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AGRICULTURAL CREDIT POLICY COUNCIL
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MEMORANDUM

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Executive Director

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Chief, Program Monitoring Division

SUBJECT : **MONTHLY REPORT ON ALL DA-ACPC CREDIT PROGRAMS,
AS OF AUGUST 2022**

The ACPC Program Monitoring Division is pleased to submit the Monthly Report on All DA-ACPC Credit Programs as of August 31, 2022. The following are the programs and its highlights:

1. Expanded SURE-Aid and Recovery Project (SURE COVID 19)
2. Agri-Negosyo Program (ANYO)
3. Kapital Access for Young Agripreneurs Program (KAYA)
4. Survival and Recovery Loan Assistance (SURE)
5. Expanded Survival and Recover Loan Assistance for Rice Farmers (SURE-Aid Palay)
6. BuyANIHan Program
7. Agrarian Production Credit Program (APCP)
8. Sikat-Saka Program (SSP)
9. Upland Southern Mindanao Credit and Institution Building Program
10. Production Loan Easy Access Program (PLEA)
11. Working Capital Loan Easy Access (CLEA)
12. Agricultural and Fisheries Machineries and Equipment Loan Program (AFME)



I. HIGHLIGHTS OF ACCOMPLISHMENTS

A. Summary of DA-ACPC Credit Programs Accomplishment Report as of August 31, 2022

- As of August 31, 2022, the DA-ACPC Credit Program has implemented 12 credit programs. Through the partnership of ACPC with its partner lending conduits (PLCs), a total of P36.78 billion was released to 442,398 small farmer and fisherfolk (SFF) and 1,376 agri-based micro and small enterprises (MSEs) (See Table 1).

B. Accomplishments by Region

- The top 3 regions in terms of amount of loan releases are: Region III (Central Luzon) with P8.5 billion, Region II (Cagayan Valley) with P5.96 billion, and Region VI (Western Visayas) with P4.1 billion worth of loans released. On the other hand, the top regions in terms of number of borrowers are Region III (Central Luzon) with 53,151, Region IV-A (CALABARZON) with 42,858, and Region XII (Central Mindanao) with 40,090 SFF and MSE borrowers (See Table 2).

C. Credit Fund Transfer and Accomplishments by Fund Source

- As of August 31, 2022, a total of P15.34 billion of credit fund was transferred to 319 partner lending conduits. The bulk of the funds transferred was sourced through 2017, 2018, 2019, and 2020 GAA funds amounting to P7.03 billion followed by the Bayanihan II Stimulus Fund (See Table 3).
- For the 2022 GAA, out of the P2.52 billion fund allocation P1.32 billion has been transferred to 33 PLCs with an accomplishment rate of 52.4%.
- Under the 2022 AMCFP, the ACPC has transferred P407.93 million credit funds to 30_ PLCs.

D. Number of Partner Lending Conduits by Type of Organization

- Table 4 shows that as of August 31, 2022, there are 319 unique participating lending conduits under all the programs of DA-ACPC.
- Majority of the PLCs are cooperatives (73%) followed by rural banks (13.2%), cooperative banks (4.7%), and farmer or irrigator's association (3.8%). NGO/MFI, GFI, thrift bank, and corporations compose the remaining 4.7 % (See Table 4).

II. ISSUES AND CONCERNS

Major Issues and Concerns	Status
<p>- Difficulties in undertaking credit facilitation activities are being encountered in areas where there are few or no PLCs, as well as in areas that have peace and order issues.</p> <p>- Some of the features of DA-ACPC programs are not attractive to potential partner lending conduits:</p> <ul style="list-style-type: none">a. Insufficient finance charge (only a service fee of 3.5.%)b. Subsidized features of ACPC loan products compete with PLCs products	<p>DA-ACPC continues to search for and identify other lending conduits that have a better capacity to absorb additional credit funds.</p>
<p>Due to a legal hurdle, additional funding for existing cooperative PLCs and the engagement of new cooperative PLCs has been put on hold.</p>	<p>Negotiations with GFIs and selected rural banks and cooperative banks are ongoing to forge an arrangement where they shall act as conduits of ACPC credit funds for cooperatives.</p>

Table 1. Summary of DA-ACPC Credit Programs Accomplishment Report as of August 31, 2022						
ACPC Credit Programs	Small Farmer and Fisherfolk (SFF)- Borrowers		Micro and Small Enterprise (MSE)- Borrowers/ARBOs		Total	
	Amount of Loans Released (P)	Number of SFF- Borrowers	Amount of Loans Released (P)	Number of MSE- Borrowers	Amount of Loans Released (P)	Number of Borrowers
SURE COVID-19 Program	2,637,671,000	106,857	894,750,537	190	3,532,421,537	107,047
Agri-Negosyo Program (ANYO)	2,242,395,909	26,281	610,475,028	260	2,852,870,937	26,541
- Swine-R3 a/	235,629,254	2,519	16,822,479	9	252,451,733	2,528
- OFW	14,942,000	64	c/		14,942,000	64
- Agri-Pinay	26,287,200	378			26,287,200	378
- ANYO Coconut	1,060,000	11	-	-	1,060,000	11
- Regular ANYO	1,964,477,455	23,309	593,652,549	251	2,558,130,004	23,560
• Regular ANYO b/	1,877,783,635	22,534	558,804,494	250	2,436,588,129	22,784
• Project Ascend	86,693,820	775	34,848,055	1	121,541,875	776
Kapital Access for Young Agripreneurs Program (KAYA) d/	111,398,957	544	9,149,720	19	120,548,677	563
SURE Programs	891,453,618	57,951	c/		891,453,618	57,951
- SURE Calamities Program	806,324,618	54,502			806,324,618	54,502
- SURE Hogs Program	19,084,000	806			19,084,000	806
- SURE Aid Taal Program	66,045,000	2,643			66,045,000	2,643
Sikat-Saka Program g/	13,597,580,000	18,107			13,597,580,000	18,107
BuyANIhan Program	e/		300,000,000	1	300,000,000	1
Agrarian Production Credit Program (APCP) f/			10,563,090,837	886	10,563,090,837	886
SURE Aid Palay Program	2,489,445,000	165,963	c/		2,489,445,000	165,963
Agrarian Production Credit Program (APCP) f/	e/		10,563,090,837	886	10,563,090,837	886
BuyANIhan Program			300,000,000	1	300,000,000	1
Sikat-Saka Program g/	13,597,580,000	18,107	c/		13,597,580,000	18,107
PLEA Program	2,361,019,054	66,695			2,361,019,054	66,695
Working Capital Loan Easy Access (CLEA)	e/		47,903,000	11	47,903,000	11
Agriculture and Fisheries Equipment Loan Program (AFME)			14,050,000	3	14,050,000	3
Upland Southern Mindanao Credit and Institution Building Program			Amount of HODC (P)	Number of Cooperatives		
			6,600,000	6	6,600,000	6
Grand Total	24,330,963,538	442,398	12,446,019,122	1,376	36,776,982,660	443,774

a/ ACPC infused a total of P500 million funds into the Swine-R3 Program of DBP that has yet to be disbursed to end-borrowers.

b/ Includes releases to market vendors under the Food Supply Chain Financing Support Facility

c/ Not applicable since the program targets only individual farmer- and fisherfolk-borrowers.

d/ As of December 2021, the 54 sff borrowers previously tagged as MSE borrowers are now reported in the SFF facility with loan amounting to P17.5 million

e/ Not applicable since the program targets only organization-borrowers (e.g. Agrarian reform beneficiary organizations cooperatives, farmers' and irrigators' associations) and Micro and Small Enterprise (MSEs)

f/ A total of P2.5 billion has been transferred to APCP Program. The reporting period is as of June 30, 2022.

g/ The reporting period for Sikat-Saka Program is as of March 31, 2022.

Table 2. By Region Breakdown of DA-ACPC Credit Programs Accomplishment Report as of August 31, 2022

Areas	Small Farmer and Fisherfolk (SFF)- Borrowers		Micro and Small Enterprise (MSE)- Borrowers		Total	
	Amount of Loans Released to SFF (P)	Number of SFF- Borrowers	Amount of Loans Released to MSEs /Group (P)	Number of MSE/Group- Borrowers	Amount of Loans Released (P)	Number of Borrowers
BARMM	145,142,000	6,866	20,000,000	3	165,142,000	6,869
CAR	667,186,428	16,239	317,330,471	25	984,516,899	16,264
NCR	26,931,005	307	22,550,000	4	49,481,005	311
Region I	945,377,870	35,200	483,445,453	53	1,428,823,323	35,253
Region II	4,297,625,431	35,905	1,663,645,951	83	5,961,271,382	35,988
Region III	5,758,238,170	52,890	2,746,636,958	261	8,504,875,128	53,151
Region IV-A	980,716,870	42,775	236,920,966	83	1,217,637,836	42,858
Region IV-B	3,201,763,835	25,400	356,006,401	74	3,557,770,236	25,474
Region V	730,123,275	26,825	363,379,965	77	1,093,503,240	26,902
Region VI	1,402,043,672	32,753	2,697,164,476	204	4,099,208,148	32,957
Region VII	1,071,483,980	20,859	1,205,725,121	61	2,277,209,101	20,920
Region VIII	876,278,140	31,477	432,592,313	117	1,308,870,453	31,594
Region IX	409,762,740	12,868	269,317,307	49	679,080,047	12,917
Region X	893,515,450	20,741	257,748,856	79	1,151,264,306	20,820
Region XI	536,455,437	14,897	260,942,262	38	797,397,699	14,935
Region XII	1,668,136,135	39,985	429,827,321	105	2,097,963,456	40,090
Region XIII	720,183,100	26,411	682,785,301	60	1,402,968,401	26,471
Grand Total	24,330,963,538	442,398	12,446,019,122	1,376	36,776,982,660	443,774

Table 3. DA-ACPC Credit Programs Accomplishment Report by Fund Source as of August 31, 2022							
Fund Source	Credit Fund Transferred to PLCs (P)	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers		Total	
		Amount of Loans Released to SFF-Borrowers (P)	Number of SFF-Borrowers	Amount of Loans Released to MSE-Borrowers (P)	Number of MSE-Borrowers	Amount of Loans Released (P)	Number of Borrowers
2022 P2.515B GAA	1,318,568,000	297,920,936	8,582	155,850,464	56	453,771,400	8,638
2022 AMCFP	407,925,000	275,916,605	14,643	492,000	1	276,408,605	14,644
2021 P2.715B GAA	2,724,649,056	1,412,542,605	23,740	289,063,300	88	1,701,605,905	23,828
Bayanihan II P2.5B Stimulus Fund	2,500,000,000	2,172,400,630	67,364	262,059,529	149	2,434,460,159	67,513
P300M AMCFP	631,235,771	530,924,965	16,999	33,600,000	11	564,524,965	17,010
Other GAA (2017, 2018, 2019, 2020) Funds	7,731,494,699	5,897,948,510	288,970	1,135,262,992	180	7,033,211,502	289,150
Other Fund Sources (DMLDP, Reflows from Collection, Refocused fund)	24,104,700	145,729,287	3,993	-	-	145,729,287	3,993
Grand Total	15,337,977,225	10,733,383,538	424,291	1,876,328,285	485	12,609,711,823	424,776

**This does not include Sikat Saka, APCP, USM Project*

Table 4. Breakdown of Partner Lending Conduits, by Type of Organization (As of August 31, 2022)

Type of Organization	Unique Number of PLCs
Cooperative	233
Cooperative Bank	15
GFI	2
Rural Bank	42
Thrift Bank	2
Farmer or Irrigator's Association	12
Farmers Corporation	1
Corporation	1
NGO/MFI	11
Grand Total	319