Republic of the Philippines
Department of Agriculture
AGRICULTURAL CREDIT POLICY COUNCIL
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January 31, 2023

MEMORANDUM

FOR	:	**JOCELYN ALMA R. BADIOLA** Executive Director
THRU	:	NORMAN WILLIAM KRAFT (Jan 31, 2023 18:53 GMT+8) **NORMAN WILLIAM S. KRAFT** Director II, Program Monitoring and Information Systems Management Staff
FROM	:	Annalyn Garay (Jan 31, 2023 17:40 GMT+8) **ANNALYN R. GARAY** Chief, Program Monitoring Division
SUBJECT	:	**MONTHLY MONITORING REPORT ON DA-ACPC CREDIT & ICB PROGRAMS FOR DECEMBER 2022**

This report contains the status of DA-ACPC Credit and Institutional Capacity Building (ICB) Program accomplishments based on ACPC program monitoring data **as of December 31, 2022.**

A. DA-ACPC Credit Programs

1) Summary of DA-ACPC Credit Program Accomplishments

- As of December 31, 2022, DA-ACPC credit programs have released loans that cumulatively amount to P38.42 billion and which have reached 465,423 small farmers and fisherfolk (SFF) and 1,477 agri-based micro and small enterprises (MSEs) nationwide (see Table 1). The following 12 DA-ACPC credit programs, 8 of which are on-going, contributed to these cumulative accomplishments:

  - **On-going Programs**[1]

    i) Expanded SURE-Aid and Recovery Project (SURE COVID 19)
    ii) Agri-Negosyo Program (ANYO)
    iii) Kapital Access for Young Agripreneurs Program (KAYA)
    iv) Survival and Recovery Loan Assistance (SURE)
    v) BuyANIhan Program
    vi) Accessible Loans for Empowered, Resilient, and Transformed – Agrarian Reform

[1] Credit programs are classified as on-going when the transfer of credit funds to partner lending conduits (e.g. cooperatives, banks, and Government Financial Institutions (GFIs)) and loan releases are still on-going.

Beneficiary Organizations (ALERT ARBOs) Program[2]

vii) Sikat-Saka Program (SSP)

viii) Upland Southern Mindanao Credit and Institution Building Program (USM-CIBP)

- **Completed Programs**[3]

i) Expanded Survival and Recovery Loan Assistance for Rice Farmers (SURE-Aid Palay)

ii) Production Loan Easy Access Program (PLEA)

iii) Working Capital Loan Easy Access (CLEA)

iv) Agricultural and Fisheries Machineries and Equipment Loan Program (AFME)

- For the year 2022 (January-December), the total amount of loans released through all on-going DA-ACPC credit programs reached P3.74 billion. A total of 61,593 small farmers and fisherfolk (SFFs) and 165 agri-based micro and small enterprises (MSEs) availed themselves of these loans. Private PLCs implementing the ANYO, KAYA, SURE Covid -19, and SURE programs account for 63% (P2.36 billion) of the amount of loan releases in 2022 under the on-going DA-ACPC credit programs. These programs were able to provide loans to 57,822 SFF and 220 MSE borrowers during the year (see Table3).

2) Accomplishments by Region

- As of December 31, 2022, the top 3 regions in terms of cumulative loan releases are Region III (P8.89 billion), Region II (P6.33 billion), and Region VI (P4.15 billion). On the other hand, the regions that cumulatively have the highest numbers of SFF and MSE borrowers are Region III (53,704), Region IV-A (43,342), and Region XII (40,454) (see Table 2).

- For the year (2022), regions with the most loan releases are Regions II (P291.33 million), IV-A (P277.04 million), and VII (P247 million). In terms of number of borrowers, Region XIII, Region VII, and Region X are the top 3 regions with the most borrowers (see Table4).

3) Credit Fund Transfers, by Fund Source

- As of December 31, 2022, credit funds cumulatively amounting to P16.54 billion[4] had been transferred to partner lending conduits (PLCs) by DA-ACPC. These PLCs include government financial institutions (GFIs), rural banks, cooperative banks, thrift banks, cooperatives, non-government organizations/micro-finance institutions (NGOs/MFIs), farmers'/irrigators' associations, and corporations. Of the total credit funds transferred to GFIs and other PLCs, P12.97 billion was funded through the General Appropriations Act (GAA). On the other hand, the remaining balance was funded through the Agro-Industry Modernization Credit and Financing Program (AMCFP) Fund (6.32%), the Bayanihan II Act Stimulus Fund (15.12%), and the Direct Market Linkage Development Program (DMLDP) (0.15%) (see Table 5).

- For the year (2022), the GAA allocated P2.52 billion for credit to DA-ACPC. These funds have been transferred to 78 PLCs. Of the said amount, P237.24 million was transferred to 34 PLCs through DA-ACPC's partnership with the Development Bank of the Philippines (DBP).

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[2] The ALERT-ARBOs Program is implemented in 2012 under the previous name of Agrarian Production Credit Program (APCP).

[3] Completed programs are identified as programs which are previously funded by ACPC and, as of to date, no further credit fund transferred to PLCs.

[4] The difference between the cumulative amount of credit funds transferred and loan releases is due to loan re-availment of some borrowers (specifically under PLEA, Sikat Saka and APCP Programs) and fund counter parting by LBP under Sikat Saka and APCP Program.

4) Number of Partner Lending Conduits (PLCs), by Type of Organization

Table 6 shows that, as of December 31, 2022, a total of 331 unique partner lending conduits (PLCs) have participated in DA-ACPC programs over the years. Most of the PLCs are cooperatives (73.2%) followed by rural banks (13.5%), cooperative banks (4.6%), and farmer or irrigator's associations (3.7%). Only 4.9% is made up of NGOs/MFIs, GFIs, thrift banks, and corporations.

5) Loan Releases to Borrowers, by Type of Project Financed and Type of Commodity Produced

i) *Small Farmer and Fisherfolk (SFF)-Borrowers*

- 98.19% of the cumulative amount of DA-ACPC credit program loan releases to SFFs went to borrowers engaged in agri-production activities numbering 383,234. Other projects financed by the DA-ACPC credit programs include trading of agri-fishery products, acquisition of equipment and machinery, agricultural marketing, and agro-processing and value-adding (See Table 7.A).

- Table 5.B. shows, on the other hand, that 90.38% of SFFs that have borrowed for production activities are engaged in the production of crops. The rest of SFFs that borrowed for production purposes are engaged in livestock (4.44%), fisheries (4.18%), and poultry (0.99%). The top 3 agricultural commodities that have received production financing from DA-ACPC programs over the years are palay (rice), corn, and high-value crops (See Table 7.B).

ii) *Micro and Small Enterprise (MSE)-Borrowers*

Most MSEs borrowed DA-ACPC credit program loans for working capital, whether in marketing of agri-fishery commodities, in buying farm and fishing inputs/for agri-fishery production, in processing, trading, or manufacturing (40.55%). On the other hand, 36.96% of the MSE borrowers availed themselves of DA-ACPC program loans to procure agri-fishery products and post-harvest equipment. Close to only 1 in every 4 of the MSE borrowers (22.49%), meanwhile, used the DA-ACPC program loan in either (i) production, marketing, trading of agri-fishery products, or (ii) establishment/ upgrading/ rehabilitation/ repair/ maintenance of agri-fishery facility (see Table 7.C).

6) Challenges Encountered during the Implementation of ACPC Credit Programs

Challenges Encountered During Program Implementation	Measures Taken to Address the Challenges Encountered
- 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.	DA-ACPC continues to identify existing PLCs as well as search for potential new PLCs that can absorb additional as well as fresh credit funds.
- Some features of DA-ACPC credit programs are not attractive to potential partner lending conduits: a. Insufficient finance charge (i.e., a service fee of 3.5.%) b. Subsidized features of ACPC loan products compete with the products of some of the potential PLCs	The pricing policy on DA-ACPC credit programs is currently undergoing review.
Due to the veto of the inclusion of cooperatives among the organizations originally mentioned in the 2022 GAA, additional funding for existing cooperative PLCs and the engagement of new cooperative PLCs was put on hold in the first four months of 2022.	A Memorandum of Agreement (MOA) was signed between the DA-ACPC and the Development Bank of the Philippines (DBP) in May 2022 to implement DA-ACPC credit programs for small farmers and fisherfolk, cooperatives, organizations, and agri-fishery-based micro and small enterprises.

B. DA-ACPC Institutional Capacity Building (ICB) Programs

1) Summary of DA-ACPC ICB Program Accomplishments

- For the period January-December 2022, DA-ACPC was able to conduct a total of 563 ICB activities (Table 8). Almost half of these (46%) were Business Plan Mentoring activities for KAYA and ANYO borrowers. On the other hand, one out of five (19.89%) were training activities offered under the Upland Southern Mindanao - Credit and Institutional Building Program (USM-CIBP) for officers and staff of organizations. Financial Literacy Training for DA-ACPC credit program borrowers, which started to be offered in 2020, make up 6.57% of the total number of DA-ACPC ICB activities held in 2022.

- The different DA-ACPC ICB activities conducted during the year (2022) were able to train a combined total of 4,200 unique individual participants, made up of 3,858 individual loan applicants and 352 officers and staff of organizations. Because some of these individuals attended more than just one DA-ACPC ICB activity during the year, the overall total number of participants in all the DA-ACPC ICB activities in 2022 reached as many as 6,734[5] (see Table 8). The top 3 ICB activities in terms of the number of trained individuals were Financial Literacy Training (34.72% of the total), Credit Worthiness Training (15.76%), and USM-CIBP Activities (10.36%). On the other hand, the top 3 ICB activities in terms of the number of officers and staff of organizations trained are the Business Planning Workshop (14.91%), Credit Worthiness Training (14.91%), and Financial Literacy Training (13.45%).

[5] A total of 6,325 individual loan applicants and 409 officers and staff of organizations.

2) Accomplishments by Region

- Table 9 shows that 21.57% of the participants in DA-ACPC ICB activities in 2022 came from Region XI, mostly made up of participants in USM-CIBP capacity building activities. On the other hand, 13.82% are participants from CAR and 10.29% are from Region XII. On the other hand, most of the MSEs/organizations that participated in the DA-ACPC ICB activities came from Region XI (15.79%), XII (12.57%), and X (11.99%).

3) Challenges Encountered during the Implementation of ACPC Capacity Building Programs

Challenges Encountered During Program Implementation	Measures Taken to Address the Challenges Encountered
There are loan applicants who stopped attending the mentoring activities but failed to properly coordinate with DA-ACPC on whether they still intend to proceed or otherwise with the revision and finalization of their business plans.	DA-ACPC continuously tries to follow-up with 'missing' loan applicants through calls or text/email messages. The ACPC ICB Division will also propose that a feature be added in the ACPC ACCESS for monitoring the status of loan applicants that are participating in DA-ACPC mentoring activities.
There are loan applicants as well as borrowers that confirmed their attendance in the training but failed to show up.	Training activities are re-scheduled to another date, if necessary, in order to give ample time for confirmed participants to attend.
Lack or unavailability of DA-ACPC ICB staff for the implementation of: - Training activities for the strengthening of farmer and fisherfolk organizations - Training for loan applicants and credit program borrowers	 The process of recruiting/hiring additional DA-ACPC ICB staff is ongoing. DA-ACPC is partnering with an external training provider (i.e., Bausa Integrated Farm) and is also training some partner lending conduits (PLCs) to be the trainers of their clients.

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Table 1. Summary of DA-ACPC Credit Programs Accomplishment Report
(As of December 31, 2022)

ACPC Credit Programs	Year Started	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		Total	
		Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers
ON-GOING PROGRAMS							
SURE COVID-19 Program	2020	**2,678,181,000**	**108,591**	**894,750,537**	**190**	**3,572,931,537**	**108,781**
Agri-Negosyo Program (ANYO)	2020	**2,657,472,852**	**30,375**	**797,926,567**	**360**	**3,455,399,419**	**30,735**
- Swine-R3 a/		235,629,254	2,519	46,260,479	13	281,889,733	2,532
- OFW		26,269,000	115	b/		26,269,000	115
- Agri-Pinay		30,088,200	441			30,088,200	441
- ANYO Coconut		1,260,000	13	-	-	1,260,000	13
- Regular ANYO		2,364,226,398	27,287	751,666,088	347	3,115,892,486	27,634
• Regular ANYO		2,277,532,578	26,512	716,818,033	346	2,994,350,611	26,858
• Project Ascend		86,693,820	775	34,848,055	1	121,541,875	776
Kapital Access for Young Agripreneurs Program (KAYA)	2020	**117,349,297**	**586**	**9,649,720**	**20**	**126,999,017**	**606**
SURE Programs		**1,097,324,619**	**75,106**	b/		**1,097,324,619**	**75,106**
SURE Calamities Program	2017	1,012,195,619	71,657			1,012,195,619	71,657
SURE Hogs Program	2019	19,084,000	806			19,084,000	806
SURE Aid Taal Program	2020	**66,045,000**	**2,643**			**66,045,000**	**2,643**
BuyANIhan Program	2019	c/		**300,000,000**	**1**	**300,000,000**	**1**
ALERT-ARBOs d/	2012			**10,563,090,837**	**886**	**10,563,090,837**	**886**
Sikat-Saka Program e/	2012	**14,383,480,000**	**18,107**	b/		**14,383,480,000**	**18,107**
Upland Southern Mindanao Credit and Institution Building Program f/	2007	-	-	**6,600,000**	**6**	**6,600,000**	**6**
COMPLETED PROGRAMS							
SURE Aid Palay Program	2019	**2,489,445,000**	**165,963**	b/		**2,489,445,000**	**165,963**
PLEA Program	2017	**2,361,019,054**	**66,695**			**2,361,019,054**	**66,695**
Working Capital Loan Easy Access (CLEA)	2019	c/		**47,903,000**	**11**	**47,903,000**	**11**
Agriculture and Fisheries Equipment Loan Program (AFME)	2019			**14,050,000**	**3**	**14,050,000**	**3**
Grand Total		**25,784,271,822**	**465,423**	**12,633,970,661**	**1,477**	**38,418,242,483**	**466,900**

a/ P29.44 M total loans was released by DBP to 4 semi-commercial borrowers and remaining P470.56 M is still to be disbursed.
b/ Not applicable since the program targets only individual farmer- and fisherfolk-borrowers.
c/ 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)
d/ A total of P2.5 billion has been transferred to APCP Program. The reporting period is as of June 30, 2022.
e/ The reporting period for Sikat-Saka Program is as of March 31, 2022.
f/ Under the USM-CIBP, the P6.6 million was released as 'hold-out deposit' to 6 cooperatives.

Table 2. DA-ACPC Credit Programs Accomplishment Report, by Region
(As of December 31, 2022)

Area	Small Farmer and Fisherfolk (SFF)		Micro and Small Enterprise (MSE)/ Group		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
BARMM	150,142,000	7,066	20,000,000	3	170,142,000	7,069
CAR	680,452,852	16,240	317,330,471	25	997,783,323	16,265
NCR	51,536,265	584	45,365,609	21	96,901,874	605
Region I	981,299,549	36,378	486,445,453	54	1,467,745,002	36,432
Region II	4,603,355,079	36,928	1,723,683,951	98	6,327,039,030	37,026
Region III	6,089,639,802	53,399	2,804,839,958	305	8,894,479,760	53,704
Region IV-A	1,012,043,586	43,250	260,220,966	92	1,272,264,552	43,342
Region IV-B	3,404,761,605	27,670	361,006,401	75	3,765,768,006	27,745
Region V	732,162,855	26,835	363,379,965	77	1,095,542,820	26,912
Region VI	1,449,215,394	34,228	2,697,164,476	204	4,146,379,870	34,432
Region VII	1,212,229,176	24,901	1,208,340,051	64	2,420,569,227	24,965
Region VIII	910,224,390	31,710	432,592,313	117	1,342,816,703	31,827
Region IX	428,567,451	13,379	270,547,307	50	699,114,758	13,429
Region X	992,002,245	23,816	268,498,856	88	1,260,501,101	23,904
Region XI	563,237,791	15,483	260,942,262	38	824,180,053	15,521
Region XII	1,705,240,079	40,348	430,827,321	106	2,136,067,401	40,454
Region XIII	818,161,703	33,208	682,785,301	60	1,500,947,004	33,268
Total	**25,784,271,822**	**465,423**	**12,633,970,661**	**1,477**	**38,418,242,483**	**466,900**

Table 3. Summary of DA-ACPC Credit Programs Accomplishment Report (For the period January – December 2022)

ACPC Credit Programs	Small Farmers and Fisherfolk (SFF) - Borrowers		Micro and Small Enterprises (MSE) - Borrowers		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
SURE COVID-19	202,460,000	8,752	2,000,000	1	204,460,000	8,753
ANYO	1,269,492,216	13,896	325,984,003	159	1,595,476,219	14,055
KAYA	44,098,335	142	1,297,800	5	45,396,135	147
SURE	460,185,000	38,803	-	-	460,185,000	38,803
Sikat Saka a/	723,130,000	-	-	-	723,130,000	-
ALERT-ARBOs b/	-	-	710,660,837	-	710,660,837	-
Total	**2,699,365,551**	**61,593**	**1,039,942,640**	**165**	**3,739,308,191**	**61,758**

a/ The reporting period for Sikat-Saka Program is as of March 31, 2022
b/ The reporting period for ALERT-ARBOs Program is as of June 2022

Table 4. DA-ACPC Credit Programs Accomplishment Report, by Region (For the period January – December 2022)

Regions	Small Farmers and Fisherfolk (SFF) - Borrowers		Micro and Small Enterprises (MSE) - Borrowers		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
NCR	24,961,005	454	6,565,609	2	31,526,614	456
CAR	32,715,000	581	-	-	32,715,000	581
Region I	265,643,780	8,760	38,800,000	10	304,443,780	8,770
Region II	192,254,500	2,385	46,707,800	14	238,962,300	2,399
Region III	121,947,190	1,428	82,023,000	66	203,970,190	1,494
Region IV-A	118,969,090	1,229	53,240,000	20	172,209,090	1,249
Region IV-B	221,887,450	6,435	18,950,000	7	240,837,450	6,442
Region V	42,444,500	450	6,200,000	3	48,644,500	453
Region VI	139,268,277	6,985	6,300,000	3	145,568,277	6,988
Region VII	224,960,906	8,526	26,095,394	8	251,056,300	8,534
Region VIII	104,330,000	2,290	900,000	1	105,230,000	2,291
Region IX	57,455,600	935	6,185,000	5	63,640,600	940
Region X	135,472,590	5,740	23,065,000	17	158,537,590	5,757
Region XI	46,663,663	1,152	-	-	46,663,663	1,152
Region XII	85,412,000	760	5,250,000	5	90,662,000	765
Region XIII	161,850,000	13,483	9,000,000	4	170,850,000	13,487
*No breakdown a/	723,130,000	-	710,660,837	-	1,433,790,837	
Total	**1,976,235,551**	**61,593**	**1,039,942,640**	**165**	**3,739,308,191**	**61,758**

a/ The Sikat Saka Program and ALERT-ARBOs Program have no regional breakdown.

Table 5. DA-ACPC Credit Programs Accomplishments, by Fund Source (As of December 31, 2022)

Fund Source a/	Credit Fund Transferred to PLCs (P)	Small Farmer and Fisherfolk (SFF) b/		Micro and Small Enterprise (MSE) b/		Total	
		Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers
2022 P2.515B GAA	2,515,000,000	701,069,799	22,447	281,336,804	128	982,406,603	22,575
2022 P200M AMCFP	407,925,000	376,538,277	21,177	492,000	1	377,030,277	21,178
2021 P2.715B GAA	2,724,649,056	1,566,439,355	25,561	349,528,499	115	1,915,967,854	25,676
Bayanihan II P2.5B Stimulus Fund	2,500,000,000	2,175,046,629	67,588	264,059,529	151	2,439,106,158	67,739
P300M AMCFP	636,655,771	538,019,965	17,580	33,600,000	11	571,619,965	17,591
Other GAA 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
Total	**16,539,829,225**	**11,400,791,823**	**447,316**	**2,064,279,824**	**586**	**13,465,071,647**	**447,902**

a/ This does not include Sikat Saka, APCP, USM Project.
b/ This includes the loan releases under ACPC Credit Programs.

Table 6. Breakdown of Partner Lending Conduits, by Type of Organization (As of December 31, 2022)

Type of Organization	Small Farmer and Fisherfolk (SFF)		Micro and Small Enterprise (MSE)		Total		Unique Number of PLCs
	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	Amount of Loan Releases (P)	Number of Borrowers	
Cooperative	4,374,219,980	138,541	20,453,000	21	4,394,672,980	138,562	244
Cooperative Bank	1,263,549,295	39,164	475,121,232	174	1,738,670,527	39,338	15
GFI a/	17,852,715,000	223,268	10,899,128,837	897	28,751,843,837	224,165	2
Rural Bank	1,697,056,021	50,041	448,987,537	241	2,146,043,558	50,282	44
Thrift Bank	99,112,000	3,041	15,750,000	9	114,862,000	3,050	2
Farmer or Irrigator's Association	40,255,000	984	-	-	40,255,000	984	12
Farmers Corporation	9,606,287	216	34,848,055	1	44,454,342	217	1
Corporation	77,087,533	559	-	-	77,087,533	559	1
NGO/MFI	366,713,706	9,573	3,500,000	4	370,213,706	9,577	10
Unidentified b/	3,957,000	36	736,182,000	130	740,139,000	166	-
Total	**25,784,271,822**	**465,423**	**12,633,970,661**	**1,477**	**38,418,242,483**	**466,900**	**331**

a/ Includes releases of Hold-out Deposit under USM-CIBP

b/ This includes direct releases to MSE-borrowers and loan releases for uploading and for immediate released

Table 7a. DA-ACPC Credit Programs Loan Releases for Small Farmer and Fisherfolk (SFF)-Borrowers, by Type of Project Financed (As of December 31, 2022)

Type of Project Financed	Amount of Loan Releases (P)	Number of Borrowers
1.) Production	24,019,088,443	383,234
2.) Trading of Agri-Fishery Products	85,843,472	313
3.) Working Capital	81,645,815	1,337
4.) Acquisition of Equipment and Machinery	11,197,921	56
5.) Agricultural Marketing	28,858,948	173
6.) Agro-Processing and Value-Adding	5,692,893	32
7.) Others **a/**	14,206,549	551
8.) Unspecified **b/**	440,413,165	4,619
Total	**24,686,947,204**	**390,317**

Table 7b. DA-ACPC Credit Program Loan Releases to Small Farmer and Fisherfolk (SFF)-Borrowers, by Type of Commodity (As of December 31, 2022)

Type of Commodity	Amount of Loan Releases (P)	Number of Borrowers
1.) Crop Production	**21,708,937,271**	**323,266**
- Palay	4,287,821,675	218,573
- Corn	993,102,767	34,602
- Palay & Corn a/	13,597,580,000	18,107
- Coconut	64,973,735	2,310
- Sugarcane	163,641,246	2,396
- High-Value Crops and other crops	1,815,917,847	47,277
2.) Livestock Production	**1,067,347,317**	**25,043**
- Swine	962,532,519	22,864
- Cattle	54,046,322	1,386
- Carabao	19,978,617	481
- Goat	29,173,807	307
- Rabbit	1,616,052	4

Table 7b. DA-ACPC Credit Program Loan Releases to Small Farmer and Fisherfolk (SFF)-Borrowers, by Type of Commodity (As of December 31, 2022)

Type of Commodity	Amount of Loan Releases (P)	Number of Borrowers
3.) Poultry Production	**238,366,056**	**2,208**
- Chicken	208,747,997	1,919
- Duck	28,130,865	281
- Turkey	1,487,194	8
4.) Fisheries Production	**1,004,437,798**	**32,718**
- Aquaculture	179,459,761	2,919
- Fish Capture	639,836,107	23,653
- Fish Vending	137,948	6
- Mariculture	33,953,617	468
Total	**24,019,088,443**	**383,234**

Table 7c. DA-ACPC Credit Programs for Micro and Small Enterprise (MSE)-Borrowers, by Type of Project (As of December 31, 2022)

Type of Project Financed	Amount of Loan Releases (P)	Number of Borrowers
Production, Marketing, Trading of Agri-Fishery Products	153,329,585	63
Establishment/upgrading/rehabilitation/ repair/ maintenance of agri-fishery facility	101,814,598	50
Procurement of Agri-Fishery Products and Post-Harvest Equipment	740,125,798	135
Working Capital - Marketing of agri-fishery commodities/farm & fishing inputs/Agri-fishery production, processing, trading, and manufacturing **a/**	811,914,193	280
Unspecified **b/**	195,142,649	42
Grand Total	**2,002,326,824**	**571**

a/ This includes working capital for production, processing, trading, manufacturing of palay, coffee plantation, high-value crops, coco sugar, coco aminos, chili, mushroom, turmeric, lemongrass, pepper, plant nursery restoration, dairy products, corn, vegetables, rubber, mushroom, tuna, prawn, livestock, organic agricultural products, and other general merchandise.

b/ This includes loan disbursement reports from partner lending conduits that are for submission and consolidation.

Table 8. DA-ACPC Summary of ICB Activities, by Type of Activity (For the period January to December 31, 2022)

ICB Activities	No. of Activities Conducted	No. of Individual Trainees	No. of MSE/ Organizational Trainees	Total Individual and MSE/ Organizational Trainees
Business Planning Workshop	19	334	61	395
Business Plan Mentoring	259	244	-	244
Financial Literacy Training	37	2,196	55	2,251
Basic Registrations and Simple Bookkeeping	20	508	41	549
Credit Worthiness	23	997	61	1,058
Adult Learning Principle	6	114	6	120
Leadership and Governance	12	93	12	105
Sustainable Enterprise Management	4	96	2	98
Effective Sales and Marketing	6	132	4	136
Strategic Planning	4	74	10	84
Credit Management	3	56	4	60
Internal Control	8	121	9	130
Audit	5	79	5	84
Resource Generation and Mobilization	1	33	1	34
Business Model Canvas	2	45	9	54
Agri Supply and Value Chain	1	20	9	29
Fundamentals of Cooperative	1	10	1	11
Coop Governance and Management	4	66	15	81
Agripreneurship	2	35	13	48
USM-CIBP Activities	112	655	43	698
Training Needs Assessment	9	144	9	153
Orientations	24	239	38	277
Total	**563**	**6,325**	**409**	**6,734**

Table 9. DA-ACPC Summary of ICB Activities, by Region (For the Period January to December 31, 2022)

Region	Number of Individual Attendees and Mentored	Number of Unique Individual Attendees and Mentored	Number of Organizations/ MSEs Attendees and mentored	Number of Unique MSEs/ Organizations Attendees and Mentored	Number of Unique MSEs Mentored	Number of Unique Organizations Mentored
BARMM	305	152	26	25	13	12
CAR	589	533	20	20	11	9
NCR	28	26	2	1	1	-
Region I	27	22	8	9	6	3
Region II	165	210	12	9	7	2
Region III	124	127	21	30	28	2
Region IV-A	444	340	10	15	14	1
Region IV-B	66	50	16	31	17	14
Region V	135	135	12	8	7	1
Region VI	515	201	36	19	15	4
Region VII	271	241	23	15	11	4
Region VIII	64	32	2	3	3	-
Region IX	38	22	9	15	14	1
Region X	494	271	25	41	27	14
Region XI	1,806	832	76	54	31	23
Region XII	808	397	100	43	25	18
Region XIII	446	267	11	4	3	1
Total	**6,325**	**3,858**	**409**	**342**	**233**	**109**