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DA-ACPC Launches Production Loan Easy Access (PLEA) Program and Survival Recovery (SURE) Assistance Program

Department of Agriculture (DA) Secretary Emmanuel F. Piñol, Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola, together with other DA officials, launched the Production Loan Easy Access (PLEA) program in Malimono, Surigao del Norte on June 23, 2017. The PLEA is a credit program designed to address the financial needs of marginal and small farmers and fisherfolk for a fast, convenient and affordable credit.

A check amounting to P15 million was handed over to the Malimono Multipurpose Cooperative which serves as the lending conduit. Passbooks and intervention cards were, likewise, given to farmer/fisherfolk beneficiaries of the program.

Also, together with President Rodrigo Roa Duterte, DA Secretary Piñol and ACPC Executive Director Badiola launched the Survival and Recovery (SURE) Assistance Program in M'lang Cotabato on February 3, 2017. SURE Assistance Program is a quick-response, post disaster support facility for calamity affected small farmers and fisherfolk and their households.

President Duterte handed checks to the Humayan Irrigators Association and La Paz Multi-Purpose Employees Community Cooperative (LMPECCO) on behalf of farmer-beneficiaries from Agusan del Norte and Agusan del Sur who were affected by floods.



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DA Secretary Emmanuel F. Piñol introduces the Production Loan Easy Access (PLEA) program, which he conceptualized, during the program launching in the town of Malimono, Surigao del Norte on June 23, 2017. The program is considered by the DA as a crucial component for revitalizing the rural economy and addressing poverty in the countryside.

Sec. Piñol launches credit program for marginal farmers and fishers

By **Emmalyn J. Guinto, Rumina A. Gil, Rudyard R. Roxas, Mary Veronica P. Santos and Karlo Ceasar C. Abarquez**

Department of Agriculture (DA) Secretary Emmanuel F. Piñol and Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola launched the Production Loan Easy Access (PLEA) program in Malimono, Surigao del Norte on June 23, 2017.

The DA Secretary and ACPC Executive Director turned-over a check amounting to P15 million to the Malimono Multi-purpose Cooperative which serves as the lending conduit for the municipality. Passbooks and intervention cards were handed to farmer/fisherfolk beneficiaries of the program.

PLEA is a 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 (lending conduits).

The program was launched in the town of Malimono which is considered as one of the country's poorest fishing and agriculture area with a poverty incidence rate per family of 90%.

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).



ACPC Executive Director Jocelyn Alma R. Badiola presents the features of the PLEA program to the farmers and fisherfolk of Malimono, Surigao del Norte during its launching.

Farmers and fisherfolk borrowers of the program will be enrolled in the Juan Magsasaka at Mangingisda National Database System. They will also be geo-tagged by the DA-Information Communications Technology Service (ICTS) to establish the location of their farms and fishing grounds.

Aside from Malimono in Surigao del Norte, PLEA is being implemented in areas with high concentration of marginal farmers and fisherfolk and in line with the priorities of the DA: 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



DA Secretary Emmanuel F. Piñol leads the distribution of intervention cards to farmers/fisherfolk beneficiaries of the PLEA program in Malimono, Surigao del Norte.

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. (as of October 23, 2017)

Having grown up in a farm himself, Sec. Piñol conceptualized the program, which he knows is what the farmers and fisherfolk need in order for them to have access to better production inputs and equipment. PLEA is one of the programs of the DA that will help ensure sustained growth in the farming and fisheries sector, which, in the First Quarter of 2017 showed a spectacular growth of 5.28%. The program is considered by the DA as a crucial component for revitalizing the rural economy and addressing poverty in the countryside.



During the launching of the Production Loan Easy Access (PLEA) program in the town of Malimono, Surigao del Norte on June 23, 2017, DA Secretary Emmanuel F. Piñol and ACPC Executive Director Jocelyn Alma R. Badiola turned-over a check amounting to P15 million to the Malimono Multipurpose Cooperative which serves as the lending conduit for the municipality. Passbooks and intervention cards were handed to farmer/fisherfolk beneficiaries of the program.

Vegetable farmers in Benguet receive agri-production loans

The ACPC released agricultural production loans to upland vegetable farmers last April 11, 2017 at the Benguet Agri-Pinoy Trading Center (BAPTC) in La Trinidad, Benguet.

DA Undersecretary for High Value Crops and Rural Credit Evelyn G. Laviña and ACPC Executive Director Jocelyn Alma R. Badiola handed over agri-production loans worth over P2.79 million to 39 vegetable farmers. The recipients of the loans are farmer-members of the Lengaoan Indigenous Farmers Credit Cooperative (LIFCC) and the Pakiya Multi-Purpose Cooperative (PMPC).

The loan release is the first batch of the P7 million credit fund allocation to LIFCC and P1.5 million to PMPC to support vegetable production activities of their members.

The Philippine Veterans Banks (PVB) serves as the lending conduit of the program through automated teller machine (ATM) cards. The ATM cards also serve as a savings account of the farmers with a low



DA Undersecretary Evelyn G. Laviña (fifth from left) and ACPC Exec. Dir. Jocelyn Alma R. Badiola (sixth from left) hand out automated teller machine (ATM) cards to individual farmer borrowers. Loan releases to individual farmers is through ATM cards issued by the Philippine Veterans Bank (PVB). Also in photo are: ACPC Dep. Exec. Dir. Ramon C. Yedra (far left), PVB Baguio Branch Manager Jacqueline Emman (second from left), PVB North Luzon Area Head Leilanie Francisco (third from left), BAPTC Chief Operations Officer Violeta Salda (fourth from left), and DA CAR Reg. Exec. Dir. Lorenzo Caranguian (far right).

maintainance balance of only P100 which the PVB offered exclusively to loan borrowers.

The loan release was witnessed by DA-Cordillera Administrative Region (DA-CAR) Regional Executive Director Lorenzo M. Caranguian, ACPC Dep. Exec. Dir. Ramon C. Yedra, Benguet Provincial Agriculturist Lolita B. Bentres, BAPTC Chief Operations Officer Violeta B. Salda, and PVB North Luzon Area Head Leilanie S. Francisco.



Members of the Lengaoan Indigenous Farmers Credit Cooperative (LIFCC) receives the check of P7 million credit fund from DA officials led by Usec. Laviña and Exec. Dir. Badiola. The credit fund will be used for lending to individual farmer members to finance their vegetable farming activities.



Pakiya Multi-Purpose Cooperative (PMPC) members receives the P1.5 million credit fund from Usec. Laviña and ACPC Exec. Dir. Badiola.

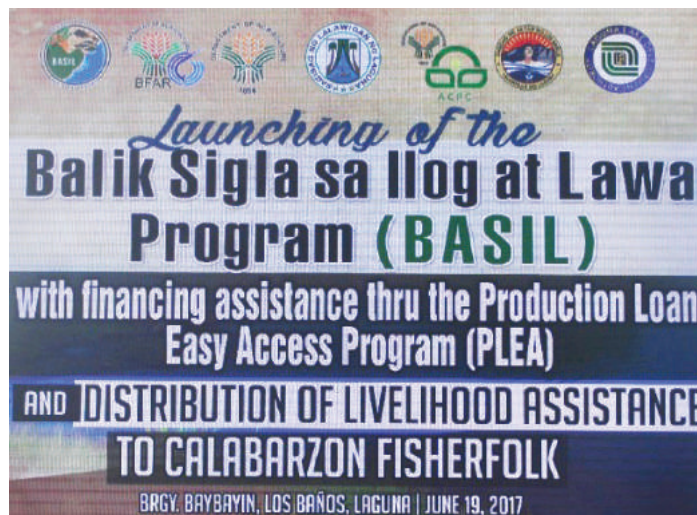
Fishers from Laguna and Rizal get financial assistance through PLEA

Seventy-nine fishers from the coastal municipalities of Laguna and Rizal received P25,000 each as credit assistance to finance their agri-fishery projects. Secretary Emmanuel F. Piñol and ACPC Executive Director Jocelyn Alma R. Badiola handed over the checks to fisherfolk beneficiaries of the PLEA program.

The check turnover of P1.75 million loan package to PLEA borrowers coincided with the launching of the project Balik Sigla sa Ilog at Lawa (BASIL) of the Bureau of Fisheries and Aquatic Resources (BFAR) last June 19, 2017 in Los Baños, Laguna.

The areas covered in the two provinces include the coastal municipalities of Mabitac, Siniloan, Pangil, Paete, Sta. Cruz, Pila, Victoria, Bay, Los Baños, Cabuyao, Sta. Rosa, Biñan, Kalayaan, Lumban, Pakil, Pila, and San Pedro in Laguna; and Jala-Jala in Rizal.

Acting as partner conduit for Laguna de Bay fishers is the Sentrong Ugnayan ng Mamamayang Pilipino Multi-Purpose Cooperative (SUMAPI-MPC), a primary multi-purpose cooperative based in Sta. Cruz, Laguna. With a P10 million approved credit fund for the implementation of PLEA, SUMAPI-MPC directly facilitates the release of loans to the borrowers. SUMAPI-MPC is also currently a non-bank rural financial institution (NBRFI) accredited by ACPC for the implementation of the Agri-Agra Reform Credit Act of 2009 or the Republic Act (RA) 10000.



P25 M PLEA funds for Negros Oriental farmers

ACPC Executive Director Jocelyn Alma R. Badiola turned over P20M to the Cooperative Bank of Negros Oriental (CBNO) and P5M to Negros Oriental Sugar Planters Multi-Purpose Agricultural cooperative (NOSMAC) during the ceremonial check turn-over of the PLEA on July 14, 2017 at Plaza Maria Luisa Suite Inn, Dumaguete City.

The Department of Agriculture Regional Field Office VII – Agricultural Programs Coordinating Office (DA RFO VII-APCO) conducted the check turn-over ceremonies simultaneously with the Negros Oriental Municipal Agricultural Officers / City Agriculturists / Municipal Agriculturists (MAOCAMA) Consultative Conference. Present during the activity were municipal agriculturists and representatives of the municipalities of Negros Oriental.



Secretary Piñol explains that the project to rehabilitate the waters of Laguna de Bay and the provision of production loan are intended to improve the livelihood and alleviate poverty of the fisherfolk in the coastal municipalities along the lake.



Fisherfolk-recipient of the P25,000 production loan under PLEA with Secretary Emmanuel F. Piñol and ACPC Executive Director Jocelyn Alma R. Badiola (fourth from right, first row).



Cooperative Bank of Negros Oriental (CBNO) General Manager Mr. Reynaldo B. Gomez (middle) receives P20 million from Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola (2nd from right) during the Production Loan Easy Access (PLEA) Ceremonial Check Turn-over on July 14, 2017 at Plaza Maria Luisa Suite Inn, Dumaguete City. With Exec. Dir. Badiola is ACPC Division Chief Noel Clarence M. Ducusin (rightmost). DA-RFO VII is represented by Provincial Agriculturist Nestor Villaflores and APCO Head Sarah Perocho (leftmost and 2nd from left).



Negros Oriental Sugar Planters Multi-Purpose Agricultural Cooperative (NOSMAC) Manager Ms Donna Rica V. Almero (middle) receives P5 million from Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola (2nd from right) during the Production Loan Easy Access (PLEA) Ceremonial Check Turn-over on July 14, 2017 at Plaza Maria Luisa Suite Inn, Dumaguete City. Also in photo are: ACPC Division Chief Noel Clarence M. Ducusin (rightmost), Negros Oriental Provincial Agriculturist Nestor Villaflores (leftmost) and APCO Head Sarah Perocho (2nd from left).

During the check turn-over ceremonies, DA-RFO VII was represented by Provincial Agriculturist Nestor Villaflores, APCO Head Sarah Perocho and Mr. Bernard R. Limbaga, Corn / Cassava and HVCDP Action Officer for Negros Oriental. ACPC, on the other hand was represented by Exec. Dir. Badiola, Program Development and Management Division (PDMD) Chief Noel Clarence M. Ducusin, Executive Assistant Ma. Teresa Santos, PLEA Provincial Coordinator for Negros Oriental Ma. Korrairie Tobias, PUNLA / PLEA focal person for Negros Oriental Calmie Joy M. Mamhot, and Information Technology Officer Rumina A. Gil. CBNO General Manager Mr. Reynaldo B. Gomez and NOSMAC Manager Ms Donna Rica V. Almero received the checks on behalf of their organizations.

Mr. Allen Ducusin presented the features of the Production Loan Easy Access (PLEA) before the check turn-over ceremonies. A press conference was also conducted after the ceremonies.

Iloilo Receives P5 Million for PLEA Program

Department of Agriculture (DA) Undersecretary for High Value Crops and Rural Credit Evelyn G. Laviña together with ACPC Executive Director Jocelyn Alma R. Badiola turned over P5 million to Kooperatiba Naton Multi-Purpose Cooperative (KNMPC) General Manager Georgina Basco and Board of Directors (BOD) Chairperson Cherry Genovatin as part of the PLEA

program of DA-ACPC in Tigbauan Conference Hall on July 5, 2017. Also present during the check turn-over is Tigbauan Mayor Atty. Suzette Alquisada and DA-VI Regional Director Perter Sobrevega.

The Kooperatiba Naton Multi-Purpose Cooperative is the first approved lending conduit in Iloilo after Secretary Piñol pledged that he will include the Province of Iloilo as PLEA area during his Biyaheng Bukid program in the province on March 16, 2017. During the check turnover, a total of P880,000.00 loan amount was disbursed initially to 37 farmers and fisherfolk. ACPC Provincial Coordinator for Iloilo Marie Faustorilla said that cooperative banks, cooperatives, farmers and fishers organizations and non-government organizations are welcome to apply as lending conduits to make the PLEA program more accessible to small farmers and fisherfolk in the province.



Standing from left to right, Kooperatiba Naton Multi-Purpose (KNMPC) Board of Directors Chairperson Cherry Genovatin, Agricultural Credit Policy Council (ACPC) Provincial Coordinator for Iloilo Marie Faustorilla, KNMPC Officers Gwendolyn Allison, Gemma Ubang and Rhonna Benedicto.

Photo Credits: Rhonna Benedicto



First batch of 37 farmers and fisherfolk beneficiaries of the Production Loan Easy Access (PLEA) Program from Kooperatiba Naton Multi-Purpose Cooperative (KNMPC) in Iloilo. Photo Credits: Rhonna Benedicto



Kooperatiba Naton Multi-Purpose Cooperative (KNMPC) Board of Directors Chairperson Cherry Genovatin and General Manager Georgina Basco (5th and 6th from left respectively) accepts P5 Million check for the implementation of Production Loan Easy Access (PLEA) Program from Department of Agriculture (DA) Undersecretary Evelyn Laviña (2nd from right). Also in photo are Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola (right most), ACPC Office-Based Focal Person for Iloilo Marie Faustorilla, DA-VI Agricultural Technologist Lucia Agupe Bantolo, DA-VI Regional Director Peter Sobrevega and Tigbuanan Mayor Atty. Suzette Alquisada (1st, 2nd, 3rd & 4th from left, respectively) Photo Credits: Rhonna Benedicto

PLEA Program reaches farmers and fisherfolk in Pitogo, Bohol

The DA-ACPC together with the Office of the Undersecretary for High Value Crops and Rural Credit (HVCRC) turned-over a P10 million credit fund to the Metro Ormoc Community Multi-Purpose Cooperative (OCCCI) under the PLEA program last August 23, 2017 at the Municipal Gymnasium, President Carlos P. Garcia (Pitogo), Bohol.

The P10 million fund will cater to the production requirements of marginal and small farmers and fisherfolk in the Municipality of Pitogo, which is one of the 41 areas covered by the PLEA program.

The simple ceremony, attended by more than 200 locals from various barangays in Pitogo, also featured the Bureau of Fisheries & Aquatic Resources (BFAR) VII's turn-over of 171 pump boat engines to identified recipients. The BFAR VII previously granted 171 fiber glass boats to the same grantees. As committed by

DA Secretary Emmanuel F. Piñol, 129 more boats and engines are expected to be given to local fishers.

Municipal Mayor Fernando Estavilla welcomed the support from the DA saying that the PLEA program will be a huge boost in the profit of their farmers and fishermen as it has a very minimal interest rate compared to other lending institutions. He assured the DA that the LGU, with the help of the BFAR Region VII, will constantly monitor the beneficiaries to make sure that the loans and the grants will be put to good use.

“By providing easy credit, we hope to help make it easy for target beneficiaries to produce enough to support their daily needs and to produce more for a bigger harvest or a bigger catch in the future” said Undersecretary Evelyn Laviña of the DA-HVCRC in her speech read by her Chief of Staff, Atty. Joycel Panlilio.

During the activity, DA-ACPC's Public Affairs and Communication Division Chief Emmalyn Guinto



Atty. Joycel Panlilio of the Office of the Undersecretary for High Value Crops & Rural Credit (front row, 5th from left) and ACPC's Director Veronica Santos (3rd from right) lead the ceremonial turn-over of P10 million credit fund for farmers and fisherfolk in Pitogo, Bohol. Also in the photo is Mayor Fernando Estavilla (7th from right) and representatives from the DA Regional Field Office VII, Executives of Pitogo, Bohol, the Metro Ormoc Community Multi-Purpose Cooperative, the Bureau of Fisheries & Aquatic Resources Region VII, and the Philippine Crop Insurance Corporation.

oriented the participants, who are mainly fisherfolk, on the PLEA program.

On the other hand, Claims Adjustment Division Chief Aniceto Rebayla of the Philippine Crop Insurance Corporation provided a briefing on crop insurance for the PLEA program beneficiaries.

Meanwhile, BFAR Region VII Director Allan Poquita said that the financial support and the grant of fishing equipment will greatly help in the stability of the economy and will improve the lives of local fishers who can now sustainably supply products not only in the local markets but also the nearby provinces.

“We would like to thank the DA-ACPC for entrusting us again as one of their partners for this loan disbursement”, said OCCCI Branch Manager Ginalyn Pala who also assured the ACPC that the financial assistance will strictly be extended to those who are qualified for the program.

Usec. Laviña guaranteed that the DA, through the ACPC, will continue to improve ways by which easy credit is brought to deserving Filipinos and that they will even be trained so that the amount they borrowed is invested properly.

“Sa inyo talaga nakasalalay ang tagumpay. Kayo ang nakabilad sa araw, bumubungkal ng lupa, nagtatanim at naglalayag sa karagatan para sa mayamang huli. Alam namin ang inyong hirap at asahan nyo ang patuloy naming pag-alalay. Kung hindi dahil sa inyo, wala kaming maihahain sa aming hapag-kainan. Maraming salamat sa napakalaking tulong na ibinibigay ninyo sa amin. Buong tiwala namin sa inyong kakayahan,” said Usec. Laviña in honor of the hard-working farmers and fisherfolk.



Atty. Joycel Panlilio of the Office of the Undersecretary for High Value Crops & Rural Credit hands out a passbook to one of the PLEA program beneficiaries.

Initial P5 million credit funds for Banisilan farmers

The ACPC downloaded P5 million to Alamada Multi-Purpose Cooperative (AMPC) as initial credit fund for lending to marginal and small farmers of Banisilan, North Cotabato on 5 September 2017.

The fund is part of the P10 million allocation for the Municipality of Banisilan under the PLEA Program.

Banisilan is an upland second-class municipality in the province of North Cotabato with a total land area of 57,722 hectares mostly devoted to agri-production of upland rice, corn, cassava, palm oil, rubber, banana, and sugarcane. The P5 million loan fund will benefit 200 farmer-members of 18 farmer associations (FAs) in the area.

The initial release came into fruition from a series of meetings starting in May 2017 when ACPC Executive Director Badiola and staff visited Banisilan and met with officers of farmer organizations and associations in the area to discuss financial needs for their farming activities.



ACPC Executive Director Jocelyn Alma Badiola (fourth from right) discussed the program features of PLEA to representatives of farmer associations of Banisilan, North Cotabato during the open forum.



Representatives of farmer associations in Banisilan, North Cotabato cite lack of financial assistance to support farming activities as among the problems of small farmers in the municipality.



Sarangani Vegetable Seed Growers Multi-Purpose Cooperative Manager Mr. Ronnie Secreto receives P5.08 M from the Agricultural Credit Policy Council (ACPC) during the Production Loan Easy Access (PLEA) Ceremonial Check Turn-over in Sarangani on January 17, 2017. ACPC is represented by Director Melito M. Montenegro (5th from right), Project Development Officers Charleston M. Dulay and Benjie Caintic (3rd and 1st from right, respectively).

During the meeting coordinated by the Office of Banisilan Mayor Jesus F. Alisasis, Executive Director Badiola talked to the representatives of farmer organizations/associations about the implementation of the program. Among the problems discussed was the lack of banks in the area.

ACPC tapped Alamada Multi-Purpose Cooperative (MPC) as partner financial institution in the implementation of the program in Banisilan including the neighboring municipality of Alamada. AMPC and the 18 partner FAs will conduct identification and screening of farmers qualified for the program.

P32.9 M PLEA allocation for Sarangani

The ACPC allocated a total of P32.9 million for the Province of Sarangani under the PLEA program.

Of this amount, a total of P31.86 million was disbursed to ten (10) lending conduits in the area. A total of P20.07 million was disbursed to the small farmer/fisherfolk borrowers in the province.

The ten cooperatives which serve as lending conduits in the area are: Kiamba Micro Entrepreneurs Multi-Purpose Cooperative, United Maligang Farmers MPC, Communal Tree Planters MPC, Malapatan MPC, Sarangani Vegetable Seed Growers MPC, Pangil MPC, Muslim Christian Fisherfolk MPC, Glan MPC, Sapu Masia Taliawid Producers MPC, Glan Sarangani Credit Cooperative. They will cater to an estimated 600 small farmer/fisherfolk PLEA beneficiaries in Sarangani.

Commodities financed in the area under the program include production of cacao, abaca, vegetable seeds, hog raising and micro entrepreneurial activities.



Kiamba Micro Entrepreneurs Multi-Purpose Cooperative Chairperson Ms. Jane Roxas receives P1.5 M during the Production Loan Easy Access (PLEA) Ceremonial Check Turn-over on January 18, 2017 in Sarangani. ACPC is represented by Director Melito M. Montenegro (seated leftmost).

FREQUENTLY ASKED QUESTIONS (FAQs) ON PRODUCTION LOAN EASY ACCESS (PLEA) Program

What is PLEA?

The Production Loan Easy Access (PLEA) Program is a credit facility designed to address the financial needs of marginal and small farmers and fisherfolk for a fast, convenient and affordable credit. It offers non-collateralized loans for agri-fishery production through cooperative banks, cooperatives, farmers and fisherfolk organizations, and non-government organizations (NGOs) as credit delivery conduits in extending loans to marginal and small farmers and fisherfolk.

What are the coverage areas of PLEA?

Initial coverage areas are: 1) Apayao, 2) Eastern Samar, 3) Western Samar, 4) Northern Samar, 5) Negros Oriental, 6) Zamboanga del Norte, 7) Lanao del Sur, 8) Cotabato, 9) Sarangani, 10) Maguindanao, 11) Siquijor, 12) Bukidnon, 13) Sulu, 14) Agusan del Sur and 15) Sultan Kudarat.

The coverage areas have been expanded to include areas with high concentration of marginal farmers and fisherfolk and in line with the priorities of the Department of Agriculture (DA). The expanded areas are:

1. Ilocos Norte	12. Quezon	23. Bohol
2. Ilocos Sur	13. Bataan	24. Cebu
3. La Union	14. Nueva Ecija	25. Lanao del Norte
4. Pangasinan	15. Occidental Mindoro	26. Misamis Occidental
5. Benguet	16. Oriental Mindoro	27. South Cotabato
6. Kalinga	17. Palawan	28. Surigao del Sur
7. Isabela	18. Romblon	29. Surigao del Norte
8. Cavite	19. Iloilo	30. Basilan
9. Laguna	20. Negros Occidental	31. Tawi-Tawi
10. Batangas	21. Aklan	*as of October 23, 2017
11. Rizal	22. Antique	

This will be expanded to other areas.

Who are the Eligible Farmer/Fisherfolk Borrowers?

Classified as marginal and small farmers and fisherfolk registered under the Juan Magsasaka't Mangangisda National Database System or the Registry System for Basic Sectors in Agriculture (RSBSA).

Small Farmer

Refers to "natural person dependent on small-scale subsistence farming or fishing activity as primary source of income" (Section 4, RA 8435/AFMA), i.e., those who (a) own or are still amortizing lands that are not more than three (3) hectares, tenants, leaseholders, and stewards (Presidential AO No. 21 of 2011, Revised IRR of RA 8425/Social Reform Act); or (b) engaged in backyard livestock and poultry raising defined by Philippine Statistics Authority (PSA) as engaged in: (a) livestock raising not exceeding any of the following: (i) 20 head of adults and zero young, (ii) 40 head of young animals, (iii) 10 head of adults and 22 head of young animals; and (b) poultry raising not exceeding: (i) 500 layers or 1,000 broilers, (ii) 100 layers and 100 broilers if raised in combination, (iii) 100 head of duck.

Small Fisherfolk

Refers to those directly or indirectly engaged in taking, culturing, or processing fishery or aquatic resources, to include, (a) those engaged in fishing using gears that do not require boats or boats less than three (3) tons, in municipal waters, coastal and marine areas; (b) workers in commercial fishing and aquaculture; (c) vendors and processors of fish and coastal products; (d) subsistence producers such as shell-gatherers, managers, and producers of mangrove resources, and other related producers (Presidential AO No. 21 of 2011, Revised IRR of RA 8425/Social Reform Act).

Marginal Farmers and Fisherfolk

Refers to small farmers and fisherfolk whose incomes are within the poverty threshold as defined by the National Economic Development Authority (NEDA).

FAQs ON PLEA

What is the Registry System for Basic Sectors in Agriculture (RSBSA)?

The Registry System for Basic Sectors in Agriculture (RSBSA) is an electronic compilation of basic information on farmers, farm labourers, and fishers.

The database of the RSBSA includes profile and additional information of farmers, farm labourers, and fishers, as well as farm parcels and fisheries. The main use of the database is to help government planners and policymakers in formulating policies for agricultural development.

For those not yet registered, applicants will be provided with enrolment forms for inclusion in the database which upon validation will be included in the RSBSA.

The DA-Information Communications Technology Service (DA-ICTS) is tasked to update the RSBSA through the Juan Magsasaka't Mangingisda National Database System.

What is the maximum loanable amount for each borrower?

Eligible farmer/fisherfolk borrowers can avail themselves of up to Php 50,000 depending on the agri-fishery production project to be financed. Only one member of the household can avail of a loan at a time. Household member can be either the head, spouse or adult working member.

What is the Interest Rate?

The interest rate is 6% per annum or 0.5% per month. Interest is not deducted in advance from the loan.

What is the Loan Maturity and Mode of Payment?

The loan is payable within a period ranging from two (2) up to ten (10) years depending on the commodity or the activity the loan applicant is involved with.

Will the PLEA provide insurance coverage?

Insurable agri-fishery commodities financed under the PLEA may be covered with crop insurance by the Philippine Crop Insurance.

What are the types of eligible lending conduits?

Type 1

✓ Cooperative banks, cooperatives and NGOs that are currently accredited by or have been/are qualified under any existing partnership under the ACPC lending programs and/or with any of the following institutions/programs: LANDBANK, People's Credit and Finance Corporation (PCFC), Agricultural Guarantee Fund Pool (AGFP), Development Bank of the Philippines (DBP), SBGFC

Type 2

✓ Cooperatives, farmers and fisherfolk organizations and NGOs that are not qualified as Type 1 conduits but comply with the following basic eligibility criteria:

- Must have juridical personality – registered with Securities and Exchange Commission (SEC), CDA, Department of Labor and Employment (DOLE), or other government registering agencies;
- Must have been endorsed by a government agency / instrumentality;

- c) Must have an existing set of officers with good character reference;
- d) Must have a Core Management Team – with a manager, treasurer, and bookkeeper who can be part-time or full-time;
- e) Must have an existing bank account in the name of the organization. If none, compliance shall be a pre-release requirement;
- f) Must have contributions (cash or in kind) and/or savings from members.

Note: Type 2 conduits that have developed a satisfactory track record in the program after at least a year may graduate into Type 1 conduits. Such must have: (a) good repayment performance (at most 5% past due ratio); and (b) established financial recording and control system.

If the Type 2 conduits have been assessed by the ACPC to have insufficient demonstrated financial transaction management capability, the funds for lending operations shall be released in the following manner: (1) The ACPC shall tap a “cashiering” institution where funds shall be transferred; (2) The lending conduit shall submit to ACPC the list of its approved eligible borrowers and the corresponding loan amounts which shall be the basis for the amount of fund release; (3) The loans shall be released directly to the individual borrowers by the “cashiering” institution. The “cashiering” institution shall be any government bank, private bank with authority to receive government deposits, any stable cooperative with demonstrated financial handling capability.

What are the application requirements for lending conduits?

1. Letter of Intent / Application for funding
2. Board Resolution authorizing the coop/ association/ NGO to apply as Lending Conduit and designating its authorized signatories to enter into an agreement with ACPC
3. Authenticated Copy / Certified True Copy Certificate of Registration from Securities and Exchange Commission (SEC), Cooperative Development Authority (CDA) or Department of Labor and Employment (DOLE) as the case may be
4. Authenticated Copy / Certified True Copy of the latest Articles of Incorporation or Articles of Cooperation as the case may be, showing the original incorporators/organizers
5. Notarized Secretary's Certificate for Incumbent Officers together with the Certificate of Filing with the SEC / Certificate of Approval by CDA
6. Audited financial reports for the past three years preceding the date of project implementation. For NGO/PO which has been in operation for less than three years, financial reports for the years in operation and proof of previous implementation of similar projects.

For Type 2 Lending Conduits, financial reports for the past three years or for the years in operation if less than three years
7. Disclosure of other related business, if any
8. Notarized Sworn Affidavit of the Secretary of NGO/PO that none of its incorporators, organizers, directors or officers is an agent of or related by consanguinity or affinity up to the fourth civil degree to the official of the agency authorized to process and/or approve proposed MOA, and release funds
9. Certificate of Good Credit Standing from LBP/ DBP / SBGFC including amount of line and status, if any
10. Certification as to bank's latest CAMELS and Management Rating with consent from the bank for ACPC to validate such rating with the BSP (for coopbank and rural bank)
11. Endorsement from a government agency/ instrumentality
12. Organizational Profile / Background



President Rodrigo Roa Duterte and Department of Agriculture (DA) Secretary Emmanuel Piñol (6th and 7th from left, respectively) handed over checks to small farmers of Agusan del Norte and Agusan del Sur under Survival and Recovery (SURE) Assistance Program (Photo Credits: Rudyard R. Roxas of ACPC)

ACPC Launches Survival and Recovery (SURE) Assistance Program for Small Farmers and Fisherfolk

By **Mary Veronica P. Santos** and **Rumina A. Gil**

President Rodrigo Roa Duterte, Department of Agriculture (DA) Secretary Emmanuel F. Piñol, together with Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola and other DA officials launched the Survival and Recovery (SURE) Assistance Program for small farmers and fisherfolk in M'lang Cotabato on February 3, 2017.

President Duterte handed-over checks to Mr. Stanley Perducho of Humayan Irrigators Association and Mr. Elvin P. Gomez of La Paz Multi-Purpose Employees Community Cooperative (LMPECCO) representing the eight other beneficiaries who are farmers from Agusan del Norte and Agusan del Sur affected by floods.

The SURE Assistance Program is a response to President Duterte's directive to design a program for small farmers and fisherfolk who are affected by natural calamities. It aims to (a) support the government's goal of helping agricultural households in calamity-affected areas regain their capacity to earn a living; and (b) provide immediate relief to small farmers and fisherfolk through loan and emergency assistance.

Eligible borrowers are small farmers and fisherfolk whose livelihood were affected by a calamity. Areas covered by the SURE Assistance Program shall be those areas declared under a state of calamity by the concerned local government units (LGUs) and as validated by the DA and/or by the local office of the National Disaster Risk Reduction Management Council (NDRRMC) to have sustained considerable damage in agriculture due to natural calamities.

The Recovery Loan Assistance offers 0% interest and a maximum loanable amount of P25,000 to finance the requirements of rehabilitating the farming and/or fishing and other livelihood activities of the affected small farmers and fisherfolk. Loans shall have a maturity period as determined by the conduit depending on the gestation of the project financed and capacity of the borrower to repay the loan but not to exceed three years.

In the case of the affected small farmers and fisherfolk borrowers with outstanding loans from partner institutions/conduits under any of the DA/ACPC credit and financing programs, the borrower may avail of a one year moratorium on payment of their outstanding loan obligations, effective from the date of approval by the financing institution of the borrower's moratorium application. The amount due during the moratorium shall be added to the back-end of loan.

The Philippines has an average of 20 typhoons a year according to the Asian Disaster Reduction Center, many of which results to flooding and loss of



President Rodrigo Duterte and Department of Agriculture (DA) Secretary Emmanuel Piñol, DA-Undersecretary for Agribusiness & Marketing, and Regional Engagement Bernadette Romulo-Puyat (5th, 4th and 6th from left respectively) and Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola (leftmost) during the launching of the Survival and Recovery (SURE) Assistance Program and turnover of checks to 10 beneficiaries in M'lang, Cotabato (Photo Credits: Alan Jacalan of DA-AFIS)

livelihood. Aside from being located along the typhoon belt of Pacific, the country is also in the Pacific Ring of Fire making it vulnerable to frequent earthquakes and volcanic eruption.

SURE assistance to war-torn Marawi

Led by DA Undersecretary for Special Concerns Atty. Ranibai Dilangalen and Executive Director Badiola, P10 Million worth of loans were handed over to the Mindanao Consolidated Cooperative Bank (MCCB) which shall serve as the lending conduit of the SURE Assistance Program in Marawi. Of the P10 Million fund, P5 Million is allocated for the farmers and fisherfolk affected by the war and the other P5 Million is for the victims of Typhoon Auring in Agusan del Norte and Agusan del Sur.

Through the SURE Assistance Program, the DA-ACPC is hopeful that the loans would help the affected small farmers and fisherfolk, particularly those who had to leave their lands/fishing grounds due to attacks by the terrorist group.

ACPC SURE Team Leader Ma. Cristina G. Lopez and SURE Coordinator for Marawi Ms. Dina T. Mejias, Director II and Project Development Officer III,



Department of Agriculture (DA) Undersecretary for Special Concerns Atty. Ranibai Dilangalen and Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola (5th and 2nd from left respectively) turns over P10 Million to Mindanao Consolidated Cooperative Bank (MCCB) Cluster Head Branch Manager Wilman V. Lagdamin (4th from left) for the implementation of Survival and Recovery (SURE) Assistance Program. Also in the photo are MCCB Finance Head Lixbert R. Majomot, Iligan City Branch Manager Famarie C. Duque, Vice Chairman Atty. Isidro Q. Lico and Finance Head Sheila C. Varlacion (1st, 3rd, 6th and 7th from left respectively) (Photo Credits: PIA Lanao del Sur)



Department of Agriculture (DA) Undersecretary for Special Concerns Atty. Ranibai Dilangalen and Agricultural Credit Policy Council (ACPC) Director and Marawi Crisis Team Leader Ma. Christina G. Lopez (4th and 5th from front left respectively) during the meeting for the preparation and implementation of DA-ACPC's Survival and Recovery (SURE) Assistance Program for the conflict-affected small farmers and fisherfolk on July 7, 2017 in Iligan City. (Photo Credits: DA – Lanao del Sur)

respectively, coordinated with Provincial Agricultural Officer Pangalian Balindong, Jr., City Agriculturalist Officer of Marawi City Abdul Hadji Ali, Officers and Staff of DA- Regional Field Office X, and Public Attorney's Office (PA) of Lanao del Sur in the identification and validation of eligible borrowers in Marawi City.

SURE assistance to typhoon-ravaged Camarines Sur and Catanduanes

The ACPC turned over P31 million worth of credit funds to six cooperatives which will serve as lending conduits for the SURE Assistance Program to benefit farmers and fishers affected by Typhoon Niña in the provinces of Camarines Sur and Catanduanes.

Typhoon Niña devastated three Bicol provinces and wrought heavy damage on the agriculture sector in December 2016. The number of farmers affected from the provinces of Camarines Sur, Catanduanes and Albay totaled to 82,793 while the value of production loss was estimated at P4.1 billion.

The six lending conduits tapped by the ACPC for the implementation of SURE in Camarines Sur and Catanduanes are: Camsur Multi-Purpose Cooperative in Pili, Camarines Sur; Magarao Multi-Purpose Cooperative of Barangay Casuray, Magarao, Camarines Sur; San Antonio Farmers Multi-Purpose Cooperative of Buhi, Camarines Sur; Sampaloc Multi-Purpose Cooperative of Gainza, Camarines Sur; Pinoy-Lingap Multi-Purpose Cooperative of Cavinta, Virac,



Department of Agriculture (DA) Undersecretary for Special Concerns Atty. Ranibai Dilangalen and Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola, ACPC Chief of Staff Ma. Teresa Santos (7th, 8th and 6th from front left respectively) with the farmer and fisherfolk beneficiaries of the Survival and Recovery (SURE) Assistance Program in Marawi City. (Photo Credits: PIA Lanao del Sur)

Catanduanes and Maymatan Farmers Multi-Purpose Cooperative.

The check turn-over ceremony was held on August 10, 2017 at Villa Caceres Hotel in Naga City. During the activity, the ACPC was represented by its Monitoring and Evaluation Director Ma. Cristina G. Lopez, Program Development Officer Celedonio P. Pereyra, and Information Technology Officer Rumina A. Gil while the Department of Agriculture – Regional Field Office V (DA-RFO V) was represented by Regional Technical Director Rodel R. Tornilla, Agribusiness Marketing Assistance Division (AMAD) Chief Adelina A. Losa, and Agriculturist II Norbert Bryan S. Elgario.

Mr. Pereyra presented the features of the SURE Assistance Program before the check turn-over ceremony. The Managers/Chairs of the six lending conduits gave their messages regarding the program while Dir. Lopez gave a message on behalf of Executive Director Badiola. Also present during the ceremony were representatives of the municipalities of Camarines Sur and Catanduanes and officers of the six lending conduits.



ACPC Dir. Ma. Cristina G. Lopez gives a message on behalf of ACPC Exec. Dir. Jocelyn Alma R. Badiola during the check turn-over ceremonies for the Survival and Recovery (SURE) Assistance Program in Camarines Sur and Catanduanes.



ACPC Program Development Officer Celedonio P. Pereyra presents the features of the Survival and Recovery (SURE) Assistance Program during the check turn-over ceremonies in Naga City.



Six lending conduits were tapped by the ACPC for the implementation of the Survival and Recovery (SURE) Assistance Program in the provinces of Camarines Sur and Catanduanes for farmers and fishers affected by Typhoon Niña.



Mr. Norberto Satorre receives his passbook from the Malimono Multipurpose Cooperative during the Launching of the Production Loan Easy Access (PLEA) program in Malimono, Surigao del Norte on June 23, 2017. Loan proceeds under the PLEA program will be credited to his passbook.

Production Loan Easy Access Program helps ageing Malimono fisherman shift to swine raising

By **Rumina A. Gil**

Mr. Norberto Satorre is one of the first beneficiaries of the Production Loan Easy Access (PLEA) program which was launched in the town of Malimono, Surigao del Norte on June 23, 2017.

A fisherman from Barangay Cantapoy, Malimono, Mang Norberto is very grateful that a flexible credit program was able to reach their town. The PLEA program helped him decide to shift from fishing to swine raising. At 54 years old, he is already finding it hard to continue fishing, an activity which is usually done at night. He is not as strong as when he was younger, he said. It would be better for him if he

would be able to start with a backyard swine raising project, which he has been planning to do for the longest time.

Through the PLEA program, Mang Norberto was able to avail himself of a P50,000 loan which he will use as a start-up capital for his hog fattening venture. His loan will finance the construction of a small housing and the procurement of five heads of swine. With a payment period from two to five years and 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), Mang Norberto is optimistic that he will be able to increase the number of heads gradually every production cycle.

This venture, he hopes, would become a family business, where his wife Jerlinda will also be able to help. Their income, he believes, would be able to help them continue to send their 16 year old son to high school and, eventually, to college.

Mang Norberto learned about the PLEA program right after DA Secretary Emmanuel F. Piñol's Biyaheng Bukid to Malimono where Sec. Piñol introduced the PLEA. Agricultural Credit Policy Council (ACPC) Executive Director Jocelyn Alma R. Badiola, who was assigned to head the Task Group for the implementation of the PLEA, also went to Malimono for initial talks with the local government officials

regarding PLEA in April 2017. The Department of Agriculture (DA) Malimono then conducted a campaign to promote the new program.

PLEA, which Sec. Piñol personally conceptualized, aims to address the age-old problem of farmers and fisherfolk for capitalization to finance their farming and fishing activities. PLEA is a 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 by the ACPC under the PLEA through cooperative banks, cooperatives and non-government organizations (NGOs) as credit delivery channels (lending conduits).



Mr. Norberto Satorre and his backyard piggery project. Mang Norberto was able to avail himself of a P50,000 loan which he used as start-up capital for his venture.

The program was launched in the town of Malimono which is considered as one of the country's poorest fishing and agriculture areas with a poverty incidence rate per family of 90%. DA Secretary Piñol and

ACPC Executive Director Badiola turned-over a check amounting to P15 million to the Malimono Multipurpose Cooperative which will serve as the lending conduit for the municipality. Mang Norberto, among 247 beneficiaries of the PLEA program, was given a passbook where his loan proceeds will be credited. He also received an intervention card which proves that he is enrolled in the Juan Magsasaka at Mangingisda National Database System and geo-tagged by the DA – Information Communications Technology Service (ICTS) to establish the location of his farm and/or fishing grounds. His commodities to be financed under the PLEA are also covered with crop insurance by the Philippine Crop Insurance Corporation (PCIC).



Mang Norberto and his family. He is optimistic that his hog fattening venture would become a family business, where his wife Jerlinda will also be able to help. Their income, he believes, would be able to help them continue to send their sons to school.

THE AGRICULTURAL CREDIT POLICY COUNCIL: A BRIEFER

A. BACKGROUND

The Agricultural Credit Policy Council (ACPC) was created in 1986 by virtue of Executive Order 113. Its Governing Council is composed of: Secretary of Agriculture as Chair; Governor of Bangko Sentral ng Pilipinas as Vice Chair and Secretaries of Department of Budget and Management; Department of Finance; and the National Economic Development Authority as members.

ACPC's mission is to increase and sustain access of small farmers and fisherfolk to financial services especially credit. In order to realize this mission, the ACPC performs the following core functions:

- A. Fund Administration
- B. Program Development and Implementation (through rural financial institutions)
- C. Institutional Capacity Building
- D. Policy research and planning
- E. Monitoring and evaluation (M & E)
- F. Information and advocacy
- G. Accreditation of debt securities and non-bank rural financial institutions (NBRFIs) as compliance to RA 10000 or the Agri-Agra Reform Credit Act of 2009.

B. NEW FINANCING PROGRAMS

Production Loan Easy Access (PLEA) Program

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

Program Features

1. Low interest rate (6%)
2. Using grassroot-based organizations for easier credit access
3. Focused on unbanked and underbanked areas
4. Focused on the marginal farmers/fisherfolk
5. No collateral
6. Maximum loan of up to P50,000 per borrower
7. Up to two to ten years maturity
8. Capacity building support for conduits & borrowers
9. PCIC insurance cover

Survival And Recovery (SURE) Assistance Program

A quick-response, post-disaster support facility for calamity-affected small farmers and fisherfolk & their households

Program Features

1. Provides emergency loan (P5,000) and recovery or rehabilitation loan (P20,000) at zero interest rate
2. Emergency loans released within 3 days and recovery loans within 30 days and up to 3 years to pay
3. Taps farmers organizations and cooperatives as lending conduits
4. Focused on areas "Under State of Calamity" with considerable damage to agriculture due to natural calamities as determined by the DA and/or LGUs.
5. One year moratorium on loan payment for existing borrowers who have outstanding loans under other ACPC programs