






November 4, 2024

MEMORANDUM

FOR : **MA. CRISTINA G. LOPEZ**
Officer-in-Charge

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**SUBJECT : DA-ACPC CREDIT PROGRAM ACCOMPLISHMENTS FOR THE PERIOD
JANUARY – AUGUST 2024**

This report outlines the accomplishments from January to August 2024 for the ongoing DA-ACPC Credit Programs, as monitored by the ACPC Program Monitoring Division. The programs included are:

1. Agri-Negosyo Program
2. Young Agripreneurs Program
3. Survival and Recovery Program
4. BuyANihan Program
5. Accessible Loans for Empowered, Resilient, and Transformed (ALERT ARBOs) Program
6. Sikat Saka Program

The report contains several detailed tables:

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Table 1. DA-ACPC Credit Programs Accomplishments, by Credit Program and Facility
(For the Period January - August 2024) a/

ACPC Credit Programs	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total	
	Amount of Loan Releases (P)	No. of Borrowers	Amount of Loan Releases (P)	No. of Borrowers	Amount of Loan Releases (P)	No. of Borrowers
1) Agri-Negosyo Program	738,627,871	7,256	124,741,720	41	863,369,591	7,297
<i>Agri-Negosyo (SFF/MSE)</i>	614,719,593	6,488	119,371,720	39	734,091,313	6,527
<i>Agri-Negosyo (Swine-R3)</i>	122,763,278	760	5,370,000	2	128,133,278	762
Through PLCs	122,763,278	760	-	-	122,763,278	760
Through DBP	b/		5,370,000	2	5,370,000	2
<i>Agri-Negosyo (OFW)</i>	d/		c/		-	-
<i>Agri-Negosyo (Agri-Pinay)</i>					-	-
<i>Agri-Negosyo (Coconut)</i>	1,145,000	8			1,145,000	8
<i>Agri-Negosyo (Onion)</i>	b/		d/		-	-
<i>Agri-Negosyo (Aquaculture Value Chain)</i>	d/				-	-
2) Young Agripreneurs Program	9,460,000	38	490,000	1	9,950,000	39
<i>Young Agripreneurs</i>	6,060,000	21	490,000	1	6,550,000	22
<i>Young Agripreneurs (Out-of-School Youth)</i>	3,400,000	17	c/		3,400,000	17
3) Survival and Recovery Program	36,980,800	1,542			36,980,800	1,542
4) BuyANihan Program	b/		d/		-	-
5) ALERT-ARBOs Program e/			148,564,070	67	148,564,070	67
6) Sikat Saka Program e/	133,020,000	935	c/		133,020,000	935
Total	918,088,671	9,771	273,795,790	109	1,191,884,461	9,880

Note: Includes loan releases of Partner Lending Conduits which were not included in the previous report

a/ Fund Sources includes GAA 2024, GAA 2023 and AMCFP.

b/ 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).

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

d/ No releases yet for this period

e/ Sikat Saka and ALERT ARBOs Programs is report as of June 2024 and July 2024 respectively

**Table 2.a. Year-on-Year Comparison on Credit Funds Transferred to PLCs, by Credit Program and Facility,
(Period January – August 2023 vs Period January – August 2024)**

ACPC Credit Programs	Amount of Credit Fund Transfers (P)		Percentage Increase/ Decrease	No. of PLCs		Percentage Increase/ Decrease
	August 2023	August 2024		August 2023	August 2024	
1) Agri-Negosyo Program	806,500,000	539,500,000	(33.11%)	28	18	(35.71%)
2) Young Agripreneurs Program	13,500,000	10,000,000	(25.93%)	8	4	(50.00%)
3) Survival and Recovery Program	156,000,000	97,000,000	(37.82%)	8	4	(50.00%)
4) Various ACPC Credit Programs a/	550,000,000	1,282,996,930	133.27%	1	1	0.00%
Total	1,526,000,000	1,929,496,930	26.44%	28	20	(28.57%)

a/ Various ACPC Credit Programs include the allocation or transferred to DBP for the implementation of Agri-Negosyo, Young Agripreneurs and Survival and Recovery Program.

**Table 2.b. Year-on-Year Comparison on Loan Releases to End-borrowers, by Credit Program and Facility,
(Period January – August 2023 vs Period January – August 2024)**

ACPC Credit Programs	Amount of Loan Releases (P)		Percentage Increase/ Decrease	No. of Borrowers		Percentage Increase/ Decrease
	August 2023	August 2024		August 2023	August 2024	
1) Agri-Negosyo Program	1,074,206,089	863,369,591	(19.63%)	9,741	7,297	(25.09%)
2) Young Agripreneurs Program	21,836,700	9,950,000	(54.43%)	90	39	(56.67%)
3) Survival and Recovery Program	109,920,000	36,980,800	(66.36%)	8,096	1,542	(80.95%)
5) BuyANihan Program	100,000,000	a/		1	a/	
5) ALERT-ARBOs Program	45,049,550	148,564,070	229.78%	15	67	346.67%
6) Sikat Saka Program b/	718,774,000	133,020,000	(81.49%)	4,859	935	(80.76%)
Total	2,069,786,339	1,191,884,461	(42.42%)	22,802	9,880	(56.67%)

a/ No releases yet for this period

b/ The decrease in loan amount released and number of borrowers in Sikat Saka Program is replaced by Agrisenso Program as of June 2024.

**Table 3. Month-on-Month Comparison by Credit Program and Facility,
(July 2024 vs August 2024)**

ACPC Credit Programs	Amount of Loan Releases (P)		Percentage Increase/ Decrease	No. of Borrowers		Percentage Increase/ Decrease
	July 2024	August 2024		July 2024	August 2024	
1) Agri-Negosyo Program	87,517,300	156,277,150	78.57%	707	1,327	87.69%
2) Young Agripreneurs Program		500,000		-	1	
3) Survival and Recovery Program	70,000	a/	(100.00%)	4	a/	(100.00%)
4) BuyANihan Program a/					-	
5) ALERT-ARBOs Program	27,823,700	42,231,386	51.78%	14	18	28.57%
6) Sikat Saka Program b/						
Total	115,411,000	199,008,536	72.43%	725	1,346	85.66%

a/ No releases yet for this period

b/ Sikat Saka Program is replaced by Agrisenso Program as of June 2024.

Table 4.a. DA-ACPC Credit Programs Accomplishments under GAA 2024
(For the Period January – August 2024)

ACPC Credit Program	Credit Fund	Credit Fund Transferred to PLCs	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total		Disbursement Rate	Utilization Rate
		Amount (P)	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers		
	a	b	c	d	e	f	g	h	(i=g/a)	(j=b/a)
Agri-Negosyo Program	2,750,000,000	539,500,000	128,865,000	1,315	35,710,000	17	164,575,000	1,332	5.98%	19.62%
Young Agripreneurs Program		10,000,000	2,500,000	11			2,500,000	11	0.09%	0.36%
SURE Program		97,000,000					-	-	0.00%	3.53%
Various ACPC Credit Programs a/		1,282,996,930								
Total	2,750,000,000	1,929,496,930	131,365,000	1,326	35,710,000	17	167,075,000	1,343	6.08%	70.16%

a/ Various ACPC Credit Programs include the allocation or transferred to DBP for the implementation of Agri-Negosyo, Young Agripreneurs and Survival and Recovery Program.

***Disbursement Rate = Total Amount of Releases to End-Borrowers/ Total Allocation under GAA 2024**

****Utilization Rate = Total Credit Funds Transferred to PLCs/ Total Allocation under GAA 2024**

Table 4.b. DA-ACPC Credit Programs Accomplishments under GAA 2023
(As of August 2024)

ACPC Credit Program	Total Allocation under GAA 2023	Credit Fund Transferred to PLCs	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total		Disbursement Rate*	Utilization Rate**
		Amount (P)	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers		
	a	b	c	d	e	f	g	h	(i=g/a)	(j=b/a)
Agri-Negosyo Program	2,750,000,000	2,151,647,602	1,333,888,904	13,861	271,972,720	84	1,605,861,624	13,945	58.39%	78.24%
BuyANiHan Program		50,000,000					-	-	0.00%	1.82%
Young Agripreneurs Program		26,760,000	16,670,000	61	980,000	2	17,650,000	63	0.64%	0.97%
SURE Program		226,115,800	142,825,800	7,201			142,825,800	7,201	5.19%	8.22%
Various ACPC Credit Programs a/		295,476,598					-	-	0.00%	10.74%
Total	2,750,000,000	2,750,000,000	1,493,384,704	21,123	272,952,720	86	1,766,337,424	21,209	64.23%	100.00%

a/ Various ACPC Credit Programs include the allocation or transferred to DBP for the implementation of Agri-Negosyo, Young Agripreneurs and Survival and Recovery Program.

***Disbursement Rate = Total Amount of Releases to End-Borrowers/ Total Allocation under GAA 2023**

****Utilization Rate = Total Credit Funds Transferred to PLCs/ Total Allocation under GAA 2023**

**Table 5. Regional Breakdown of DA-ACPC Credit Programs Accomplishments
(For the Period January - August 2024)**

Region	TOTAL ACPC CREDIT PROGRAMS											
	Small Farmer and Fisherfolk (SFF)-Borrowers				Micro and Small Enterprise (MSE)-Borrowers/ARBOs				Total			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
Luzon	537,893,403	58.59%	6,012	61.53%	231,242,820	84.46%	89	81.65%	769,136,223	64.53%	6,101	61.75%
CAR	20,435,500	2.23%	232	2.37%	13,180,000	4.81%	4	3.67%	33,615,500	2.82%	236	2.39%
Region I	35,715,000	3.89%	1,159	11.86%	6,141,180	2.24%	6	5.50%	41,856,180	3.51%	1,165	11.79%
Region II	155,658,900	16.95%	1,804	18.46%	54,565,000	19.93%	25	22.94%	210,223,900	17.64%	1,829	18.51%
Region III	203,938,567	22.21%	1,426	14.59%	88,236,740	32.23%	40	36.70%	292,175,307	24.51%	1,466	14.84%
Region IV - A	76,750,436	8.36%	728	7.45%	8,664,900	3.16%	4	3.67%	85,415,336	7.17%	732	7.41%
Region IV - B	43,720,000	4.76%	651	6.66%	28,740,000	10.50%	6	5.50%	72,460,000	6.08%	657	6.65%
Region V	1,675,000	0.18%	12	0.12%	31,715,000	11.58%	4	3.67%	33,390,000	2.80%	16	0.16%
Visayas	236,021,468	25.71%	2,297	23.51%	25,961,250	9.48%	9	8.26%	261,982,718	21.98%	2,306	23.34%
Region VI	74,719,000	8.14%	706	7.23%	17,033,250	6.22%	5	4.59%	91,752,250	7.70%	711	7.20%
Region VII	127,733,440	13.91%	1,225	12.54%	2,910,000	1.06%	2	1.83%	130,643,440	10.96%	1,227	12.42%
Region VIII	33,569,028	3.66%	366	3.75%	6,018,000	2.20%	2	1.83%	39,587,028	3.32%	368	3.72%
Mindanao	144,173,800	15.70%	1,462	14.96%	16,591,720	6.06%	11	10.09%	160,765,520	13.49%	1,473	14.91%
Region IX	12,924,900	1.41%	112	1.15%	800,000	0.29%	1	0.92%	13,724,900	1.15%	113	1.14%
Region X	29,668,000	3.23%	332	3.40%	4,041,720	1.48%	4	3.67%	33,709,720	2.83%	336	3.40%
Region XI	10,855,900	1.18%	109	1.12%	a/	0.00%	a/	0.00%	10,855,900	0.91%	109	1.10%
Region XII	32,400,000	3.53%	224	2.29%	a/	0.00%	a/	0.00%	32,400,000	2.72%	224	2.27%
Region XIII	46,685,000	5.09%	570	5.83%	11,750,000	4.29%	6	5.50%	58,435,000	4.90%	576	5.83%
BARMM	11,640,000	1.27%	115	1.18%	a/	0.00%	a/	0.00%	11,640,000	0.98%	115	1.16%
Total	918,088,671	100%	9,771	100%	273,795,790	100%	109	100%	1,191,884,461	100%	9,880	100%

a/ No releases yet as of August 2024.

**Table 6. Breakdown of ACPC Credit Programs Production Loans for Small Farmer and Fisherfolk (SFF)-Borrowers, By Type of Commodity
(For the Period January – August 2024)**

Type of Commodity Financed	Small Farmer and Fisherfolk (SFF)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Crop Production	583,625,555.00	63.57%	6,941	71.04%
- Palay	313,494,012.00	34.15%	4,098	41.94%
- Corn	96,030,600.00	10.46%	1,362	13.94%
- Coconut	3,329,300.00	0.36%	63	0.64%
- Sugarcane	42,668,000.00	4.65%	267	2.73%
- Banana	28,547,900.00	3.11%	327	3.35%
- Onion	6,717,000.00	0.73%	55	0.56%
- High-Value Crops and other crops	92,838,743.00	10.11%	769	7.87%
2.) Livestock Production	188,317,617.00	20.51%	1,429	14.62%
- Swine	125,438,278.00	13.66%	835	8.55%
- Cattle	47,967,185.00	5.22%	420	4.30%
- Carabao	3,278,000.00	0.36%	52	0.53%
- Goat	11,384,154.00	1.24%	121	1.24%
- Rabbit	250,000.00	0.03%	1	0.01%
3.) Poultry Production	37,733,705.00	4.11%	276	2.82%
- Chicken	33,960,705.00	3.70%	256	2.62%
- Duck	2,923,000.00	0.32%	17	0.17%
- Quail	850,000.00	0.09%	3	0.03%
4.) Fisheries Production	95,384,294.00	10.39%	923	9.45%
- Aquaculture	31,040,800.00	3.38%	239	2.45%
- Fish Capture	63,713,494.00	6.94%	677	6.93%
- Mariculture	630,000.00	0.07%	7	0.07%
5.) Acquisition of Equipment/Machinery/Post Harvest Facility	6,500,000.00	0.71%	133	1.36%
6.) Agricultural Marketing	6,027,500.00	0.66%	68	0.70%
7.) Agro-Processing and Value-Adding	500,000.00	0.05%	1	0.01%
Total	918,088,671.00	100.00%	9,771.00	100.00%

**Table 7. Breakdown of ACPC Credit Programs Production Loans for Micro and Small Enterprise, By Type of Project Financed
(For the Period January - August 2024)**

Type of Commodity Financed	Micro and Small Enterprise (MSE)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Members	% Share
1.) Production	124,065,960.00	45.31%	48.00	44.04%
- Crops	107,795,960.00	39.37%	34.00	31.19%
- Livestock	7,460,000.00	2.72%	5.00	4.59%
- Poultry	8,250,000.00	3.01%	3.00	2.75%
- Fisheries	560,000.00	0.20%	6.00	5.50%
2.) Acquisition of Equipment, Machinery and Post Harvest Facility	45,355,900.00	16.57%	17.00	15.60%
3.) Agricultural Marketing	31,250,000.00	11.41%	10.00	9.17%
4.) Agro-Processing and Value-Adding	a/	0.00%	a/	0.00%
5.) Others	73,123,930.00	26.71%	34.00	31.19%
Total	273,795,790.00	100%	109.00	100%

a/ No releases yet as of August 2024.

**Table 8. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduits (PLCs)
(For the Period January - August 2024)**

Type of Organization	Unique Number of PLCs	% Share	Small Farmer and Fisherfolk (SFF)-Borrowers				Micro and Small Enterprise (MSE)-Borrowers/ARBOS				Total			
			Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
A. Bank	34	32.38%	417,572,965	45.48%	4,207	43.06%	117,900,000	43.06%	37	33.94%	535,472,965	44.93%	4,244	42.96%
1. Rural Bank	24	22.86%	247,956,500	27.01%	2,254	23.07%	67,010,000	24.47%	22	20.18%	314,966,500	26.43%	2,276	23.04%
2. Cooperative Bank	10	9.52%	169,616,465	18.47%	1,953	19.99%	50,890,000	18.59%	15	13.76%	220,506,465	18.50%	1,968	19.92%
B. Government Financial Institution	2	1.90%	133,020,000	14.49%	935	9.57%	153,934,070	56.22%	69	63.30%	286,954,070	24.08%	1,004	10.16%
C. Cooperative	66	62.86%	353,169,206	38.47%	4,244	43.43%	1,961,720	0.72%	3	2.75%	355,130,926	29.80%	4,247	42.99%
D. NGO/MFI	2	1.90%	9,326,500	1.02%	277	2.83%	a/	0.00%	a/	0.00%	9,326,500	0.78%	277	2.80%
E. Farmers/Irrigators' Association/Organization	1	0.95%	5,000,000	0.54%	108	1.11%	a/	0.00%	a/	0.00%	5,000,000	0.42%	108	1.09%
Total	105	100%	918,088,671	100%	9,771	100%	273,795,790	100%	109	100%	1,191,884,461	100%	9,880	100%

a/ No releases yet as of August 2024.