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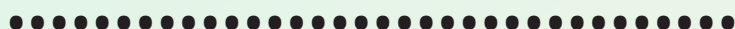


**DA—ACPC, JOLLIBEE GROUP FOUNDATION  
JOIN FORCES TO PROVIDE FINANCING AND  
TRAINING SUPPORT TO FARMERS**

# About the Cover

The Department of Agriculture - Agricultural Credit Policy Council (DA-ACPC) signed a Memorandum of Understanding with the Jollibee Group Foundation (JGF) to provide credit and capacity building assistance to farmers, who will potentially serve as suppliers to the Jollibee Group and other institutional buyers.

The collaboration further aims to engage JGF's partner-farmer cooperatives in its Farmer Entrepreneurship Program to become DA-ACPC's partner lending conduits in the implementation of its various zero-interest and no collateral credit programs.



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(Seated, from L to R) JGF Trustee Ysmael Baysa, JGF Executive Director Ma. Gisela Tiongson, JGF Trustee and former DA Secretary Senen Bacani, DA Senior Undersecretary and ACPC Chair Domingo F. Panganiban, ACPC Executive Director Jocelyn Alma R. Badiola, and BSP Monetary Board Member and ACPC Vice Chair V. Bruce J. Tolentino

## DA-ACPC, Jollibee Group Foundation Join Forces to Provide Financing and Training Support to Farmers

EMMALYN J. GUINTO, KARLO CEASAR ABARQUEZ, MAIA PAULA GAPUD

The Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC) and Jollibee Group Foundation (JGF) recently signed a Memorandum of Understanding to collaborate in the promotion of access to agri value chain financing. The partnership will provide credit and capacity building assistance to small farmers who will potentially serve as suppliers to the Jollibee Group and other institutional buyers.

The collaboration also aims to engage JGF's partner-farmer cooperatives in its Farmer Entrepreneurship Program to become DA-ACPC's partner lending conduits in the implementation of its various zero-interest and no collateral credit programs.

### Relevant

DA Senior Undersecretary Domingo Panganiban joined the ceremony and affirmed the project's relevance. "This project, together with all the projects being implemented by the Department

of Agriculture, will be very important to the priority of the President on food security," said Senior Usec Panganiban.

"We are honored to collaborate with JGF, that will allow our farmers to have more opportunities especially in terms of having access to stable markets, capacity building, and financing," said DA-ACPC Executive Director Jocelyn Alma R. Badiola.

"Our collaboration will be rooted in the agri value chain financing approach to make material, technical, and financial resources available to farmers, to reduce the risk and cost of financing and increase the efficiency of the value chain as a whole," she added.

JGF Executive Director Gisela Tiongson recognized the holistic approach needed in assisting smallholder farmers. "Providing farmers the access to an institutional market is important, but so are other elements such as extension services that organize the farmers

into production clusters, technology to ensure crops meet the quality requirements of the company, and financing that would provide not only the farmer but also their cooperatives the needed working capital, from production to postharvest to marketing... ACPC's financing resources and know-how would further boost the flow of capital to make farming a sustainable enterprise," she remarked.

Aside from credit and training, other components of the partnership include the endorsement of existing ACPC partner lending conduits to undergo JGF's Online Agro-Entrepreneurship Training.

## Good Model

Other officials from the Bangko Sentral ng Pilipinas (BSP) and JGF were also in attendance to witness the MOU signing.

"A major program of the BSP is to promote agricultural value chain financing," Monetary Board Member and ACPC Vice Chair Bruce Tolentino said. "The example that you are doing today, JGF and DA-ACPC, is to show that the agribusiness value chain can work and that it is financeable under normal circumstances from the banks' own resources."

"How do you make farmers an excellent credit risk? It is to train them to be good business managers—and that's why JGF's program is called the Farmer Entrepreneurship Program," said JGF Trustee Ysmael Baysa.

The collaboration between DA-ACPC and JGF allows farmers to take their livelihood further. "It's a good model of how government and



DA Senior Undersecretary Domingo F. Panganiban, who also serves as ACPC Chair, expresses the DA's full support for the ACPC-JGF Collaboration, which aims to link farmer-based organizations to appropriate training on farm clustering, and to potentially become credit program partner lending conduits.

private sector can work together in trying to have more access to credit for our farmers, as well as helping them uplift the quality of their lives," said JGF Trustee Senen Bacani.

The ACPC is the DA's credit policy arm, mandated to design and oversee innovative financing schemes for small farmers and fisherfolk, farmers' and fishers' organizations (FFOs), and micro and small enterprises (MSEs).

On the other hand, the JGF is Jollibee Group's social responsibility arm implementing the Farmer Entrepreneurship Program, which helps smallholder farmers improve their livelihood and increase their income by sharpening farmers' technical skills and business acumen, and links them with institutional markets for increased and steady income.



Monetary Board Member and ACPC Vice Chair Bruce Tolentino (right) and ACPC Executive Director Jocelyn Alma Badiola during the MOU signing for the promotion of access to agri-value chain financing





## DA-ACPC's Training Partner Gives Guide in Starting Sustainable Agribusiness

RUMINA A. GIL

"Magdesisyon ka lang. Subukan mo lang. Simulan mo at isakatuparan ang iyong agribusiness," advised Mr. Luis Bausa, President of Bausa Integrated Farm, during the AgriCREDITalk webinar series on June 2, 2022.

The episode, entitled "Starting a Sustainable Agribusiness", focused on the basic principles agripreneurs need to know before engaging in agri or fishery business. The webinar also featured the success story of Bausa Integrated Farm and the various programs it offers.

In starting an agribusiness, Mr. Bausa said that one should have a clear vision; that one should envision himself three to five years from the start of the business. He enumerated five important steps to follow to ensure the success of a business venture. First, establish goals and objectives in venturing in such an agribusiness. Second, create a business plan to be able to

sustain and manage your enterprise. Third, create a production plan on how you are going to do your business. Fourth, implement your plans for your enterprise. And last, monitor performance to see if everything is according to your business plan.

Mr. Bausa pointed out the importance of agribusiness as seen during the height of the pandemic. "Isang negosyo na nanatili noong panahon ng pandemya at nakatulong sa ating ekonomiya ay ang may kaugnayan sa pagsasaka dahil ang pagkain ay pangunahing pangangailangan ng mga Pilipino."

ACPC Executive Director Jocelyn Alma R. Badiola, in her message, also emphasized the importance of having an agri-fishery business. "Noong kasagsagan ng pagdami ng kaso ng COVID-19, nakita natin ang impact ng pandemya sa ating food supply. Bukod sa



pahirapan sa pagproduce at pagbiyahe ng mga agri-fishery commodities, marami din ang nawalan ng kabuhatan dahil sa lockdown. Dahil dito mas naiintindihan natin ang kahalagahan ng pagkakaroon ng sariling negosyo sa agrikultura at pangisdaan,” she said.

Exec. Dir. Badiola added that, the DA-ACPC is aware that potential borrowers of agri-fishery credit programs need help, particularly the start-up businesses, in the preparation of their business plan not only for loan approval, but to ensure the success of their agribusiness. Thus, the DA-ACPC has engaged the Bausa Integrated Farm as a partner in mentoring loan applicants in the preparation of business plan and farm plan and budget for their start-up project or agribusiness.

When asked for advice on what to do in order not to lose hope if one’s agribusiness fails, Mr. Bausa said, that one should not give up. “Sa isang negosyo, mayroon tayong finish line. Hindi mo mararating ang finish line kung hindi ka titinding o tatayo kapag ikaw ay nadapa.

Pilitin mong marating ang finish line. Huwag kang susuko. Huwag mawawalan ng pag-asa.”

For the youth, Mr. Bausa has this to say: “Magbabago ang iyong buhay at makakapagmanage ka ng sarili mong negosyo kapag nagventure ka sa agribusiness. Babaguhin nito ang buhay mo at sasagana ang iyong kabuhatan. May pera sa sector ng agrikultura.”

Mr. Bausa is the President of Bausa Integrated Farm, an institution accredited by the Technical Education and Skills Development Authority (TESDA) and a partner of the Agricultural Training Institute (ATI) and the DA-ACPC in giving technical and vocational education and training courses in agriculture.

He is thankful to the DA-ACPC for tapping his farm as a partner in providing training to farmers and fisherfolk. “Kaakibat ninyo ang Bausa Integrated Farm para sa pagbabago ng buhay ng bawat magsasaka at pamilyang Pilipino,” said Mr. Bausa.





Regional Agri Credit Desk Officers (RACDOs), Alternate RACDOs, and representatives from the DA Regional Field Offices (DA RFOs) participate in the Assessment and Planning Workshop.



## DA-ACPC facilitates Assessment and Planning Workshop with DA Regional Agri Credit Desk Officers

KARLO CEASAR ABARQUEZ, MAIA PAULA GAPUD

In line with its mandate to advocate agri-credit policies and orchestrate programs that would promote farmers' and fisherfolk's access to sustained financial services, the Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC) conducted an Assessment and Planning Workshop with the DA's Regional Agri Credit Desk Officers (RACDOs) on August 16-29, 2022.

Through the workshop, participating RACDOs and alternate RACDOs from the DA Regional Field Offices (DA RFOs) were able to assess credit and financing opportunities and constraints to the agri-fishery sector, and recommend credit support and interventions necessary to advocate credit programs in line with the thrusts of the new administration.

The DA-ACPC, as part of the secretariat of the Loan Facilitation Teams (LoFTs) of the DA, also oriented the RACDOs on the functions of the LoFT and their role as trainers in the conduct of the upcoming Financial Education project of the DA-ACPC in partnership with the Bangko Sentral ng Pilipinas (BSP) and BDO Foundation.

The LoFTs were established thru DA Department Order No. 12, s. 2018, and were installed in every region and province to provide the needed technical assistance support to farmers and fisherfolk on credit awareness, loan acquisition, utilization and repayment, and to assist stakeholders in completing the loan documentary requirements to ensure that they can avail the DA credit programs applicable for them. Regional LoFTs are led by the Regional



Technical Director as Team Leader and the RACDO as Assistant Team Leader.

“ACPC and the RACDOs have been partners for 25 years already. The RACDOs have functioned as our point persons in the regions and provinces, initiating and assisting in the conduct of provincial, city, and municipal-sponsored credit fora; disseminating information on agri-credit to stakeholders; and assisting farmers and fisherfolk in accessing credit from our partner lending conduits,” said DA-ACPC

Executive Director Jocelyn Alma R. Badiola in her welcome remarks. “The RACDOs and LoFTs play a vital part in the implementation of ACPC’s credit programs.”

The four-day activity was comprised of orientations, breakout discussions, and presentations of outputs, including plans and strategies for the 2nd semester of 2022, and was attended by 15 representatives from the DA RFOs, and officers and staff of the DA-ACPC.



DA-ACPC facilitates workshops to document challenges encountered and recommendations in the implementation of credit programs, as well as the regions’ respective strategies and plans for credit facilitation for 2023.



# From a family of farmers rises a young agripreneur

RUMINA A. GIL

Marlon C. Balunsat, a young agripreneur from Bagumbayan, Tuao, Cagayan, prepares fruiting bags for his mushroom production.

Marlon C. Balunsat, grew up in Bagumbayan, Tuao, Cagayan from a family of farmers. He recalls that he was introduced to agriculture at a young age, and this became his inspiration to also venture in agriculture.

“Bata pa po ako ay tillers at raisers na ang aking mga magulang sa bayan namin. Sila po ay nagtanim ng mais at nag-aalaga ng mga hayop. Habang bata po ay natutunan ko na at naengage na ako sa agriculture. At ito ay aking nadala hanggang sa ngayon.”

Marlon narrated how he started his venture in 2019, before the pandemic hit. “Ako ay isang college student sa Cagayan State University at that time, Bachelor of Technology and Livelihood Education major in Agri-Fishery Arts. Second year ako nang ituro ng aming teacher ang oyster mushroom production. Mula noon ay nagustuhan ko na ito dahil mataas ang potential ng oyster mushroom industry.”

The project seemed promising, but he had one major problem. He needed capital to start his business. “Ang unang kapital ko ay P5,000 na galing sa aking stipend bilang working student. Tinuloy ko lang at nakita ko na gumaganda ang production,” he shared.

Another problem which Marlon encountered was low pasteurization. When he started his mushroom project, his equipment only allowed him to pasteurize 100 fruiting bags in eight hours which limited his production.

The loan from the Department of Agriculture –Agricultural Credit Policy Council (DA-ACPC) helped in the expansion and upgrade of his equipment. Upon release of his loan, he said that he was able to construct a mushroom growing house and upgrade to a multi-purpose boiler which allows him to pasteurize 600 fruiting bags in eight hours.



Marlon was also a graduate of the Kapatid Agri Mentor Me Program (KAMMP) of the Department of Agriculture (DA) in 2020. He learned about the Kapital Access for Young Agripreneur (KAYA) Loan Program of the DA-ACPC through the KAMPP. He applied and was approved for a KAYA loan in 2020 which he used to expand his project.

"After ko umatend ng Kapatid Agri Mentor Me Batch 2020 ay naiform ako tungkol sa ACPC. Nagsend ako ng application sa aming focal person sa region, si Nelson Corla, at ako ay kanyang tinulungan. Nagkaroon ng program briefing at inayos ko ang aking business proposal at isinubmit ito. Pagkatapos ay ipinatawag na ako ng lending conduit, ang Cooperative Bank of Cagayan (CBC), at sinabihan ako kung ano pa ang mga requirements na dapat icomply. Nagpunta din ang taga CBC sa aking project para magvalidate. Nakita nila ang aking existing mushroom production at ang kailangang expansion. Nabigyan ako ng P200,000.00 loan at yon ang aking ginamit sa pagbili ng equipment at iba pang materials para sa expansion ng aking mushroom production."

It was the zero interest that enticed Marlon to avail of the loan through the KAYA program. "Bukod sa zero interest, ay yung timeframe ng

pagbabayad ay napakadali at napakagaan." He also has a strategy to ensure on-time loan repayment. "Every three months P10,000.00 ang bayad ko sa loob ng limang taon. Sa 1st month ay dinadamihan ko na ang paggawa ng fruiting bags. 2nd month ay may harvest na at unti-unti nang kumikita. Pagdating ng 3rd month ay may naipon nang pambayad. Ang maibibigay kong tip ay sipagan ang production nang sa ganon pagdating ng oras ng bayaran ay may aasahang kitang pambayad."

Marlon is grateful that his business is already known in their area and nearby towns. "Kilala na po ang aming oyster mushroom sa aming bayan. Pero noong una ay di pa nila alam ang oyster mushroom kaya po unti-unti ko ito ipinakilala sa kanila." He already has regular weekly buyers and resellers from neighboring towns.

He has also ventured on value adding, so he not only supplies fresh mushrooms but products such as mushroom pickles, mushroom chicharon, mushroom sisig, etc. He also supplies mushroom products to a cooperative where he is also a member. "Ako naman ay may brand name na, ang Mr. M Food Products. Ito ay registered na sa DTI, sa Mayor at sa BIR."



Marlon C. Balunsat, the owner of Mr. M Food Products in Tuao, Cagayan was able to borrow additional capital for the expansion of his mushroom business through the the Kapital Access for Young Agripreneur (KAYA) Loan Program of the Department of Agriculture –Agricultural Credit Policy Council (DA-ACPC). KAYA which is implementd by the DA-ACPC through its partner lending conduits (PLCs) offers loans to finance working capital and/or fixed asset acquisition requirements of startup or existing agri-based projects of young agripreneurs and agri-fishery graduates.



He plans to expand his agribusiness even further and cross venture into other potential projects.

Marlon now reaps the benefits of having his own business. "Hawak mo ang kita at oras mo. Pag sarili ang negosyo, may freedom ka to manage your own money. Alam mo kung saan iinvest. At fulfilled ka pag may progresong nakikita." Ang challenge ay kung gusto mong magtagumpay, magpagal ka," he said.

"Bukod sa natulungan mo na ang iyong sarili ay matutulungan mo pa ang iyong mga magulang. College pa po ako nang magsimula kaya mula noon ay nakatulong na ako sa aking mga magulang," he added.

He is also able to employ people, who in turn, help him in his business. "Ang nasa isip ko noon, pagkatapos kong mag-aral ay magtatrabaho ako. Pero naisip ko din na I can open jobs for

others. Sa ngayon ay may mga regular at irregular na trabahador na ako. Tinutulungan at natutulungan ko din sila."

Marlon is very thankful to the DA-ACPC for having programs that give opportunities to young agripreneurs like him. "On behalf ng mga kabataang magsasaka ng Region 2, kami po ay taos pusong nagpapasalamat sa mga officials ng DA-ACPC. Sana ay patuloy kayo sa pagbibigay ng opportunity sa mga kabataan kagaya ng KAYA Loan program nang sa gayon ay patuloy na mahikayat ang mga kabataan sa agrikultura."

Mr. M Food Products already has regular weekly buyers and resellers from neighboring towns. Marlon has also ventured on value adding, so he not only supplies fresh mushrooms but products such as mushroom pickles, mushroom chicharon, mushroom sisig, etc.



Mr. M's Mushroom Chicharon



Mr. M's Fresh Mushrooms



Mr. M's Chili Paste



Mr. M's Mushroom Pickles



“ Malaking tulong sa mga magsasaka at mangingisda ang mga credit programs ng DA-ACPC dahil ito ay zero-interest at walang collateral na kailangan.

Ang working capital loans mula sa mga programa na ito ay makakagaan para sa kanila at makakatulong tumaas ang kanilang kita.

**MA. CHRISTINE DE LEON**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO I

”



“ Malaking tulong ang nagagawa ng DA-ACPC credit programs para sa mga magsasaka at mangingisda sa CALABARZON para matugunan ang kanilang kakulangan pang pinansyal sa produksyon, at pagpoproseso hanggang sa pagbebenta ng kanilang produktong pang agrikultura.

**COLENE SHEILA P. MAGPANTAY**  
Alternate Regional Agri  
Credit Desk Officer (RACDO)  
DA RFO IV-A

”



“ Nagkaroon ang mga magsasaka at mangingisda ng bagong pag-asa na maiangat muli ang kanilang pamumuhay pagkatapos ng mga kalamidad sa pagpapautang ng cash na walang interes at babayaran sa mahabang panahon.

Kung sakaling mapahiram ng working capital or production loan, huwag kalimutan magbayad sa takdang oras para hindi mawala ang pagtitiwala ng PLCs.

**MARIETA ALVIS**  
Alternate Regional Agri  
Credit Desk Officer (RACDO)  
DA RFO IV-B

”



“ The provision of zero-interest loans and the relatively long repayment terms through the DA-ACPC credit programs gave the needed boost for our farmers to produce more, and significantly increased the income of the borrowers.

**BRENDA PEPITO**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO VIII

”



“ Nakatulong ang DA-ACPC credit programs upang lumago at manumbalik ang sigla ng pagsasaka. Madali at abot-kaya ang pautang. Nagbibigay ng pag-asa sa mga young agripreneurs.

Sa mga agripreneurs, pag-isipang mabuti at huwag magmadali. Gumawa ng listahan at pag-aralang mabuti ang papasuking agribusiness.

**NUR HIRA CAMILLE PENDUMA**  
Representative for Regional Agri  
Credit Desk Officer (RACDO)  
DA RFO XII

”



“ The DA-ACPC credit programs are a very big help for our borrowers especially the SFF as these programs help them uplift their livelihood by financing their farming and capitalization, needs knowing that there is no collateral, no interest and with grace period.

**MARVIN AUXILLO**  
Alternate Regional Agri  
Credit Desk Officer (RACDO)  
DA RFO XI

”







**Malaki ang naitulong ng mga programa ng DA-ACPC sa mga magsasaka at mangingisda ng Region 3.**

Nagkaroon sila ng puhunan upang mabili ang mga kailangan nila sa pagsasaka nang walang interes at walang kolateral.

**MARICEL DULLAS**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO III



**Malaking tulong ang DA-ACPC credit programs sa pagkakaroon ng puhunan ng mga magsasaka at mangingisda.**

Sa pamamagitan ng DA-ACPC programs, mas naipadadama sa mga magsasaka at mangingisda ang malasakit ng gobyerno sa kanila dahil maliban sa zero-interest ang loan, binibigyan pa sila ng sapat na panahon upang makabayad.

**ADELINA LOSA**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO V



**Dahil sa pautang ng DA-ACPC, tumaas ang kita ng mga magsasaka at mangingisda sa aming rehiyon. Tumaas din ang produksyon ng agricultural crops sa mga lugar na may DA-ACPC credit programs.**

**MA. TERESA SOLIS**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO VI

**Malaki ang naitutulong ng DA-ACPC credit programs sa mga benepisyaryo lalo na sa pag- papalago ng kanilang agri negosyo dahil walang interes at kolateral na nirerequire ng institusyon, at ang mahabang panahon na ibinibigay sa pagbabayad nila.**

**MARISSA MOHAMMAD**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO IX



**Umangat ang pamumuhay ng mga farmers at fishers dahil sa mga programa ng DA-ACPC. Nagkaroon sila ng easy access na pang-kapital para mapaunlad ang kabuhayan nila.**

Sa mga magsasaka at mangingisda, huwag mawalan ng pag-asa. May mga programa ang gobyerno na nagbibigay ng pinakamagandang oportunidad para makatulong sa inyong kabuhayan at umangat ang inyong buhay.

**CLEOFÉ AMPATIN**  
Alternate Regional Agri  
Credit Desk Officer (RACDO)  
DA RFO X



**Malaking tulong ang DA-ACPC credit programs sa mga maliliit na magsasaka at mangingisda lalo na sa mga indibidwal dahil malimit na hindi sila maka-access sa formal lending ng mga bangko.**

Alalahanin na pagyamanin ang inilaang pautang para sa kanilang pagsasaka at pangangisda dahil ito ay inilaan ng pamahalaan para sa kanila.

**LYNN PAREÑAS**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO XIII



**Nakatulong ang mga programa ng DA-ACPC sa mga magsasaka at mangingisda sa panahon ng mga kalamidad para makabangon sila sa kanilang sitwasyon.**

Sa mga borrowers naman, huwag kalimutan ang inyong schedule of amortization para pwede pa uli kayong makautang hanggang sa 3rd cropping cycle.

**JOCELYN BERAY**  
Regional Agri Credit  
Desk Officer (RACDO)  
DA RFO CAR

# AgriPinay Helps Housewife Expand Agribusiness

JUSTINE TREY CUBOS

Marilyn Haya of Calabanga, Camarines Sur – one of ACPC's AgriPinay Loan Program beneficiaries whose hard work and dedication continue to inspire many women fisherfolk in her community.

Ms. Marilyn Haya of Calabanga, Camarines Sur is a housewife who wanted to help her family livelihood. She established her own agribusiness, the M. A. Haya Dried Fish and Flavored Tinapa, which is known for Dilis Delights or anchovies with a twist.

Marilyn shared how her engagements with the Department of Agriculture (DA) have helped her elevate the quality of her products. "Naimbitahan ako ng DA para sa isang seminar. Doon nila natikman ang mga produkto ko. Nagpapasalamat ako sa DA. Nang dahil sa assistance nila, nagawa ko ang value adding sa mga produkto ng aking agribusiness," she said.

She actively participates in capacity-building and training activities offered by the DA to sustain the operations of her agribusiness. A community leader and co-founder of the Sabang-Talisay

Fisherfolk Association, Marilyn was eager to grab these training opportunities to acquire new skills and techniques not only for her own agribusiness but also for the benefit of her co-fisherfolk. "Masaya akong mas nakakatulong ako ngayon. Unang-una, natutulungan ang aking pamilya lalo na sa pagpapaaral ko sa aking mga anak. Ikalawa, natutulungan ko ang mga kapwa ko mangingisda dito sa aming lugar lalo na kapag may trade fair. Nabibigyan sila ng pagkakakitaan," she added.

Marilyn admitted that she needed working capital that can help her expand her agribusiness. Through the assistance of the Agricultural Credit Policy Council (ACPC) and the Gender and Development (GAD) Office of the DA, she became one of the beneficiaries of the Financial Assistance for Women in Agriculture or AgriPinay in Bicol Region.



Under the AgriPinay, she was able to avail herself of interest-free, uncollateralized loan worth P100,000 which she used as a working capital for her agribusiness. “Ang aking mga produkto ay nakakarating na sa iba’t ibang lugar. Kung dati, nakakabili ako ng isa o dalawang banyerang isda, ngayon nakakabili na ako ng sampung banyera. Malaki ang naging benepisyo ng AgriPinay sa akin kasi nakasama na ako sa mga trade fair,” she narrated how the AgriPinay helped to expand her agribusiness.

She also described how the financial literacy programs of the DA and ACPC helped her learn how to manage her finances and savings. “Marunong na akong magkwenta at maglista ng mga expenses and sales ko at mga operating expenses na pwede kong gamitin. Noong una kaming nabebenta, walang listahan kung lugi o kumita kami. Pero ngayon, alam ko na paano magpalabas ng pera at ano lang talaga ang pwede naming gamitin. Nakatala ang expenses, savings,” she shared.

Marilyn says she makes savings not only for a better future of her family and agribusiness but also for paying her loans. Hangga’t pwede, maglaan ng savings talaga para sa kinabukasan namin at ng agri-negosyo,” said Marilyn. “Kung dati, sapat na sa pamilya ang kinikita ko, ngayon ay may savings na ako. Sa AgriPinay, almost 50% na ang nabayaran ko. Monthly ang hulog ko doon.” she added.

Marilyn, along with her co-fisherfolk, plans to acquire service vehicles to facilitate hassle-free delivery of her products to consumers in some Luzon provinces. “Nahihirapan ako magdeliver kasi wala akong delivery service. Minsan may mga order sa akin na hindi ko naihahatid sa tamang oras at tamang araw. Kaya ang pangarap ko, magkaroon ng delivery service para kahit saan ay makarating ang products ko,” she said.

She encourages every agripinay to avail themselves of government programs intended to increase their productivity. “Nandiyan lamang ang mga programa ng gobyerno, kuhanin ninyo. Sabi ko sa mga tulad ko na dati nakikibilad, nakikidaing, huwag mong tapusin ang pangarap mo. Sige-sige lang habang may buhay. Diyan ko natutunan kung paano magiging maganda ang quality ng aking mga produkto,” said Marilyn.

She is grateful for the DA and ACPC, in guiding her from the start of the loan application until she received the approved loan for her agribusiness. “Maraming salamat sa DA GAD office at ACPC. Sa tulong ninyo, nakikilala na ang mga produkto ko sa iba’t ibang lugar. Kayo ang naging simula kung paano ko itayo ang aking sariling agri-negosyo. Sana ay marami pa kayong matulungang Juana ng bayan.”



Through her loan under the DA-ACPC AgriPinay Program, Marilyn Haya was able to expand her dried fish business called Dilis Delights.

# DA-ACPC's AgriNegosyo helps fish vendor couple rise from scratch

RIZZA CAMILLE JOSE



Mr. and Mrs. Esperida sells dried fish and fresh seafood at the DA RFO 5 Kadiwa Center.

Mrs. Mellany Esperida, a dried fish processor and fish vendor from Calabanga, Camarines Sur, is one of the beneficiaries of the AgriNegosyo loan program. She was able to avail of Php 300,000 loan from the Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC) through its partner lending conduit Jose M. Honrado (JMH) Microfinance, Inc. in Camarines Sur.

Mellany, together with her husband, Ernesto Esperida, started their business when they got married 20 years ago. From selling fresh seafood, they explored dried fish processing because of its potential for higher income.

Due to the challenges brought about by the

COVID-19 pandemic, Mellany's agribusiness had to stop for a couple of months. Their primary income generating activity was affected and all of their savings was consumed and depleted.

With the assistance of the DA-Regional Field Office V and the Bureau of Fisheries and Aquatic Resources (BFAR), the couple was able to participate in the Kadiwa Center to sell their fresh fish to the community in Calabanga again.

During their stint at the KADIWA, the couple was informed about the AgriNegosyo loan program. After completing the requirements, Melany's loan application was approved after just a month.





Mrs. Mellany Esperida, dried fish processor and fish vendor from Calabanga, Camarines Sur is a beneficiary of the AgriNegosyo loan program.

The loan, which has no interest and collateral and payable in five years was used as additional capital for their dried fish and fresh seafood business.

“Para po sa akin, maganda yung programa ng DA-ACPC dahil nakakatulong ito lalo na sa mga nagsisimula o nakapagsimula nang magnegosyo. Kumbaga nasusuportahan ninyo lalo na pagdating sa kapital ng nagnenegosyo,” she said.

For those planning to venture into agribusiness, Mellany said that they must be hard working, diligent and patient. She added that an entrepreneur should be focused and knows how to do simple bookkeeping.

“Hindi hadlang na wala kang kapital, marami na ngayong tumutulong na ahensya, ang gagawin mo lang ay imanage mo nang maayos. Yung hiniram mo, dapat marunong kang magbayad.”, she emphasized.



CamSur fish vendor, Mrs. Mellany Esperida, records sales and inventory of her agribusiness.



Dried fish products being sold by Mellany at the DA-RFO Kadiwa Center.

# Young Agripreneur's Spicy Success Journey Ignited by ACPC's Support

RENATO W. BARREIRO

Ieron Moses A. Biazon was able to expand his chili oil business through DA-ACPC's Young Agripreneurs Loan Program.



Ieron Moses Biazon, a young agripreneur from Dagupan City, Pangasinan, has transformed his love for chili into a flourishing agribusiness specializing in chili oil garlic processing.

His journey began with a passion for chili, inspired by his father's roots in Bicol, a region renowned for its love affair with spicy cuisine.

"Noong 2016, sinimulan namin ng tatay ko gumawa ng chili garlic oil," recalled Ieron. "Binibigay lang naming sa mga kamag-anak at kaibigan."

His spicy, flavorful and full of crispy garlic bits product slowly became a hit to his loved ones and to the few who were able to taste it. "Ang ganda ng feedback at marami na ang naghahanap," he narrated.

By 2018, he started planting chili in his own backyard as he observed how the commodity's price hikes every fourth quarter of the year. "Kapag mahal ang sili, marami ang hindi makabili. Marami ding mga farmers ang nasisiraan ng harvest dahil sa ulan. Kaya naisip ko talagang ituloy yung chili garlic oil business," he recounted.



However, due to lack of capital, Ieron was not able to boost his production and marketing. “Mano-mano ang pagbalat namin sa bawang at pagtatanggal ng tangkay ng sili. Tapos blender lang ang ginagamit namin. Limang taon na ganun dahil walang kapital,” shared the young agripreneur.

The turning point for Ieron came with the support of the Agricultural Credit Policy Council’s (ACPC) innovative and affordable credit program. “Nalaman ko yung Young Agripreneurs Loan Program sa Facebook page ng ACPC,” he narrated. “Nakakita ako ng kabataan na kapareho ko ng business. Naisip ko, pwede rin pala akong matulungan ng programa.”

With a bold vision to expand his business, Ieron successfully secured a loan of P500,000 through the ACPC’s loan program. “Walang interes, walang kolateral at babayaran ko sa loob ng limang taon,” he recalled.

This financial boost became the catalyst for the beginning of his chili garlic oil agribusiness called “Chilibrity”, enabling him to invest in modern equipment and procure high-quality raw materials.

What sets Ieron apart is not only the success of his business but also his ability to utilize the profits to finance his education. Through the revenues generated from the chili oil garlic-processing venture, he successfully funded his studies, showcasing the dual impact of agricultural entrepreneurship in both economic and personal development.

Ieron’s chili product, initially embraced in Baguio, have now reached beyond Luzon, with retailers in Cebu and Metro Manila craving the unique flavors of his chili blends.

His story resonates as an inspiration for aspiring agripreneurs, proving that with innovation, determination, and strategic financial support, dreams can evolve into successful enterprises.

“Thank you DA-ACPC for giving me an opportunity to start my agribusiness venture. Salamat sa tiwala,” said Ieron. “Inaanyayahan ko ang mga young agripreneurs na pasukin ang agri or fishery business para makatulong sa pamilya at sa bansa,” added the young agripreneur.





Agri-Negosyo beneficiary Mrs. Merry Flor Lepio, a mother, and an agri-preneur.

# From Working Student to Successful Agripreneur: Merry Flor Lepio's Journey in Lobster Production

RENATO W. BARREIRO

In the picturesque Province of Surigao del Norte and Dinagat Island, the Caraga Region, the sight of floating cages for Banagan, or lobsters, has become a common occurrence. This marine spectacle serves as the livelihood for Merry Flor Lepio, a 36-year-old mother of three, who has transformed from a working student to a successful agripreneur.

Merry Flor, residing in Baybay, Surigao del Norte, found her calling in lobster production, a demanding yet rewarding venture. Married to 34-year-old fisherman Ramil Lepio, her partner in business, Merry Flor reflects on her challenging upbringing, raised by her paternal grandmother after her parents' separation at the tender age of eight.

Despite the hardships, Merry Flor's determination fueled her dreams of becoming a Certified Public Accountant (CPA) and businesswoman. As a high school working student, she excelled academically, earning her a scholarship at Saint Paul University in Surigao City. However, life took an unexpected turn when she fell in love with Ramil, became

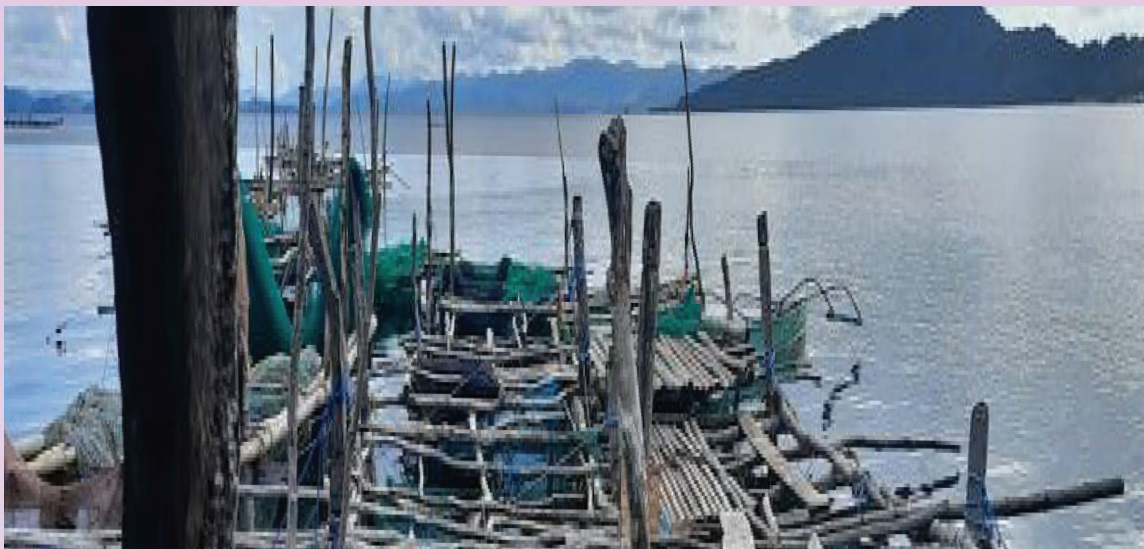
pregnant, and had to temporarily abandon her academic pursuits.

Years later, in 2012, fate smiled upon Merry Flor when she discovered the USDA-funded Philippine Cold Chain Project. Teaming up with Winrock International, a nonprofit organization empowering the disadvantaged, they offered various projects in Surigao and Dinagat Islands, including the Training Program on Lobster Production.

Merry Flor, along with 63 others, undertook the intensive Winrock Lobster Training Program from 2013 to 2015. Despite the challenges of being a housewife caring for two children, she emerged as one of the 23 participants who completed the program. Her dedication even earned her an all-expenses-paid three-day training at Nha Tran University in Vietnam.

After graduation, Merry Flor and Ramil kickstarted their lobster grow-out project with a capital of P50,000 provided by Winrock International. Facing challenges such as molting stages and vulnerability to diseases, they





Floating cages for lobsters.

persevered by constantly feeding the lobsters, requiring Ramil to venture into the sea daily to gather natural food.

Merry Flor's entrepreneurial spirit did not stop there. Through the Agri-Negosyo Loan Program of the Department of Agriculture – Agricultural Credit Policy Council (DA-ACPC), she secured additional capital to expand their lobster production. The loan enabled the setup of ten additional grow-out cages and a lobster nursery, adding another dimension to their business.

Anticipating the sale of lobster juveniles from the nursery, Merry Flor estimates repaying the loan after the first harvest. The demand for cage-cultured lobsters is high, with buyers

preferring their quality over those caught in the wild. Marketable-sized Tiger lobsters can fetch prices ranging from P2,000.00 to as much as P3,000.00 per lobster.

Merry Flor expresses gratitude for the ACPC ANYO Loan program, stating that it significantly contributed to the expansion of their lobster production. Today, Merry Flor and Ramil Lepio are recognized as successful lobster raisers in Baybay, Surigao Del Norte.

Merry Flor's inspiring journey underscores her belief that hard work, education, and an entrepreneurial spirit are the keys to success, proving that life's setbacks can be overcome with determination and resilience.



Freshly harvested lobsters.

# Launching of the ACPC ONLINE HELPDESK



## DA-ACPC launches online helpdesk

JUSTINE TREY CUBOS

The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) recently launched its official online public assistance desk to ensure that the queries and concerns of the agency's clientele on all its frontline services are addressed within the required period.

Said online platform will harmonize all the inquiries from the agency's communication channels, including emails, social media, and website, and further enhance the DA-ACPC's productivity and efficiency particularly in responding to the needs of its clients, especially the nation's farmers, fisherfolk, and agripreneurs.

In her message, Executive Director Jocelyn Alma R. Badiola said that one way of gaining the trust and confidence of the stakeholders is through effective and efficient communication. "We must be able to gather and immediately respond to feedback from our clientele including complaints, comments, or suggestions on the internal and external services of the DA-ACPC," she stated.

Director Norman William Kraft, chair the ACPC Committee on Anti-Red Tape (ACPC CART), shared that the said digital innovation is pursuant to the Anti-Red Tape Authority (ARTA)

Memorandum Circular No. 2020-07 series of 2020 to establish and manage the ARTA Helpdesk.

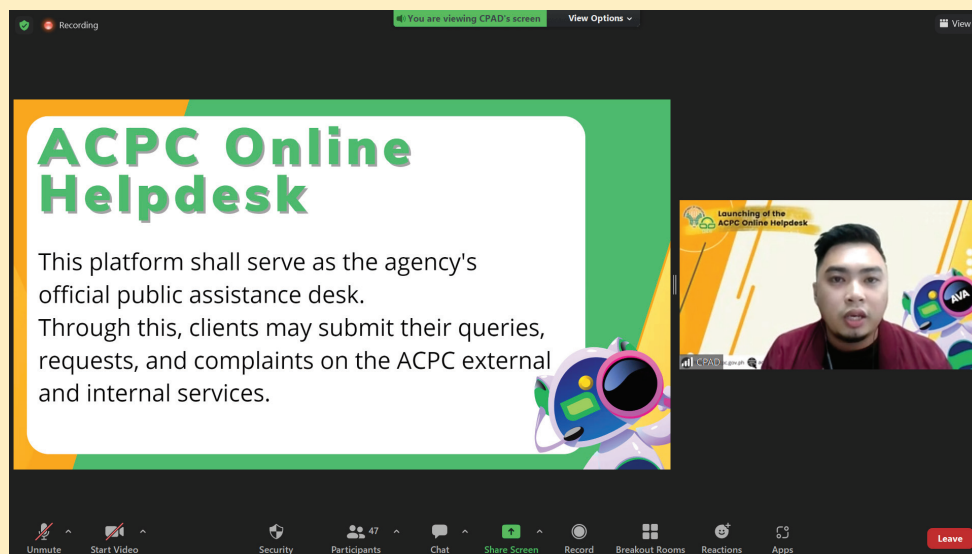
"We are all aware that all government agencies under the executive branch have long been required to establish their respective helpdesk. The ACPC-CART connected this to the ARTA prescription of transitioning to the digitalization of government services and this resulted to the idea of an online helpdesk," Dir. Kraft said. "This project shall also ensure that our agency will comply with the requirements of the R.A. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018."

He also said that the challenge for the DA-ACPC is to make its online helpdesk the automatic default of clientele when they have concerns regarding the agency's frontline services.

Mr. Justine Trey Cubos, DA-ACPC's project head of the ACPC Online Helpdesk, presented the features of the platform and introduced the ACPC Virtual Assistant (AVA) to the DA-ACPC officers and staff.

Through this online platform, clients may submit their queries on the DA-ACPC's services, inquire about the agency's credit programs, and





conveniently talk to ACPC Helpdesk Agents who will assist them on their requests.

Mr. Joel Matira, Chief of DA-ACPC's Information Systems Management Division (ISMD), led the pledge of commitment of the ACPC Helpdesk Agents to support the operationalization of the ACPC Online Helpdesk.

In her closing message, Ms. Emmalyn J. Guinto, chief of DA-ACPC's Communications and Public Affairs Division, reiterated that the ACPC Management together with the ACPC-CART will be committed to maintain and support

the online platform to ensure the agency's efficiency in responding to the public's requests for a better service delivery.

The ACPC Online Helpdesk is a project of the ACPC CART through its Helpdesk Committee, in coordination with the DA-ACPC's Communications and Public Affairs Division (CPAD), Information Systems Management Division (ISMD), and in partnership with the Zendesk Philippines Thinkblink Inc.

The online platform will officially operationalize on the 1st week of October 2022.



# DA-ACPC obtains new ISO 9001:2015 certification

The Department of Agriculture-Agricultural Credit Policy Council (DA-ACPC) is proud to announce its new ISO 9001:2015 certification by the TÜV Rheinland Philippines.

Initially, the DA-ACPC obtained its certification for its quality management system on November 4, 2019 and maintained it for two consecutive years (2020 and 2021).

The certification of its ISO 9001:2015 is crucial for DA-ACPC as it continues to strive for excellence in the field of rural finance and in making an impact on the lives of small farmers and fisherfolk.



"I believe there's always room for improvement for us and we are always willing to do better because we are accountable to the people we serve - that means that at all times, we must serve with utmost responsibility, integrity, loyalty, and efficiency... dahil yan ang Tatak ACPC."

Jocelyn Alma R. Badiola  
Executive Director, ACPC

