

QUARTERLY PHYSICAL REPORT OF OPERATION
As of December 31, 2025

Department : Department of Agriculture (DA)
 Agency/Entity : Agricultural Credit Policy Council
 Operating Unit : < not applicable >
 Organization Code (UACS) : 05 002 0000000



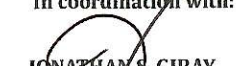

Particulars	UACS CODE	Physical Target (Budget Year)					Physical Accomplishment (Budget Year)					Variance as of December, 2025	Remarks
		1st Quarte	2nd Quarter	3rd Quarte	4th Quarte	Total	1st Quarte	2nd Quarter	3rd Quarter	4th Quarter	Total		
1	2	3	4	5	6	7	8	9	10	11	12 (8+9+10+11)	13 (12-7)	14
AGRICULTURAL CREDIT PROGRAM	310100000 000000												
OO : Access of Small Farmers and Fisherfolk to formal credit under the ACPC Agro-Industry Modernization Credit and Financing Program increased													
Outcome Indicator(s)													
1. Percentage increase of borrowers obtaining loans from formal sources:													
a. small farmers (3 hectares and below)					2% in 2 years	2% in 2 years							Data will be available by April
b. small fisherfolk (3 tons and below)					2% in 2 years	2% in 2 years							Data will be available by April
2. Repayment rate (loans collected/loans matured)					85-95 %	85-95%				91.42%	91.42%		
Output Indicator(s)													
Amount of loans granted to credit retailers/lenders and to end-borrowers:													
1. Credit retailers/lenders (PM) (Amount of Credit Fund transferred to the Partner Lending Conduits [PLC])		410.00	1,000.00	840.00	500.00	2,750.00	410.00	1,004.00	854.00	482.00	2,750.00	0	

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		1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total		
1	2	3	4	5	6	7	8	9	10	11	12 (8+9+10+11)	13 (12-7)	14
2. End-borrowers (PM) (Amount of loans disbursed by PLCs to small farmers and fisherfolks)		48.75	397.88	819.63	686.25	1,952.50	71.19	151.10	570.06	369.23	1161.58	-790.93	Reasons for Non-Achievement of Loan Targets: a) Administrative Delays Causing Seasonal Mismatches. Late approval of fund drawdowns prevented loan releases from aligning with the critical planting season. As a result, a PLC in CAR delayed processing, and beneficiaries in regions 4B, 8, 10, and 11 subsequently withdrew their applications. b) Operational Holds and Staged Releases. Disbursements in regions 1, 2, 3, and 6 were placed on hold pending policy reviews. In Region 2, this was compounded by a policy of staggering fund releases by crop rather than disbursing in full. c) Fund Liquidity and Reallocation. Full disbursement was constrained by the limited fund availability of DBP and the strategic realignment of approved funds toward other priority ACPC programs (APP, SURE, and ANYO MSE). d) External Environmental Challenges. In Romblon, prolonged rainfall and difficult travel conditions prevented MSE borrowers from completing documentation and restricted PLs from validating proposed projects.
3. Number of credit program orientations and credit matching seminars and workshops conducted		6	8	10	8	32	9	9	7	12	37	5	The overachievement of the target for credit program orientations and credit matching activities resulted from ACPC's proactive participation in various in-person events and promotional platforms.
4. Number of farmers and fisherfolk organizations provided with institutional capacity building assistance		3	4	3	2	12	5	9	10		24	14	No FFOs were trained during Quarter 4, as all planned FFO-related activities were fully implemented and completed within Quarters 1 to 3 through the support of the DA RFOs, which identified, organized, and facilitated financial literacy trainings under the ACPC Kita Mo Na! Financial Literacy Program. Consequently, Quarter 4 were strategically realigned to focus on strengthening support and assistance to SUCs and PLCs.

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