kalamidad gaya ng bagyo ang sumalanta sa amin dito sa Isabela. Tapos ay bumaba pa presyo ng palay, kaya tamang-tama ang dating ng SURE Aid. Kailangang-kailangan namin ito. Salamat po sana marami pa po kayong matulugan."



Grace Careaga
SURE Aid Farmer-Beneficiary
Delfin Albano, Isabela

"Malaking tulong itong SURE Aid. Sana maibigay nilang agad-agad yong SURE Aid para maibili kaagad namin ng fertilizer at binhi, upang makapagtanim kami para hindi kami mahuli sa panahon ng pagtatanim. Malaking tulong ito sa amin."



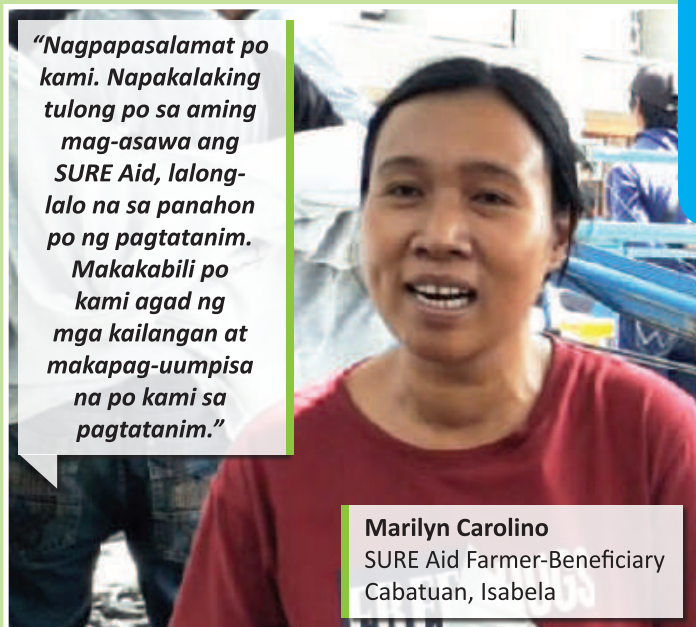
Fidel Corampep
SURE Aid Farmer-Beneficiary
Don Antonio, Isabela

"Napalaking tulong itong SURE Aid sa aming nayan, tamang-tama sa darating na panahon ng pagtanim."



Precentacion L. Malayo
SURE Aid Farmer-Beneficiary
Catalina, Quirino, Isabela

"Nagpapasalamat po kami. Napakalaking tulong po sa aming mag-asawa ang SURE Aid, lalong-lalo na sa panahon po ng pagtatanim. Makakabili po kami agad ng mga kailangan at makapag-uumpisa na po kami sa pagtatanim."



Marilyn Carolino
SURE Aid Farmer-Beneficiary
Cabatuan, Isabela

"Napakalaki po talaga ang maitutulong nitong programang ito sa aming mga farmers at tamang-tama po sa parating na pagtanim."



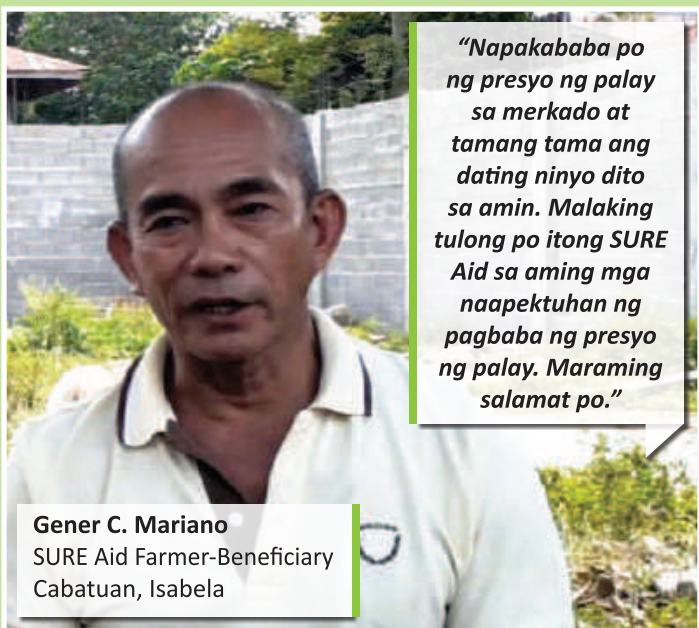
Daniel R. Escubio
SURE Aid Farmer-Beneficiary
Roxas, Isabela

"Agyamanak met sa programa ti SURE Aid niti ACPC. Salamat po sa SURE Aid malaking tulong po ito sa aming mga magsasakang mahirap. Mayroon na po kaming pambili ng gamit sa susunod na taniman. Salamat po uli."



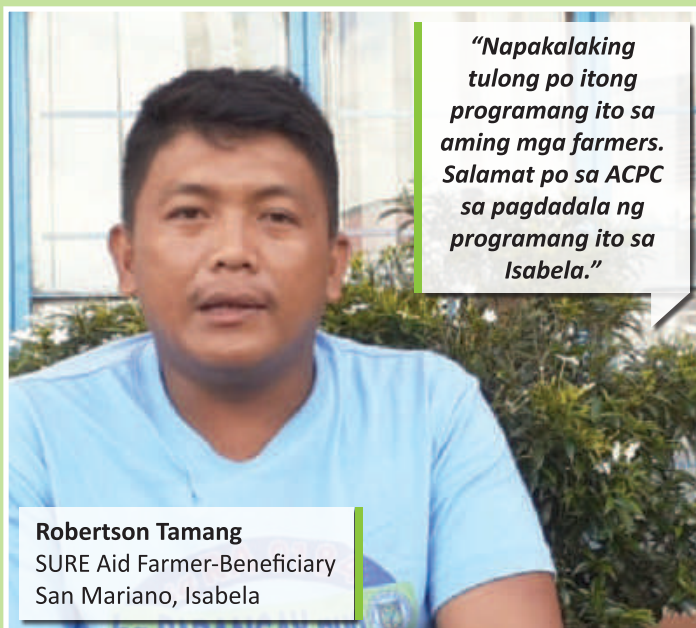
Juvilyn B. Baccay
SURE Aid Farmer-Beneficiary
Santo Tomas, Isabela

"Napakababa po ng presyo ng palay sa merkado at tamang tama ang dating ninyo dito sa amin. Malaking tulong po itong SURE Aid sa aming mga naapektuhan ng pagbaba ng presyo ng palay. Maraming salamat po."



Gener C. Mariano
SURE Aid Farmer-Beneficiary
Cabatuan, Isabela

"Napakalaking tulong po itong programang ito sa aming mga farmers. Salamat po sa ACPC sa pagdadala ng programang ito sa Isabela."



Robertson Tamang
SURE Aid Farmer-Beneficiary
San Mariano, Isabela



"Gagamitin ko ang pera para pambili ng mga gamit sa sakahan. Nagpapasalamat ako sa ACPC dahil sa programang ito. Malaki ang maitutulong nito sa aming mahihirap na magsasaka."



"215 farmers ng Lumban, Laguna ang makikinabang sa SURE AID Program. Magagamit po nila ang P15,000 para sa land preparation at pambili rin ng ibang farming tools."



"Nagpapasalamat po kami sa Pangulo, LANDBANK at ACPC dahil kami ay napabilang at nabigyan ng puhunan ng SURE AID para po sa darating na taniman."



"Wala po kaming na-ani dahil po ang aming ani ay hindi maganda kung tawagin ay Kwadra Alas, kaya po ako ay nagpapasalamat sa Department of Agriculture, ACPC at LANDBANK na kami po ay pahihiramin ng puhunan. Ito po ay aming pasisimulan sa panibagong taniman."



"Malaking tulong po ito samin lalo na at ako ay apektado ng El Niño at ako po ay nagpapasalamat dahil ako'y nakasama sa mga nabigyan ng Php15,000 para sa susunod na dry season."



"Napaka ginahawa ng tulong ng DA, ACPC at LANDBANK lalong-lalo na sa mga walang puhunan. Simula na ulit ng gastos at nakabudget ito pambili ng pesticides."

DA-ACPC's SURE Hogs Program gives financial assistance to ASF-affected hog raisers

By **Emmalyn J. Guinto**

The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) has released a total of P4,935,000 in loans to 201 backyard hog raisers affected by the African Swine Fever (ASF) under its Survival and Recovery Assistance Program for Backyard Hog Raisers Program (SURE Hogs) as of January 23, 2020.

Approved during the Special Meeting of the ACPC Governing Council on September 12, 2019, the SURE Hogs Program aims to provide loans to backyard hog raisers from areas identified by the DA-Regional Field Offices (DA-RFOs) as affected by the ASF. The Program has an initial funding of P60 million to help ASF-affected backyard hog raisers to engage in other agri-fishery livelihood projects.

Backyard hog raisers may avail themselves of a no

interest, no collateral loan of P3,000 per head of culled hog, up to a maximum of 10 culled hogs or P30,000 per borrower. The loan is payable up to three years and may be availed through ACPC accredited partner lending conduits.

Thus far, seven provinces have been identified as having areas which are ASF-affected areas. This includes Pangasinan (Mapandan and Bayambang), Nueva Ecija, Pampanga (Porac, Floridablanca, Bacolor, Apalit, San Simon, Minalin and Angeles City), Bulacan (Balagtas, Baliuag, Bulacan, Bustos, Calumpit, Guiguinto, Hagonoy, Malolos City, Paombong, Pulilan and Plaridel), Cavite (Imus and Dasmariñas City), Rizal (San Mateo, Rodriguez and Antipolo City), and National Capital Region (Quezon City, Caloocan City and Malabon City).



Bulacan



Pampanga



Rizal

PULONG-PULONG THE FARMERS

DA Secretary William D. Dar addresses the issues and concerns of the farmers during the “Pulong-pulong with the Farmers of Region XII” in Pigcawayan, Cotabato. Also in the photo are former DA Secretary and currently MinDA Chair Emmanuel F. Piñol (2nd from left), Pigcawayan Mayor Dino Roquero (extreme left) and the DA RFO XI Regional Executive Director Milagros C. Casis (extreme right)

DA Sec. Dar hears plight of Cotabato Farmers

By RC L. Jose

Department of Agriculture Secretary William D. Dar together with other officers of the DA - Central Office visited the province of Cotabato to meet with and listen to the concerns of more than 1,000 farmers from Region XII.

Former DA Secretary and current Chair of the Mindanao Development Authority (MinDA) Emmanuel Piñol also attended the activity together with other government agency heads from the Department of Trade and Industry (DTI), the Technical Education and Skills Development Authority (TESDA), and the National Irrigation Administration (NIA). Also present were ACPC Executive Director Jocelyn Alma R. Badiola and DA – Regional Field Office Executive Director Milagros C. Casis.

Dubbed as the “Pulong-pulong with the Farmers of Region XII,” farmers and fishers raised various issues and concerns such as the drop of palay price, lack of irrigation, high-priced fertilizers, and lack of capital. Secretary Dar, in response, explained that part of the solution is the Rice Competitiveness Enhancement Fund (RCEF) which supports greater mechanization, distribution of high-yield inbred seed, credit, and extension support and education in the rice industry.

Dar also explained that the DA, through ACPC, is currently implementing the Expanded Survival and Recovery (SURE AID) program. 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 Php15,000 payable up to eight years.

“Ang DA RFO at ACPC ay tutulong po sa inyo para makakuha kayo ng sapat na credit capital para sa pagsasaka,” said Secretary Dar.

Meanwhile, Regional Director of Tesda Region XII Rafael Abrogar also said that they will provide training for farmers in the region to help them become agri-entrepreneurs.



Secretary William D. Dar (seated, 2nd from left) meets with ACPC Executive Director Jocelyn Alma R. Badiola (extreme right) and the staff before the open forum with Region XII farmers.

ACPC conducts Seminar-Workshops on Operationalization of LoFTs

By **Rumina A. Gil**

In response to Department of Agriculture (DA) Secretary William D. Dar's vision to have a food secure Philippines with prosperous farmers and fisherfolk, the Agricultural Credit Policy Council (ACPC), in coordination with the Office of the Undersecretary for High Value Crops and Rural Credit (HVCRC), the Agricultural Competitiveness Enhancement Fund – Program Management Secretariat (ACEF-PMS), and Regional Agri Credit Desk Officers (RACDOs), conducted a series of Seminar-Workshops on the Operationalization of the Regional and Provincial Loan Facilitation Teams (R/P LoFTs) in October to November 2019.

The undertaking is in line with the DA's mission to collectively empower farmers and fisherfolk and the private sector to increase agricultural productivity and profitability, taking into account sustainability and resilience. Sec. Dar also identified sustaining a massive information and communication campaign

highlighting countyside heroes and energizing the provincial and municipal agriculture offices and their technicians as two of his priority concerns during his first 100 days in office.

The seminar-workshops served as venue for providing up-to-date information on the ACEF and other agri-fishery financing programs, thus, ensuring that the members of the LoFTs will be effective in their role as loan facilitators. The seminar-workshops aimed to: (1) familiarize the members of the LoFTs on their role in providing the needed technical assistance to farmers and fisherfolk on credit awareness, loan acquisition, utilization and repayment; (2) update the members of the LoFTs and stakeholders on ACEF and other agri-fishery credit programs; (3) increase awareness and appreciation of ACEF and other agri-fishery credit programs; and (4) equip the LoFTs with data and technical know-how on drafting the required documents to be able to provide the needed



CAR



Region I



Region II



Region III

Luzon Cluster 1: Around 120 members of the R/P-LoFTs of CAR, Regions I, II and III took part in the operationalization of the LoFTs in Baguio City on November 12-15, 2019.

assistance of the farmers and fisherfolk on their loan requirements.

Around 365 members of the R and P LoFTs nationwide participated in the activities including representatives from DA-RFOs, DA-RFO-Regional Coordinating Units (RCUs) Staff, DA attached agencies and bureaus, LGUs, Philippine Crop Insurance Corporation (PCIC), Development Bank of the Philippines (DBP) and Land Bank of the Philippines (LANDBANK).

During the seminar-workshops, the participants were oriented on the ACEF, Rice Competitiveness Enhancement Fund (RCEF) and Insurance programs by the LANDBANK, DBP and PCIC representatives. The ACPC discussed the roles of the LoFTs and updates on its establishment. The RACDOs, on the other hand, reported the accomplishments/updates of their LoFTs.

Each LoFT presented their own process flow of loan availment and work plan for 2020. The process flow are appropriate and unique to their respective areas. The LANDBANK also presented their credit flow chart for processing ACEF applications. Together with their respective work plans, the implementation of the process flow will facilitate the borrowers availment of DA credit programs particularly the ACEF.

The LANDBANK also gave lecture on the preparation of simple business plan and farm plan and budget. A writeshop, where each LoFT was able to come up with a simple business plan and farm plan and budget focusing on livestock, high value crops and fisheries, was also conducted. As a result, the LoFT members will be able help farmers prepare project proposals, business plan and/or farm plan and budget which is an important requirement in availing DA credit programs.



Luzon Cluster 2: Some 60 members of the R/P-LoFTs of Regions IV-A, IV-B and V were present in Legazpi City, Albay during the seminar-workshop on November 19-21, 2019.



Visayas Cluster: Around 60 members of R/P-LoFTs from Regions VI, VII and VIII participated in the Seminar-Workshop in Tagbilaran City, Bohol on October 8-11, 2019.



Mindanao Cluster 1: About 60 R/P LoFT members from Regions IX, X, and XI attended the activity in Davao City on October 23-25, 2019.



Mindanao Cluster 2: A total of 65 members of the R/P-LoFTs from Regions XII, Caraga and BARMM joined the seminar conducted in General Santos City on November 5-8, 2019.



ACPC Executive Director Jocelyn Alma R. Badiola (seated, rightmost) takes part in the CCLRB General Membership Meeting. Also in the photo are Nueva Ecija Federation of Rural Banks Past President Liza J. Ison (leftmost), PhilGuarantee Corporation President and CEO Alberto E. Pascual (seated), CCLRB President Marcelo N. Jampil (standing, 3rd from left) and Ms. Ma. Girlie Labrador of ACPC.

ACPC and CCLRB explore prospects of cooperation

By **RC L. Jose**

Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola presented the current state of rural finance in the country as well as the ACPC Programs including the Easy-to-Access Loans during the 2019 Annual General Membership Meeting of the Confederation of Central Luzon Rural Banks (CCLRB) on November 21, 2019 in Pampanga. The activity served as a platform for the ACPC and CCLRB to discuss partnership in bringing financial services to the rural areas and in advocating sustainable and inclusive rural growth.

Exec. Dir Badiola discussed the prospects of cooperation with rural banks including the continuous engagement of Government Financial Institutions (GFIs) and private banks including rural banks to develop and enhance innovative financing schemes to improve farmers and fisherfolk's access to credit.

"The ACPC is collaborating with the Bangko Sentral ng Pilipinas (BSP) in drafting a bill that will address the banks' compliance with the Agri Agra Law. Called "Strengthening the Financing System for Agricultural

and Rural Development in the Philippines," the bill seeks to expand the modes of alternative compliance so that banks will be encouraged to invest in rural communities especially in agriculture and agrarian reform areas," Exec. Dir. Badiola said.

She also mentioned that said draft bill seeks to reconstitute the Governing Council of the ACPC, with representation from commercial banks, rural banks, thrift banks, cooperative banks, and microfinance institutions.



ACPC Executive Director Jocelyn Alma R. Badiola presents ACPC's current credit programs and prospects of cooperation with the CCLRB during its General Membership Meeting on November 21, 2019 in Pampanga.

"With you, the rural banks, we can craft appropriate policies aimed at creating an environment conducive to lending to the agriculture and fisheries sector," she added.

Other topics presented during the activity included the updates on Central Luzon Regional Development Plan by the National Economic and Development Authority (NEDA), prospects of cooperation with PhilGuarantee Corporation, updates from the BSP, and initiatives of CCLRB and Southern Tagalog Confederation, among others.

ACPC joins World Food Day (WFD) 2019 celebration

By **Karlo Ceasar C. Abarquez**

The Agricultural Credit Policy Council (ACPC) officers and staff participated in the annual celebration of the World Food Day last October 16, 2019 at the Liwasang Aurora, Quezon Memorial Circle, Quezon City.

With the theme, “Our Actions are our Future. Healthy Diets for a #ZeroHunger World,” World Food Day 2019 calls for action across sectors to make healthy and sustainable diets affordable and accessible to everyone. Further, it asks everyone to start thinking about what they eat.

During the activity, Usec. Ariel Cayanan and Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola, who is also the Vice-Chairperson of the Department of Agriculture – Gender and Development (DA-GAD) Focal Point System, led the awarding of certificates to the winners of the “Search for Outstanding Rural Women.”

The award, given by the DA in partnership with the Philippine Commission on Women and other member agencies of the Interagency Committee on Rural Women, recognizes the vital role and valuable contribution of rural women in ensuring food security and economic stability of the rural areas.

The celebration ended with a Candle Lighting Ceremony and the reading of the Pledge of Commitment with which all participants gathered together, illuminated, and lifted up their candles to signify their unity and commitment in bringing a brighter future for all Filipinos and a #ZeroHunger World.

WFD is an annual event of the Department of Agriculture, in partnership with the United Nations Food and Agriculture Organization (FAO).



ACPC Supports Ease of Doing Business and Efficient Delivery of Services

By **Karlo Ceasar C. Abarquez**



Ms. Pauline Karol Guiyab of ARTA discusses the guidelines in the implementation of the Citizen's Charter under the Ease of Doing Business (EODB) and Efficient Delivery of Government Service Delivery Act of 2018.



Atty. Marco Angelo Ballester (left) of the Anti-Red Tape Authority presented the salient points of the Republic Act 11032 or the Ease of Doing Business (EODB) and Efficient Delivery of Government Service Delivery Act of 2018 during the seminar-workshop.



ACPC Director Norman William Kraft facilitates the workshop on drafting ACPC's Citizen's Charter in compliance with Republic Act 11032.

The Agricultural Credit Policy Council (ACPC) conducted an in-house seminar on Republic Act 11032 or the Ease of Doing Business (EODB) and Efficient Delivery of Government Service Delivery Act of 2018 on November 8, 2019 in Pasig City.

A workshop on drafting ACPC's Citizen's Charter, led by Director Norman William Kraft, ensued after the EODB seminar. During the activity, each unit identified their key internal and external services, processing time and type of transaction which shall be submitted to the Anti-Red Tape Authority (ARTA) for compliance.

Under RA 11032, all government agencies are required to set up their current and updated Citizen's Charter. 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. This shall serve 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 Citizen's Charter is an accountability tool which tells the public what to expect when transacting with government agencies," said Ms. Pauline Karol Guiyab of the ARTA, who discussed the guidelines in

the implementation of the Citizen's Charter. "Basically, it tells the public which steps they need to undergo for a transaction, the fees they need to pay and the requirements they have to

submit. Anything else asked of you aside from these, are unauthorized and unnecessary," she added. As of December 2019, the ACPC has already updated and submitted its Citizen's Charter to the ARTA.

Meanwhile, Atty. Marco Angelo Ballester, also from the ARTA, presented the salient points of the said law. One of the most defining feature of said law is the 3-7-20 day prescribed processing time for all government transactions. To efficiently process applications, all government agencies and offices are now required to process simple transactions within three working days, complex transactions within seven working days, and highly technical applications involving activities which pose danger to public health, public safety, public morals, public policy within 20 working days, all upon submission of required documents. The maximum time prescribed may be extended only once for the same number of days.

RA 11032, which was signed into law on May 28, 2018 and made effective on June 17, 2018, effectively amends RA 9485, or the Anti-Red Tape Act of 2007. In a nutshell, EODB provides for provision on promoting regulatory practices, setting standards on prescribed processing time, establishment of government technology, and re-engineering government systems and procedures.



ACPC to fully implement BTMS in 2020

By **RC L. Jose**

ACPC officers and staff attends the Budget and Treasury Management System (BTMS) training conducted by the Department of Budget and Management on October 17-18, 2019.

In view of the full implementation of the Budget and Treasury Management System (BTMS) in 2020, some 28 ACPC officers and staff participated in a BTMS Power users' training on the budget management, processes, and operations on October 17-18, 2019 in Manila.

The ACPC representatives were given hands-on training on actual financial transaction from the preparation of the Purchase Request (PR) to the processing

of payment. They were taught on the functions of the BTMS such as integration of appropriations, allotments, cash allocations, commitments, obligations, disbursements, and reporting.

The Department of Budget and Management (DBM) has mandated the use of the BTMS by all government agencies to centralize all processes and transactions to be seen in real-time by the DBM and Commission on Audit (COA).



ACPC and ACPCEA fortifies partnership

By **Karlo Ceasar C. Abarquez**

Director Cecilia C. Villafuerte (center) of the Civil Service Commission awards the Certificate of Registration of the Collective Negotiation Agreement between the Agricultural Credit Policy Council (ACPC) and the Agricultural Credit Policy Council Employees Association (ACPCEA). In the photo are (from left) Director Norman William Kraft, Deputy Executive Director Ramon Yedra, Director Alicia Ilaga, Executive Director Jocelyn Alma Badiola, ACPCEA Vice President Jenny Aspilan, and Director Magdalena Casuga.

The Civil Service Commission (CSC) awarded a Certificate of Registration for the Collective Negotiation Agreement (CNA) entered into by and between the Agricultural Credit Policy Council (ACPC) and the Agricultural Credit Policy Council Employees Association (ACPCEA) on December 9, 2012 at the ACPC, Pasig City.

CSC Director Cecilia C. Villafuerte awarded said certificate to the ACPC Execom led by Executive Director Jocelyn Alma Badiola and the ACPCEA represented by its Vice President Jenny Aspilan during the flag raising ceremony of the ACPC.

The ACPC and the ACPCEA entered into a CNA for the purpose of establishing, maintaining and regulating the terms and conditions of employment of the employees of the agency through the proper observance of democratic practices pursuant to Executive Order No. 180, s. 1987 "Providing Guidelines for the exercise of the Rights to Organize of Government Employees Creating a Public Section Labor Management Council."

The ACPCEA is a duly organized and existing legitimate labor association registered with the Department of Labor and Employment (DOLE) dated January 10, 2003.



ACPC's Data Privacy Consultant Bon Talampas (seated, 2nd from right), served as resource person during the Seminar-Workshop on the Privacy Impact Assessment (PIA) and Privacy Management Program (PMP) last October 21 and 28, 2019. Also in the photo is ACPC's Data Privacy Officer (DPO), Director Norman William S. Kraft (seated, 3rd from right), and other ACPC officers and staff.

ACPC conducts seminar-workshop on Data Privacy Management

By **Justine Trey R. Cubos**

In compliance with the Republic Act (RA) No. 10173, known as Data Privacy Act of 2012, the Agricultural Credit Policy Council (ACPC) conducted a seminar-workshop on the Privacy Impact Assessment (PIA) and Privacy Management Program (PMP) on October 21 and 28, 2019, respectively, at the Development Academy of the Philippines (DAP), Pasig City.

The seminar-workshop aimed to embed knowledge and capacitate the ACPC officers and staff on the PIA processes as well as the PMP control framework. Through the PIA process, the impacts on personal data privacy of ACPC's programs, projects, processes, measures, systems, and technology products will be evaluated and managed to address risks through control framework. The PMP on the other hand, will help ACPC toward intensive protection of data privacy rights of individuals as part of ACPC's governance responsibilities.

"Implementing these processes and controls in compliance with the law demonstrates the ACPC's pledge to protect the personal information of our farmer and fisherfolk beneficiaries as well as our employees and stakeholders," said Dir. Norman

William S. Kraft, ACPC's Data Protection Officer, in his message during the activity.

Mr. Bonifacio Talampas, ACPC's Data Privacy Consultant, served as the resource person of the activity. He emphasized that the Data Privacy Act assures free flow of information to promote innovation and growth while protecting the users' fundamental rights to privacy; regulates the collection, recording, organization, storage, updating or modification, retrieval, consultation, use, consolidation, blocking, erasure or destruction of personal data; and ensures that the country complies with international standards set for data protection through National Privacy Commission (NPC).

Under the law, the ACPC shall implement measures to safeguard and protect the personal data of clients particularly the farmer and fisherfolk beneficiaries of the ACPC's credit programs.

It will likewise observe the general principles of transparency, legitimate purpose and proportionality in the collection, processing, securing, retention and disposal of personal data.

ACPC is now ISO 9001:2015 Certified

By **Maia Paula D. Gapud**

The Agricultural Credit Policy Council (ACPC) is proud to announce its certification to the standard of ISO 9001:2015 for the period November 11, 2019 to November 3, 2022. TÜV Rheinland Philippines, Inc. awarded the ISO 9001:2015 Certification in November 2019 for ACPC's quality management system, which ensures customer satisfaction and continual enhancement in attaining its organizational goals.

ACPC's Quality Policy Statement

ACPC is the premier institution in pursuing innovations in rural and agricultural finance. It is dedicated to provide timely, responsive, sustainable and effective credit policies and programs to small farmers and fisherfolk, and their organizations, through a process-based approach in management and continual enhancement of the following:

1. Determining organizational targets and success indicators to measure timeliness and quality of services;
2. Adhering to stakeholders', administrative, and legal requirements.
3. Conducting policy and action research studies to develop evidence-based innovative credit policies and financing schemes/programs for the agriculture and fisheries sector;
4. Overseeing the implementation of the Agro-Industry Modernization

Credit and Financing Program (AMCFP) and ensuring that credit funds are available and accessible to small farmers and fisherfolk;

5. Facilitating capacity-building programs and activities for countryside financial institutions, including cooperatives and other people's organizations, as well as small farmers and fisherfolk;
6. Conducting advocacy and information dissemination activities to promote and generate greater awareness, understanding, and support for agri-

credit policies and ACPC programs;

7. Accrediting debt securities and non-bank rural financial institutions pursuant to the implementation of RA 10000 or the Agri-Agra Reform Credit Act of 2009;
8. Enhancing operational efficiency through the adoption of information technology solutions, and
9. Maintaining rules-based governance and commensurable support to ACPC operations.



Awarding of Certificates of Completion and Participation for the Training Course on ISO 9001:2015 Quality Management System Requirements and Documentation during the ACPC Flag Raising Ceremony on March 4, 2019.



ACPC ISO Core Team Members and alternates during the Training Course on ISO 9001:2015 QMS Requirements and Documentation conducted by the Development Academy of the Philippines (DAP) on January 28-31, 2019.