



# Philippine Agri Finance news

Agricultural Credit Policy Council News Magazine  
Second Semester 2017

Welcome

DRIGO ROA DUTERTE

President of the Philippines

A, TULU TULON  
ON AT GSULO

CITY OF SAN JOSE, PAMPANGA  
AUGUST 28

**President Duterte, Sec. Piñol Release  
Credit Funds to Avian Influenza Virus  
(AIV) – Affected Poultry Farmers  
in Pampanga and Nueva Ecija**





**PRESIDENT DUTERTE, SEC. PIÑOL  
RELEASE CREDIT FUNDS TO  
AVIAN INFLUENZA VIRUS (AIV) -  
AFFECTED POULTRY FARMERS IN  
PAMPANGA AND NUEVA ECIIJA**



**ACPC RELEASES P741.96 M  
IN LOANS IN 2017**



**PRODUCTION LOAN EASY  
ACCESS (PLEA) PROGRAM  
CONTINUES EXPANSION**



**PHOTO STORIES**



**ACPC ORIENTS REGIONAL  
AGRI-CREDIT DESK OFFICERS  
ON THE AGRI-FISHERY CREDIT  
PROGRAMS PLEA, SURE**



**ACPC CONDUCTS PLEA AND  
SURE ORIENTATION FOR  
AGRICULTURAL EXTENSION  
WORKERS IN PAMPANGA  
AND ZAMBOANGA DEL SUR**



**ACPC TAKES PART IN THE 4TH  
SOCCSKSARGEN ORGANIC  
AGRICULTURE CONGRESS**



**ACPC JOINS 24TH AGRILINK**



**NEW FISHERY INDUSTRY PLAN  
SEEKS TO IMPROVE CREDIT  
ACCESS OF FISHERFOLK**



**ACPC COMPLIES WITH  
FOI CIRCULAR**



**GUBAT ST. ANTHONY COOPERATIVE  
OF REGION 5 WINS GAWAD SAKA  
OUTSTANDING SMALL FARMER/  
FISHERFOLK ORGANIZATION FOR 2017**

## About the Cover

President Rodrigo R. Duterte, together with Department of Agriculture (DA) Secretary Emmanuel F. Piñol, personally hands out funding assistance to poultry raisers and workers affected by the Avian Influenza Virus (AIV) outbreak in San Luis, Pampanga and San Isidro and Jaen, Nueva Ecija.

The financial support is under the DA – Agricultural Credit Policy Council's (ACPC) Survival and Recovery (SURE) Assistance Program which caters to small and marginal farmers and fisherfolk affected by calamities (Photo by Rudyard R. Roxas).



### Editorial Adviser

Jocelyn Alma R. Badiola

### Editorial Board

Deputy Exec. Dir. Ramon C. Yedra  
Dir. Magdalena S. Casuga  
Dir. Norman William S. Kraft  
Dir. Melito M. Montenegro  
Emmalyn J. Guinto  
Ma. Teresa J. Santos

### Editorial Staff

Editor-in-Chief  
Emmalyn J. Guinto

Managing Editor  
Karlo Ceasar C. Abarquez

### Writers

Emmalyn J. Guinto  
Rumina A. Gil  
Rudyard R. Roxas  
Lordyxon V. Delos Reyes  
Karlo Ceasar C. Abarquez  
Mary Veronica P. Santos  
Justine Trey R. Cubos

For comments, suggestions and contributions, contact the **ACPC Public Affairs and Communications Division (PACD)**, 28F One San Miguel Avenue (OSMA) Bldg., San Miguel Ave. cor. Shaw Blvd., Ortigas Center, Pasig City 1605, Philippines

Tel. Nos.: **(632) 634-3320 to 21**

e-mail us at: **info@acpc.gov.ph**

**www.acpc.gov.ph**





*President Rodrigo Roa Duterte, together with Agriculture Secretary Emmanuel F. Piñol, hands over checks to poultry raisers and workers from San Luis, Pampanga and San Isidro and Jaen, Nueva Ecija affected by the Avian Influenza Virus (AIV) during the forum “Sama-Sama, Tulong-Tulong sa Pagbangon at Pagsulong” at the Heroes’ Hall in San Fernando, Pampanga on August 28, 2017.*

## President Duterte, Sec. Piñol Release Credit Funds to Avian Influenza Virus (AIV) - Affected Poultry Farmers in Pampanga and Nueva Ecija

By Justine Trey R. Cubos

**P**resident Rodrigo Roa Duterte, together with Agricultural Secretary Emmanuel F. Piñol, handed over funding assistance to poultry raisers/workers affected by the Avian Influenza Virus (AIV) outbreak which hit the towns of San Luis, Pampanga and San Isidro and Jaen, Nueva Ecija. The check turn-over ceremonies was held during the forum “Sama-Sama, Tulong-Tulong sa Pagbangon at Pagsulong”, held at the Heroes’ Hall, San Fernando, Pampanga on August 28, 2017.

The Department of Agriculture (DA), through the Agricultural Credit Policy Council (ACPC), turned-over P20 million to Bangko San Luis which serves as the lending conduit of ACPC for the Survival and Recovery (SURE) Assistance Program.

The SURE Assistance Program is a post-disaster facility which provides loan assistance to calamity-affected small farmers and fisherfolk and their households through partner-financial institutions

and lending conduits. It caters to small farmers and fishers whose livelihood have been affected by calamities. Interest-free loans of not more than P25,000 are provided to eligible borrowers to finance the requirements of rehabilitating their farming, and/or fishing activities.

The poultry raisers and workers who received financial assistance during the event included: Gertrudes Flores, Eryl Santos, Augusto Sambile, Jesus Sambile, Robert Tiangco, Frederick Romero, Mark Flores, Albert Sambile, Jaypee Dantis and Eddie Rodriguez. All beneficiaries are from Barangay San Carlos, San Luis, Pampanga.

President Duterte also released an initial amount of P29 million to poultry raisers from San Luis, Pampanga and San Isidro and Jaen, Nueva Ecija as compensation for the more than 600,000 chickens, ducks and quails that were culled as part of the clean-up operations.



The initial amount is part of the total of P43.31 million to be released to all affected farmers whose fowls were culled in the anti-bird flu operations.

In the same forum, President Duterte proved that it is safe to eat chicken and other poultry products by joining in the “boodle fight”.



*Department of Agriculture (DA) Secretary Emmanuel F. Piñol said that the cooperation of government agencies, industry stakeholders and the public at large helped in containing the spread of the Avian Influenza Virus (AIV). Through Sec. Piñol's efforts, poultry raisers and workers in San Luis, Pampanga were able to avail themselves of financial assistance through the Survival and Recovery (SURE) Assistance Program being implemented by the ACPC.*

*President Rodrigo Duterte leads the turnover of funding assistance to poultry raisers/workers affected by the Avian Influenza Virus (AIV) outbreak which hit the towns of San Luis, Pampanga and San Isidro and Jaen, Nueva Ecija.*



He was joined by DA Secretary Emmanuel Piñol, former President and now Pampanga Representative Gloria Macapagal Arroyo, Health Secretary Paulyn Ubial, Pampanga Governor Lilia Pineda, Nueva Ecija Governor Czarina Umali and other DA and local government officials from Pampanga, Nueva Ecija and Bulacan.

The President also awarded the staff of the Department of Health (DOH), the Department of Social Welfare and Development (DSWD), the Bureau of Fire Protection (BFP), the Philippine National Police (PNP) and the Armed Forces of the Philippines (AFP) who have assisted in the culling operations and quarantine in Pampanga and Nueva Ecija.



*The ACPC led by Executive Director Jocelyn Alma R. Badiola (3rd from right) were among those who witnessed the handing over of checks to poultry raisers and workers affected by the Bird Flu virus from Pampanga and Nueva Ecija who were given financial assistance through the Survival and Recovery (SURE) Assistance Program.*

## ACPC releases P741.96 M in loans in 2017

By **Rumina A. Gil**

**T**he Agricultural Credit Policy Council (ACPC) released a total of P741.96 million in loans under the Production Loan Easy Access (PLEA) and Survival and Recovery (SURE) Assistance Programs by the end of 2017.

Under the PLEA, a total of P675 million were released to 25,256 small farmers and fisherfolk (SFF) through 84 lending conduits. The program covers a total of 49 areas identified by the DA

based on poverty incidence and concentration of marginal farmers and fishers unserved by banks.

The PLEA program provides non-collateralized loans to marginalized and small farmers and fishers. The loans are coursed through grassroot-based organizations for easier credit access. These include cooperatives, coopbanks, farmer associations, people's organizations, and other institutions that have been evaluated as qualified lending

conduits based on program policies and implementing guidelines.

The maximum loanable amount a farmer or fisherfolk can borrow under the PLEA Program is P50,000, depending on the type of agri-fishery commodity. The loan is payable from two to 10 years with an interest rate of 6% per annum or 0.5% per month (i.e., P3,000/year or P250/month for a P50,000 loan). Commodities financed under the PLEA are also covered with crop



insurance by the Philippine Crop Insurance Corporation (PCIC).

PLEA is being implemented in the following areas: Apayao, Benguet and Kalinga in Cordillera Autonomous Region (CAR); Ilocos Norte, Ilocos Sur, La Union and Pangasinan in Region I; Isabela in Region II; Bongabon, Nueva Ecija and Bataan in Region III; Cavite, Laguna, Batangas, and Quezon in CALABARZON; Oriental and Occidental Mindoro, Romblon and Palawan in MIMAROPA; Iloilo, Negros Occidental, Aklan and Antique in Region VI; Bohol, Cebu, Negros Oriental and Siquijor in Region VII; Eastern Samar, Northern Samar and Western Samar in Region VIII; Zamboanga del Norte in Region IX; Bukidnon, Lanao del Norte and Misamis Occidental in Region X; Davao in Region XI; Cotabato, Sarangani, South Cotabato and Sultan Kudarat, in Region XII; Agusan del Sur, Surigao del Norte, Surigao del Sur, in Region XIII; Basilan, Tawi-tawi, Lanao del Sur, Sulu and Maguindanao in ARMM.

To ensure an effective and sustainable delivery of credit to intended borrowers, the program also provides institutional and capacity building (ICB) support to lending conduits. Through the ICB component of the program, support training such as Credit Project Planning Workshop and Credit Worthiness Seminar are conducted. During the Credit Project Planning Workshop, lending policies and procedures to be adopted by the lending conduit in the implementation of the program are formulated. Credit Worthiness Seminar, on the other hand, orients prospective borrowers on the guidelines and processes involved to avail of the loan program, and enhance their capabilities in



*(Top left) ACPC's Director Ma. Cristina Lopez (standing) facilitates the loan release under the Survival and Recovery (SURE) Assistance Program to farmers affected by the Marawi City crisis.*

*(Top right) Farmer-beneficiaries from war-torn Marawi City expressed their gratitude to DA Sec. Manny Piñol and the ACPC during the loan release under the SURE Assistance Program on November 20-23, 2017 in Iligan City.*

*(Bottom left and right) Two female farmer-beneficiaries receive loan assistance from ACPC. A total of P4.3 million was disbursed to 860 Marawi farmers who received P5,000 each.*

managing effectively such as using loans as indicated in their farm plan and budget.

On the other hand, SURE has released loans of P66.96 million to 4,129 calamity affected SFFs through 11 lending conduits serving areas which have been declared under a state of calamity by the concerned local government units. These areas have also been validated by the DA and/or by the local office of the National Disaster Risk Reduction and Management Council (NDRRMC) to have sustained considerable damage to agriculture due to natural calamities.

The SURE Assistance Program is a quick-response, post-disaster support facility for calamity affected small farmers and fisherfolk and their households. It provides emergency loan (P5,000) and rehabilitation loan (P20,000)

at zero interest. Emergency loans are released within three days and recovery loans within 30 days payable up to three years through farmers organizations or cooperatives. One year moratorium is provided for loan payment for existing borrowers who have outstanding loans under other ACPC programs.

The areas which have been declared under state of calamity are the following: Camarines Sur and Catanduanes, affected by Typhoon Nina in January 2017; Agusan del Sur and Norte, affected by Tropical Depression Auring in January 2017; Carmen and Danao, Cebu, affected by Tropical Depression Crising; Marawi City due to the Marawi Crisis in May 2017; San Luis, Pampanga and San Isidro and Jaen, Nueva Ecija which were hit by Avian Influenza in August 2017.



# Production Loan Easy Access (PLEA) program continues expansion

By **Rumina A. Gil, Lordyxon V. Delos Reyes, Karlo Ceasar C. Abarquez, Mary Veronica P. Santos and Justine Trey R. Cubos**

**A**fter its launching in Malimono, Surigao del Norte on June 23, 2017, the Agricultural Credit Policy Council's (ACPC) Production Loan Easy Access (PLEA) program continues to expand and is currently being implemented in 49 areas nationwide.

PLEA is a special credit facility designed to address the financial needs of marginal and small farmers and fisherfolk for a fast, convenient and affordable credit. Non-collateralized loans for agri-fishery production will be provided under the PLEA through cooperative banks, cooperatives and non-government organizations (NGOs) as credit delivery channels. The loan is payable from two to 10 years with an interest rate of 6% per annum.

## Aid for Siquijor farmers and fishers

ACPC turned over P2.25 million to the Paglaum Multi-Purpose Cooperative under the PLEA program in Siquijor last September 14, 2017. The ACPC also partnered with the Catulayan Community Multi-Purpose Cooperative (CCMPC) with a P5 million allocation and the Cooperative Bank of Negros Oriental (CBNO) with a P2 million allocation. A total of 215 farmers and fisherfolk stand to benefit from the credit program.

The Province of Siquijor, the third smallest province of the country in terms of population and land area, was included by Secretary Emmanuel Piñol in the PLEA coverage areas during his Biyaheng Bukid in the province last June 2017. Secretary Piñol challenged the local officials of the province to draft a Provincial Agriculture and Fisheries (PAF) Road Map to set the direction for the development of the potentials of the province in food, fisheries and aquaculture to reduce the province's poverty level from 55% to only 25% by the end of the term of President Duterte.

## PLEA reaches Bukidnon

The ACPC conducted a ceremonial check turn-over of P53.73 million loan fund in the province of Bukidnon through three identified partner lending conduits under the PLEA program on October 13, 2017 at the Northern Mindanao Integrated Agricultural Research Center, Dalwanga, Malaybalay City, Bukidnon.

The province of Bukidnon is one of the initial coverage areas of the PLEA Program due to its high poverty incidence and difficulty of farmers and fisherfolk in accessing financial assistance.

In his speech during the ceremonial check



*ACPC's Director Ma. Cristina Lopez (5th from left) leads the turnover of credit funds under the PLEA program to the Paglaum Multi-Purpose Cooperative in Siquijor.*



turn-over, Bukidnon Provincial Agriculturalist Alson G. Quimba expressed his outmost gratitude to the DA-ACPC as the program will improve the lives of the beneficiaries and in turn will contribute in improving the economy.

ACPC – PLEA Team Leader for Mindanao Ma. Cristina G. Lopez and PLEA focal persons for Bukidnon Marie T. Faustorilla and Joan Andrade Vargas evaluated the lending conduits. These were Lumintao Farmers Multi-Purpose Cooperative (LUFAMCO) which received P4.48 million, Sta. Monica of Pangantucan Multi-Purpose Cooperative (SMPMPC) which received P9.25 million and Mindanao Consolidated Cooperative Bank (MCCB) which received P40 million, in which, P20 million is for Bukidnon, while the other P20 million is for the other provinces of Region 10.

LUFAMPCO Manager Thelma Aguilar said that in their 20 years of operation, it is only through the PLEA program that they were able to partner with the DA. It is an opportunity for them to help the government reach more farmers and fisherfolk who are in dire need of financial assistance.

Mr. Jose Mulat, 67, one of the borrowers of PLEA Program and member of MCCB said that, at first, he did not believe about the program and expects that the loan requirement would be tedious especially in terms of collateral, documentary requirements and high interest rate. However, the PLEA Program does not require collateral and the interest rate is only 6%. He added that borrowers can freely choose their schedule of payment so it will not be burdensome for them.

## PLEA helps Dairy Farmers in Nueva Ecija

The ACPC, in partnership with the Philippine Carabao Center (PCC), provided an initial P4.5 million funds through the PLEA program to dairy buffalo raisers in Nueva Ecija to address their financing needs.



DA-ACPC Monitoring and Evaluation Director and PLEA Team Leader Ma. Cristina Lopez and DA-ACPC Policy Research and Planning Director Magdalena Casuga (1st and 2nd from left) present the P4.48 million loan fund to Lumintao Farmers Multi-Purpose Cooperative (LUFAMPCO) for the implementation of the PLEA program.



Sta. Monica of Pangantucan Multi-Purpose Cooperative (SMPMPC) Chairperson Welan C. Calag (3rd from right) accepts a P9.25 million check under the PLEA program from ACPC Monitoring and Evaluation Director and PLEA Team Leader Ma. Cristina G. Lopez and DA-ACPC Policy Research and Planning Director Magdalena Casuga (2nd and 3rd from left respectively). Also in the photo are Provincial Agriculturalist Officer in Bukidnon Alson G. Quimba, DA – Region X Executive Director Carlene Collado and Municipal Agriculturalist in Pangantucan, Bukidnon Annabelle Baldevia (4th, 5th and 6th from left respectively)



Mindanao Consolidated Cooperative Bank (MCCB) Chairperson Edgardo T. Gamola (3rd from right) accepts a P40 million check for the implementation of the PLEA Program from Monitoring and Evaluation Director and PLEA Team Leader Ma. Cristina G. Lopez (5th from right). Also in the photo are ACPC PLEA Focal Person in Bukidnon Joan Vargas (left most), ACPC Policy Research and Planning Director Magdalena Casuga (5th from left) and DA – Region X Executive Director Carlene Collado (6th from right).



Mr. Jose Mulat with his P50,000 loan from Mindanao Consolidated Cooperative Bank (MCCB) during the Production Loan Easy Access (PLEA) Program Ceremonial Check Turn-Over in Bukidnon.



Three lending conduits, whose members are mostly dairy farmers, were tapped by the ACPC for the implementation of the program. These are the Parcutela Multi-Purpose Cooperative (PMPC), the Eastern Primary Multi-Purpose Cooperative (EPMPC), and the Simula ng Panibagong Bukas Multi-Purpose Cooperative (SIPBUMPC).

About 115 dairy farmers will benefit from the said loan funds which may be used for purchasing equipment for their dairy production and processing. Each dairy farmer can borrow up to P50,000.

Dr. Liza Battad, Planning and Special Project Chief of PCC, said that relevant support mechanisms for dairy farmers should be made along the areas of production, assembly and consolidation, processing and marketing. The PCC-ACPC project shall adopt a 'responsible financing' scheme wherein financing shall be given to existing dairy buffalo raisers who have good track record of performance across the value chain.

The project aims to save dairy carabao genetics, encourage feed and other production services related enterprises, entice dairy buffalo product development and processing businesses and expand market reach of dairy buffalo products. A total of 1,853 dairy entrepreneurs along the dairy value chain will benefit from the project.

The loan disbursement was conducted on October 18, 2017 in San Jose City. The ACPC was represented by PLEA focal persons for Nueva Ecija, Ms. Filipinas Gerardo and Ms. Cherry Anne Acabal.



ACPC PLEA Focal Persons Ms. Filipinas Gerardo (3rd from front right, standing) and Ms. Cherry Anne Acabal (5th from front left) with dairy farmer beneficiaries during the PLEA loan disbursement ceremonies in San Jose City in Nueva Ecija.



## PLEA Helps Ilocos Sur Farmers

The ACPC spearheaded the check turnover ceremony of a P 20 million credit fund to the Nueva Segovia Consortium of Cooperatives (NSCC) under the PLEA Program on October 20, 2017 in Caoayan, Ilocos Sur.

As ACPC's lending conduit, the NSCC will facilitate the loan releases and collection of repayments under the PLEA program. The NSCC will also provide the farmer borrowers assistance in completing the documents required in their loan applications particularly in the preparation of farm plans, loan proposals and other technical requirements.

In his welcome remarks, NSCC Chief Executive Officer Dr. Divina C. Quemi exhorted the farmers to take the opportunity provided by PLEA to become active participants in agricultural formal lending.

According to DA Region I Regional Executive Director (RED) Lucrecio Alviar, the local garlic of Ilocos Region, known as the "White Gold of Ilocos", has a sizeable share in all the garlic plantations in Northern Luzon which account for more than 4,000 tons with a yield of at least over two tons for one hectare.

"The Ilocos Region, where climate conditions and the type of soil are ideal is the country's biggest producer of garlic with over 1,800 hectares of land in Ilocos Norte suitable for garlic farming, and more than 120 hectares in Ilocos Sur," added RED Alviar. RED Alviar also asserted his confidence that the



garlic industry of Ilocos, though has been struggling due to importation and investments from neighbor countries, will bounce back sooner than hoped for.

*“Saludo kami sa inyo dahil kayo ang nagpapakain sa aming lahat,”* said Atty. Joycel R. Panlilio to the small farmers on behalf of DA Undersecretary for High Value Crops and Rural Credit Evelyn G. Laviña. Atty. Panlilio emphasized that the P20 million loan release under the PLEA Program is but a portion of a P100 million fund approved by the DA for the PLEA program in the Ilocos Region.

## Negros Occidental, Iloilo, and Antique benefit from PLEA program

DA Secretary Piñol and ACPC Executive Director Badiola turned over P80 million credit funds to the three provinces of Negros Occidental, Iloilo and Antique.

On November 16, 2017, during the 11th National Shrimp Congress in Bacolod City, P20 million was turned over to Negros Cooperative Bank under the PLEA program. Beneficiaries of the program are farmers of the CHICKS area covering the six municipalities of Candoni, Hinobaan, Ilog, Cauayan, Kabankalan, Sipalay. These municipalities are among the towns with high poverty and insurgency incidence according to the Secretary.



*Egaña Parish Credit Cooperative General Manager Mr. Edgardo Pario (top photo), Antique Provincial Government Employees General Manager Mr. Remy G. Muescan (2nd photo), Pandan Multi-Purpose Cooperative General Manager Ms Dedaci Nepomuceno (3rd photo) receive credit funds under the PLEA for Antique farmers and fisherfolk from DA Sec. Manny Pinol, Usec. Evelyn Lavina and ACPC Exec. Dir. Jocelyn Alma R. Badiola (2nd and 1st from right, respectively).*

The DA Secretary and DA-ACPC officials proceeded to Miagao, Iloilo on Nov. 17, 2017 and turned over P40 million for Antique farmers and fishers. This is the first tranche of the P300 million PLEA allocation for one of the poorest provinces of Western Visayas where farmers and fishermen are exploited by loan sharks. P20 million was turned over for Iloilo farmers which is part of the Secretary's P100 million commitment to finance the production of onion and garlic farmers of the province and P50 million was turned over for Miagao farmers and fishers.

The lending conduits in Antique and Iloilo are the Egaña Parish Credit Cooperative, Antique Provincial Government Employees MPC, Pandan Multi-Purpose Cooperative and Rural Bank of Miagao (Iloilo), Inc.

The initial funds will benefit around 1,600 farmers/fisherfolk in the three provinces.



*Representatives of the Negros Cooperative Bank and farmers of the CHICKS area receive the P20 million financing assistance under the PLEA program from DA Secretary Manny Piñol and ACPC Executive Director Jocelyn Alma Badiola during the 11th National Shrimp Congress in Bacolod City. The CHICKS covers six municipalities namely Candoni, Hinobaan, Ilog, Cauayan, Kabankalan, and Sipalay in Negros Occidental.*



**28 JULY**

ACPC officers and staff join the launching of TienDA Farmers and Fisherfolks Outlet at the Bureau of Plant and Industry (BPI) Compound in San Andres, Malate, Manila. The project launch is an initial step of the administration to make food available and affordable for all Filipinos, apart from supporting the agricultural producers through the dismantling of the so-called cartels that control the supply and prices of agricultural products.

**9 AUG**

ACPC officers and staff during the 13th Agriculture and Fisheries Technology Forum and Product Exhibition held at DA-BAR on August 9, 2017.

**19 SEPT**

ACPC's Program Development Division Chief Allen Ducusin (seated, 4th from right) leads the PLEA Orientation for Antique Federation of Cooperatives (AFCCUI) in San Jose, Antique last September 19, 2017. Around 50 member cooperatives signified interest in being conduits for the PLEA program.

**27 SEPT**

ACPC Public Affairs and Communications Division Chief Emmalyn Guinto speaks about "Greater Credit Access through the Production Loan Access (PLEA) Program" during the Sustainable Agriculture Forum in SMX Convention, SM Aura last September 27, 2017. The said forum was organized by European Chamber of Commerce of the Philippines. Private and public sectors were invited to discuss the current status of Philippine agriculture and how they can both work together to achieve food security and sustainable growth in the industry.

**10 OCT**

Mr. John Tamondong, ACPC's field-based staff in North Cotabato, discusses the PLEA program during the Credit Project Planning Workshop in Kidapawan, Cotabato last October 10, 2017. Four potential lending conduits from the municipalities of Libungan, Matalam, Tulunan, and Kidapawan attended the activity.

**24 OCT**

"Let's work on feeding the Filipino people first... and, you organic farmers, kayo ang may malaking papel dito," DA Secretary Emmanuel Piñol emphasized in his speech during the 14th NOAC. He noted that while the agricultural sector is broadening its reach to the international markets, serving the country comes as top priority. "Let's focus our advocacy on organic agriculture, tingnan natin kung ano pang incentives ang ating maibibigay for every farmer who embraces the organic farming system," he urged.

The 14th National Organic Agriculture Congress was conducted on October 24-26, 2017 in Cagayan de Oro City.

**7 NOV**

ACPC Institutional Capacity Building Division Chief Alvin Cabato and Project Development Officer Celedonio Pereyra lead the release of credit fund under the PLEA program worth P3.25 M to the Apayao Vegetable Seed Growers MPC last November 7, 2017 in Luna, Apayao.

**10 NOV**

(From left) ACPC's Program Development Division Chief Allen Ducusin and Deputy Executive Director Ramon Yedra lead the check turn-over of credit fund under the PLEA program to the Cooperative Bank of La Union last November 10, 2017 at the ACPC Conference Room.

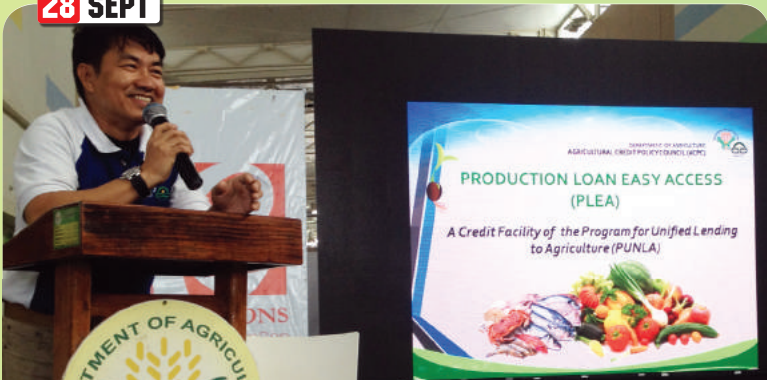


**10 AUG**

ACPC's Ms. Emmalyn J Guinto discusses the PLEA Program to farmers and officers who attended the Agri-Credit Forum Caravan in APTC Caalibangbangan, Cabanatuan City on August 10, 2017.

**25 AUG**

ACPC Deputy Executive Director Ramon Yedra orients potential lending conduits for the PLEA program last August 25, 2017 in Lipa City, Batangas.

**28 SEPT**

ACPC's Rudyar Roxas presents the PLEA program during the Agribusiness Support for Promotion and Investment in Regional Expo (ASPIRE) last September 28, 2017 in General Santos City.

**9 OCT**

ACPC joins the World Food Day celebration at the Department of Agriculture, Quezon City last October 9, 2017. This year's theme is "Change the future of migration. Invest in food security and rural development."

**25 OCT**

ACPC's Project Development Officer Celedonio Pereyra leads the PLEA orientation and Credit Project Planning Workshop for the Cooperative Bank of Nueva Vizcaya last October 25, 2017 in Nueva Vizcaya.

**6 NOV**

Birthday celebrators from August to November 2017 during the "ACPC Panagtipon" last November 6, 2017

**24 NOV**

ACPC joins the Zumba with a rice twist last November 24, 2017 at the Planas Garden, Quezon City Memorial Circle as part of the Celebration of the National Rice Awareness Month (NRAM). With the theme "Ready? SET Rice!", this year's celebration encourages the public to eat the right proportion of rice and its healthy forms such as brown rice and rice mixes.

**6 DEC**

The Onion and Garlic Cooperative and Associations of Bulalacao, Oriental Mindoro with ACPC's Lordyxon delos Reyes (4th from left) and Justin Trey Cubos (7th from left) and DA-RFO MIMAROPA HVCSS staff Gloria Segaya (11th from left) during the PLEA program orientation on December 6, 2017 in Oriental Mindoro.



# ACPC Orients Regional Agri-Credit Desk Officers on the Agri-Fishery Credit Programs PLEA, SURE

By **Rudyard R. Roxas**

**T**he ACPC, through its Public Affairs and Communications Division, conducted an orientation seminar and action planning workshop for Regional Agri-Credit Desk Officers (RACDOs) on available financing programs for small farmers and fisherfolk particularly the Production Loan Easy Access (PLEA), the Survival and Recovery (SURE) Assistance Program, and other DA-ACPC programs.

The activity, held on October 17 to 19, 2017 in Pasig City, was a response to Agriculture Secretary Emmanuel F. Piñol's directive to undertake massive information dissemination on the available financing programs for small farmers and fisherfolk, especially the PLEA and the SURE Assistance Program.

Speaking before the RACDOs, Executive Director Jocelyn Alma R. Badiola acknowledged the role of RACDOs in the promotion of government support like credit and financing services to farmers and fishers as well as in disseminating information on how these services can be accessed. She also emphasized their responsibility as a vital link between the government and the public by communicating concerns and issues to and from the grassroots.

Meanwhile, DA Undersecretary for High Value Crops and Rural Credit Evelyn G. Laviña encouraged the RACDOs to be more pro-active in identifying issues on the ground and engaging other stakeholders in addressing these issues. She also called on the RACDOs to assist ACPC in monitoring the use and

effectiveness of agri-fishery credit programs particularly financing windows on priority crops or commodities in their respective regions.

RACDOs are vital partner of ACPC in the implementation of government credit programs since 1996.

In a Memorandum of Agreement (MOA) between the Department of Agriculture (DA) and the Department of the Interior and Local Government (DILG) dated May 31, 1996 on the implementation of the credit information program for agriculture and and agriculture-related activities, Agri-Credit Information Desks were created to serve as one-stop shop information centers for agri-fishery credit programs that will assist farmers



*ACPC Executive Director Jocelyn Alma R. Badiola acknowledges the role of RACDOs in the promotion of government support like credit and financing services to farmers and fishers.*



*DA Undersecretary for High Value Crops and Rural Credit Evelyn G. Laviña encourages the RACDOs to be more pro-active in identifying issues on the ground and engaging other stakeholders in addressing these issues.*



*AGFP Executive Director Edna A. Atienza explains the need for guarantee in mitigating the risks involved in agri-lending and protecting lending portfolio of unsecured agri-production loans to small farmers and fisherfolk.*



and fishers in increasing awareness, understanding and access to credit. Agri-Credit Desks Officers (ACDOs) in the regional, provincial, city or municipal level are tasked to man these information centers.

Designated by the Regional Executive Director, a Regional Agri-Credit Desk Officer (RACDO) assists and acts as resource person in the conduct of provincial/city/municipal sponsored credit seminars; monitors and evaluates the implementation of credit information programs; and disseminates information on agri-credit programs.

ACPC Program Development and Management Division Chief Noel Clarence M. Ducusin, presented the program guidelines and policies of PLEA and SURE including updates on the implementation of these programs. Mr. Ducusin also discussed the Rice Hybridization Program of the DA which will be given financing assistance by the ACPC through PLEA.

Also present to provide detailed



*The participants from Mindanao composed of (from left to right) Amorsolo Gloria, Chedy Ansale, Janet Dobli, and Ana Aying during the action-planning workshop.*

program implementation was ACPC Director of Monitoring and Evaluation and Mindanao Team Leader for PLEA and SURE Program Ma. Cristina G. Lopez.

Aside from the PLEA and SURE credit programs, other agri-fishery financing facilities and related programs of other government agencies were presented. These include agriculture and fisheries financing products of the Land Bank of the Philippines (LBP), credit guarantee of the Agricultural Guarantee Fund Pool (AGFP), crop insurance of the Philippine Crop Insurance Corporation (PCIC), accreditation services for funding

augmentation under Republic Act 10000 (RA 10000) or the Agri-Agra Law, and credit information service of the Credit Information Commission (CIC).

LBP Program Officer Glecly B. Angeles presented and discussed Landbank's lending guidelines/policies and credit programs for small farmers and fisherfolk (SFF)/cooperatives such as the Integrated Support for the Development of Aquaculture (ISDA), Seaweed Financing Program, *Masustansyang Inumin sa Likas na Kalusugan* (MILK) Program, Credit Assistance for cacao, coffee, coconut, palm oil, sugarcane, onion, corn, cassava,



*CIC President and Chief Executive Officer Jaime P. Garchitorena says that a centralized credit information system will help lessen the risk in lending by giving lending institutions timely and accurate information on borrowers' profile.*



*ACPC Director Ma. Cristina G. Lopez answers questions of RACDOs during the open forum of the action-planning workshop.*



*PCIC's OIC for Actuarial Research and Product Valuation Renato R. Viado said that PCIC's insurance coverage for 2017 amounts to more than P63 billion benefitting some 1.8 million farmers and fishers.*

banana, rubber and poultry, *Kalikasang Kabuhayan para sa Wastong Pamayanan* (KAWAYAN) Program, Agri-Mechanization Financing Program, Climate Resilient Agriculture, and Landbank Calamity Rehabilitation Support (CARES) Program. She also presented updates on credit programs in partnership with the ACPC such as the Agriculture and Fisheries Financing Program (AFFP), Sikat Saka Program (SSP) I and II, and the Agrarian Production Credit Program (APCP).

On guarantee coverage, AGFP Executive Director Edna A. Atienza presented AGFP's program that covers the primary cause of lack of access of farmers and fishers to sustained financial services which is the inherent risk associated with agriculture. She explained the need for guarantee in mitigating the risks involved in agri-lending and protecting lending portfolio of unsecured agri-production loans to small farmers and fisherfolk. Eligible loans are crop, poultry, livestock and fishery production loans. She added that AGFP guarantees all risks except fraud on the part of the partner lending institution with a guarantee fee of only 2% per annum.

CIC President and Chief



*Usec. Evelyn G. Laviña (seated, third from right) and Executive Director Jocelyn Alma R. Badiola (seated, fourth from right) pose with the Regional Agri-Credit Desk Officers (RACDOs) and organizers of the orientation workshop. Also in photo are: (seated, left to right) Atty. Joycel Panlilio, ACPC Director for Policy, Planning and Research Magdalena Casuga, and ACPC Chief of Staff Tess Santos.*

Executive Officer Jaime P. Garchitorena explained that the CIC was created in 2008 by virtue of Republic Act. No. 9510, otherwise known as the Credit Information System Act (CISA), primarily to establish a comprehensive and centralized credit information system in the country. This system will be the sole agency for the collection and dissemination of fair and accurate information relevant to, or arising from, credit and credit-related activities of all entities participating in the financial system. These credit information, collected from various sources (banks, financial institutions, insurance companies, financing companies, credit cooperatives, utility companies and other businesses that extend loans), are compiled to help lending institutions evaluate

the credit history of prospective and existing customers.

PCIC's Officer-in-Charge for Actuarial Research and Product Valuation Department, Renato R. Viado, presented PCIC's agricultural insurance products on rice, corn, high value crops, livestock, non-crop agricultural assets, fisheries, credit and life term. He also presented updates on special insurance products for various programs such as the Sikat Saka Program (SSP); Weather Adverse Rice Areas (WARA); Typhoon Yolanda Rehabilitation Program; Registry System for Basic Sectors in Agriculture; APCP; Credit Assistance Program for Program Beneficiaries Development (CAP-PBD); Program for Unified Lending to Agriculture/ PLEA; and SURE.



*The RACDOs from the Visayas (left to right) Evelyn Mionda, Wency Egama and Tess Solis discuss during the action-planning workshop.*



*RACDOs from Luzon (left to right) Maricel Dullas, Christine De Leon, Florena Pedro, Jacqueline Dulay, and Pat Collao brainstorm during the action-planning workshop.*



ACPC Chief for Accreditation and Certification Division Kennedy A. Garabiag's presentation on the RA 10000 focused on how can financing institutions such as cooperatives, farmers associations, non-government organizations (NGOs), agrarian reform beneficiaries (ARB) associations, people's organizations (POs), corporations, and other similar entities increase their fund for lending to agriculture.

He explained the basis of the accreditation of Non-Bank Rural Financial Institutions (NBRFIs) that will serve as lending partner of private commercial banks in complying with the 25% loan portfolio which have to be set aside for agriculture and agrarian reform credit as prescribed in RA 10000. He explained that the NBRFI must be accredited by ACPC and issued with certificate of accreditation

including an accreditation reference number (ARN) to be able to qualify as private commercial bank's alternative form of compliance.

The three-day event also served as venue to discuss ways to improve coordination between ACPC and the RACDOs in helping small farmers and fishers access financial assistance.

## ACPC conducts PLEA and SURE orientation for agricultural extension workers in Pampanga and Zamboanga del Sur

By **Justine Trey R. Cubos**

**T**he Agricultural Credit Policy Council (ACPC) conducted orientations on the Production Loan Easy Access (PLEA) and Survival and Recovery (SURE) Assistance Program for agricultural extension workers (AEWs) in Pampanga and Zamboanga del Sur during the Agricultural Extension Workers' Congress last September 14 and October 4, 2017, respectively.

In Pampanga, themed "Kaagapay ng mga Magsasaka sa Kaunlaran", the AEW congress provided the AEWs information on new agricultural practices and innovations on farming methods as well as the financing programs available through the DA-ACPC.

In Zamboanga del Sur, the congress provided the AEWs information on the programs of the DA for small farmers and fishers.

The PLEA program features are designed to address the financial needs of marginal and small farmers and fisherfolk for a fast, convenient and affordable credit.

On the other hand, SURE Assistance Program is

a post-disaster support facility for calamity-affected small farmers and fisherfolk and their households.

Under the SURE Assistance Program, the ACPC turned-over P20 million to the Bangko San Luis for the benefit of those affected by the Avian Influenza Virus (AIV) outbreak which hit the town of San Luis, Pampanga.



*ACPC Public Affairs and Communications Division Chief Emmalyn Guinto presents the PLEA and SURE programs during the Agricultural Extension Workers' Congress in Pampanga.*

During the congress, Agricultural Provincial Coordinating Officer (APCO) Dr. Evelyn Fernando, who represented the Department of Agriculture-Regional Field Office (DA-RFO) III, presented major interventions in the province based on its rice, corn, high value crops and livestock programs for 2017.

Meanwhile, Pampanga Agriculturist Cristina Sagumay emphasized that the annual gathering is very important as it serves as a venue to discuss the plans and programs of different agriculture offices in the province.

The congress was spearheaded by the Provincial Government of Pampanga and Zamboanga del Sur in partnership with DA-RFO III and IX, respectively.



ACPC's Information Officer Karlo Ceasar Abarquez presents the PLEA program to various organic agriculture stakeholders from SOCCSKSARGEN.



More than 250 organic farmers gather for the 4th SOCCSKSARGEN Organic Agriculture Congress

## ACPC takes part in the 4<sup>th</sup> SOCCSKSARGEN Organic Agriculture Congress

By **Karlo Ceasar C. Abarquez**

The Agricultural Credit Policy Council (ACPC) presented the Production Loan Easy Access (PLEA) program to more than 250 organic stakeholders during the 4th SOCCSKSARGEN Organic Agriculture Congress on October 2-3, 2017 at the JC Complex, Kidapawan City, North Cotabato.

Themed as "Region 12 Emerging Organic Opportunities", the event served as a platform for sharing of best practices in the organic agriculture industry as well

as for exploring closer partnerships and networking among organic enthusiasts, practitioners, traders and buyers.

In Region 12, the PLEA program is currently being implemented in Sarangani, Sultan Kudarat, Alamada and Pigcawayan in North Cotabato, and Midsayap and M'lang in South Cotabato.

The ACPC was able to gather information on cooperatives and farmers' organizations from Region 12 that are interested in becoming a partner

lending conduit for the program. Said cooperatives shall submit requirements for validation whether they are eligible to be ACPC's credit conduit.

At the end of the program, Congress Chair Alfredo Hebrona, Jr. presented the agreed resolutions as a result of the plenary sessions of the event. One of the resolutions agreed upon by the members is to request to DA Secretary Emmanuel F. Pinol the inclusion of organic agriculture in the PLEA program for said region.

## ACPC joins 24<sup>th</sup> Agrilink

By **Justine Trey R. Cubos**

The Agricultural Credit Policy Council (ACPC) participated in the 24th Agrilink/Foodlink/Aqualink held at the World Trade Center on October 5, 2017. In coordination with the Bureau of Fisheries and Aquatic Resources (BFAR), ACPC's Public Affairs and Communication Division staff Rudyard Roxas, Karlo Ceasar Abarquez and Justine Trey Cubos presented the Production Loan Easy Access (PLEA) during the Credit and Investment Forum

for Fisheries held as part of the Agrilink activities.

Themed as "Financing Assistance for Micro, Small and Medium Enterprises (MSMEs): Road to a Sustainable Philippine Fisheries", the forum aimed at disseminating information in various credit facilities and investment assistance of the government to assist MSMEs in the fisheries sector. The forum was organized by BFAR through its Fisheries

Development and Support Services Division (FIDSSD).

ACPC's lending conduit for the PLEA in the provinces of Laguna and Rizal, the Sentrong Ugnayan ng Mamamayang Pilipino Multipurpose Cooperative (SUMAPI MPC) represented by its general manager, Ms Emerlita Mayormente was also one of the resource persons. Other speakers included were BFAR-FIDSSD OIC Ms Amor Diaz, Landbank of the Philippines (LBP) representative Mr Edision Reyes and Philippine Crop Insurance Corporation (PCIC) Business Development and Marketing Department (BDMD) Manager Rodelia Pagaddu.

The Agrilink is an annual activity which offers new technological breakthroughs to the trade participants of the agribusiness industry. It also focuses on the promotion of market linkages between producers and buyers to effect a cost efficient movement or transport of goods to the agribusiness community and the general public.



Agrilink 2017 highlights how using improved crop varieties, yield-enhancing technological options, along with the latest machines and equipment, can help farmers increase their productivity and incomes.

Photo Courtesy:  
[www.facebook.com/agrilinkPH](http://www.facebook.com/agrilinkPH)



# New Fishery Industry Plan seeks to Improve Credit Access of Fisherfolk

By **Karlo Ceasar C. Abarquez**

**K**ey stakeholders in the fishery industry gathered for a series of consultation and consensus-building workshops to formulate the 2018-2022 Comprehensive Post-Harvest, Marketing and Ancillary Industry Plan (CPHMAIP).

The amended Fisheries Code (RA 10654) mandates the formulation of the five-year comprehensive industry plan. It aims to 1) upgrade existing and establish fisheries post-harvest infrastructure, machineries, equipment, and innovative technologies at par with local and international standards; 2) provide competitive and sustainable ancillary support services for fisheries post-harvest and marketing; 3) increase capacities, including access to funding support, credit, insurance and incentives of both implementers and users on new and relevant post-harvest systems; and 4) strengthen and harmonize market information and communication network for domestic and international trade.

The workshops, conducted in a three-month span (September to November 2017), grouped the more than 250 representatives from relevant agencies based on the five coverage of the CPHMAIP namely Infrastructure, Ancillary, Trade and Marketing, Increasing Capacities, and Crosscutting themes (Credit, policies, Information,

Education and Communication (IEC), insurance, incentives, Information and Communications Technology (ICT), etc.)

Benchmarking, scoping and direction-setting was accomplished on the first workshop while strategic action planning was completed in the second workshop. The third and last workshop focused on the harmonization and finalization of the plan.

During the consensus-building process, the Agricultural Credit Policy Council (ACPC) provided inputs, especially on the mandates of ACPC and its credit program called the Production Loan Easy Access (PLEA) Program which provides easy and convenient credit access to marginal farmers and fisherfolk.

Among the credit gaps identified during the workshop are 1) limited credit window/facility for small fisherfolk, Micro, Small, and Medium Enterprises (MSMEs), and commercial fisheries sector and 2) strict credit requirements of banks. Thus, to address such gaps, the plan specified the following activities:

- Review financing programs and explore alternative credit window/facility for MSMEs, municipal, commercial, and aquaculture fisheries sector
- Capacitate small scale industries to enable them to access funding (e.g. preparation of business plan and proposal for funding)
- Conduct social preparation for organizational development
- Organize fisherfolk associations into cooperatives to avail credit assistance
- Increase provision of guarantee funds to Financial Institutions for the availment by small fisherfolk and MSMEs
- Facilitate access to credit by strengthening provision of necessary technical assistance
- Coordinate with appropriate agencies Landbank/ Development Bank of the Philippines (DBP), Agri and Commercial Attache and Government Financing Institutions (GFIs)
- Utilize cooperatives, associations and micro-financing institutions (MFIs) as service conduits
- Recommend the review, evaluation and updating of existing fisheries insurance policies/programs (e.g. basis on premium rate)

*continue on page 18...*



ACPC Public Affairs and Communication Division Chief Emmalyn Guinto presented the Production Loan Easy Access (PLEA) Program during the workshop on the formulation of the 2018-2022 Comprehensive Post-Harvest, Marketing, and Ancillary Industry Plan in Tanza, Cavite.



The Crosscutting Themes Group (Credit, policies, Information, Education and Communication (IEC), insurance, incentives, Information and Communications, etc.) during the workshop on the formulation of the 2018-2022 Comprehensive Post-Harvest, Marketing, and Ancillary Industry Plan in Tanza, Cavite. ACPC's Public Affairs and Communication Division Chief Emmalyn Guinto, and Information Officers Karlo Abarquez and Mary Veronica Santos attended the workshops.



National Fisheries and Aquatic Resources Management Council (NFARMC) - Visayas representative Martha Cadano during one of the CPHMAIP workshops. She is also one of the officers of the Victoria Community Cooperative which is currently one of ACPC's partner lending conduit for the PLEA program in Northern Samar.

# ACPC complies with FOI Circular

By **Justine Trey R. Cubos**

The Agricultural Credit Policy Council (ACPC) was identified as one of the Department of Agriculture (DA) bureaus and attached agencies compliant with the Freedom of Information Memorandum Circular (FOI-MC) No. 05 Series of 2017 by the Presidential Communication Operations Office (PCOO). This was disclosed by Ms. Danica Orcullo, Information Analyst of the PCOO during the 3rd Quarterly Consultative Meeting cum Workshop of the DA Regional Information Officers (RIO), Public Information Officers (PIO), Library Staff and Agriculture and Fisheries Information Division (AFID) Staff held last September 20-23, 2017 in Tagaytay City.

The FOI is the government's response to the call for transparency and full public disclosure of information and was enabled via Executive Order (EO) no. 02, series of 2016. The ACPC, along with other DA bureaus and attached agencies submits quarterly agency information inventory and FOI registry.

The DA through its Agriculture and Fisheries Information Division (AFID) has

developed the DA's FOI Manual which set out rules and procedures to be followed by the DA and its bureaus and attached agencies, when a request for access to information is received.

Among the topics discussed during the information officers consultative meeting included the National Color-Coded Agricultural Guide Map (NACCAG); the Philippine Electronic Library (eLib) and the orientation and hands-on training on Integrated Philippine Electronic Library (iPeL) Online Database Subscription; and the updates and future directions of the *Be Ricepossible* campaign, Vitamin A Deficiency and Golden Rice, and the PhilRice knowledge products and communication services.

The ACPC was represented by its Project Development Officer Rudyard Roxas and Information Officer Justine Trey Cubos of the Public Affairs and Communication Division (PACD) during the activity.



*The Regional and Public Information Officers and the Library Staff of the Department of Agriculture during the 3rd Quarterly Consultative Meeting cum Workshop held at Tagaytay City.*

## New Fishery Industry... from page 17

Along with the specified activities, the objectively verifiable indicators (OVIs), timeframe, lead actors, and budget were also identified. Meanwhile, to ensure that the comprehensive plan will be implemented timely and appropriately, a Technical Working Group, composed of representatives from concerned agencies, shall be created.

National Fisheries and Aquatic Resources Management Council (NFARMC)- Visayas representative Martha Cadano, who was also part of the workshop, was particularly pleased that the industry plan prioritizes access to credit. Ms. Cadano is one of the officers of the Victoria Community Cooperative in Victoria which is currently one of ACPC's partner lending conduit for the PLEA program in Northern Samar.

"Credit funds from ACPC which goes through the cooperatives are much easier to access than from banks which requires many documents", said Ms. Cadano. She added that the PLEA program complements the grant of fishing equipment from the Bureau of Fisheries and Aquatic Resources (BFAR).

The BFAR, the lead agency tasked to facilitate the formulation of said industry plan, intends to launch the final version of the CPHMAIP in January or February 2018.

Aside from discussions on credit expansion, other topics presented were Post-Harvest Facilities and Activities, Education and Fishery Extension Services, Ship Building and Maintenance, Fisheries Engineering Services, Procedures on Fish Catching and Handling On-Board, Trade and Marketing, Policy Support, Electronic Catch Documentation and Traceability

Systems, Research and Development, ICT, among others.

BFAR Usec. Eduardo B. Gongona, in his message expressed thanks to all who took part in formulating the industry plan for the next five years. Among the agencies that participated in the workshops are relevant national government agencies, industry stakeholders of major fisheries and aquatic commodities, post-harvest, processing and ancillary service providers, academe, research institutions, NFARMC, Local Government Units, Civil Society Organizations, Non-Government Organization and other partner agencies.

The ACPC was represented by Public Affairs and Communications Division Chief Emmalyn Guinto, and Information Officers Karlo Abarquez and Mary Veronica Santos in the consensus-building workshops.



# Gubat St. Anthony Cooperative of Region 5 Wins Gawad Saka Outstanding Small Farmer/Fisherfolk Organization for 2017

By **Rudyard R. Roxas**

**T**he Gubat St. Anthony Cooperative (GSAC), based in Gubat, Sorsogon, is this year's recipient of the Gawad Saka Outstanding Small Farmer/Fisherfolk Organization (OSFFO) award.

The award recognizes exemplary contributions of small farmer/fisherfolk organization (SFFO) in the upliftment of the quality of life of the Filipino farmers/fisherfolk in the community and in promoting agricultural development in the country.

The GSAC, the entry of DA Regional Field Office (DA-RFO) 5, was chosen by the five-man Board of Judges (BOJ) during the Gawad Saka BOJ Deliberation held on October 6, 2017 at the Agricultural Training Institute (ATI) in Diliman, Quezon City. The BOJ conducted the final review, evaluation and selection of winner among the top three (3) national finalists presented by the Gawad Saka OSFFO National Technical Committee (NTC).

In selecting the national winner, the BOJ, headed by former Asst. Director of the ATI Alberto B. Maningding

and now Chairman of the Municipal Agricultural and Fishery Council (MAFC) of Calasiao, Pangasinan, gave credence not only to the overall performance of the nominees over the two-year period but also to their potential for growth beyond the awarding period.

Prior to being this year's OSFFO awardee, GSAC was recognized by the Villar Social Institute for Poverty Alleviation and Governance (SIPAG) for its various community enterprises which serve as models of good practices in income generation and poverty reduction.

The Gubat St. Anthony Cooperative was formed out of the need to uplift the economic and social well-being of the members and its community. Established in 1964, GSAC started out with an initial funding of P222 pooled from the 30 founding members for its lending activity. From a single-line operation, GSAC now offers multifarious services to address the needs of its 25,000 members from "womb to tomb". The cooperative now has more than P1 billion in total assets. GSAC's future plan is to venture into manufacturing and export to be able to empower its members and maximize profit.



*Mr. Rogelio Ladif (far left), GSAC member for 18 years, of Barangay Bulacao, Gubat, Sorsogon narrates how the cooperative helped him establish his backyard swine, salted egg and balut production from a P20,000 loan start-up capital. Through loans from the cooperative, he was able to purchase a 1-ha farm lot, delivery truck and a passenger jeepney for his growing operations.*



*Engr. Rey Hermo, Board of Directors (BOD) Chair, proudly showed to the OSFFO validating team GSAC's recent achievement – the 2016 Villar SIPAG (Social Institute for Poverty Alleviation and Governance) Award on Poverty Reduction. The award is given to 20 of the country's most outstanding community enterprises who have shown significant results in reducing poverty through increasing income of members and creating jobs.*



GSAC will be awarded with a Presidential Citation for its achievement along with a P300,000 worth of project grant and P50,000 cash award in a ceremony at the Malacañang Palace in 2018.

The Gawad Saka Search for Outstanding Achievers in Agriculture and Fisheries is an annual recognition given to individuals and groups in various categories that showed outstanding performance in the agriculture and fisheries sector. Awardees were also judged based on their conformity to the DA's revitalized programs on food security and sufficiency in the face of global food crisis.

The 12 regional nominees for this year's search for OSFOO are Cordillera Administrative Region's Calaocan Farmer Association in Rizal, Kalinga; Region 1's Bagnos Multi-Purpose Cooperative in Banna, Ilocos Norte; Region 3's Talabutab Norte Multi-Purpose Cooperative in Gen. M. Natividad, Nueva Ecija; CALABARZON's Barigon Multi-Purpose Cooperative in Agoncillo, Batangas; MIMAROPA's Caruray Farmers Association in San Vicente, Palawan; Region 5's Gubat St. Anthony Cooperative in Gubat, Sorsogon; Region 6's Lezo Multi-Purpose Cooperative in Lezo, Aklan; Region 7's San Isidro Pilar Palayamanan Farmers Association in Pilar, Bohol; Region 8's San

Mateo Small Fisherfolk Association, Inc. in Carigara, Leyte; Region 11's People's Officials, Employees, & Community Multi-Purpose Cooperative in Polanco, Zamboang del Norte; Region 12's Bulacan Irrigators Association in Makilala, Cotabato; and Region 13's San Isidro Upland Farmers Multi-Purpose Cooperative in Santiago, Agusan del Norte.

The OSSFO National Technical Committee, which conducted technical and field validations, is composed of the Agricultural Credit Policy Council

(ACPC) Executive Director Jocelyn Alma R. Badiola, Chair; Philippine Fiber Industry Development Authority (PhilFIDA) Deputy Executive Director Engr. Petronilo B. Jabay, Vice-Chair; and members Director Norman William S. Kraft of ACPC, Marilou Esterlina D. Arifalo of the Bureau of Animal Industry (BAI), Marlene Calangian of

the Bureau of Fisheries and Aquatic Resources (BFAR), Arlene Solomon of DA Legislative Liaison Office (DALLO), Celedonio Pereyra of ACPC, and Sherrie Dreje of the Agricultural Training Institute (ATI).

ACPC's Ariane Cornejo, Joan Vargas, and Rudyard R. Roxas provided administrative and logistical support as the Secretariat staff/coordinators.

