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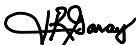
17 October 2023

## MEMORANDUM

**FOR** : **JOCELYN ALMA R. BADIOLA**  
Executive Director

**CC** : **MA. CRISTINA G. LOPEZ**  
Deputy Executive Director

**THRU** :   
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**NORMAN WILLIAM S. KRAFT**  
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**FROM** :   
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**ANNALYN R. GARAY**  
Chief, Program Monitoring Division

**SUBJECT** : **JULY 2023 MONTHLY MONITORING REPORT ON THE ACCOMPLISHMENTS OF ONGOING DA-ACPC CREDIT & INSTITUTIONAL CAPACITY BUILDING (ICB) PROGRAMS**

This report contains the status of ongoing DA-ACPC Credit and Institutional Capacity Building (ICB) Program Accomplishments **for the Period January-July 2023**, as monitored by the ACPC Program Monitoring Division.

### I. DA-ACPC CREDIT PROGRAM ACCOMPLISHMENTS FOR THE PERIOD JANUARY-JULY 2023

#### A. By Program

##### *A.1. Amount of Credit Funds Transferred from GAA 2023 to Partner Lending Conduits*

For the period January to July 2023, DA-ACPC transferred a total of P1.5 billion credit funds to 28 partner lending conduits (PLCs). These PLCs include government financial institutions (GFIs), rural banks, cooperative banks, thrift banks, cooperatives, non-government organizations/microfinance institutions (NGOs/MFIs), farmers'/ irrigators' associations, and corporations. Of the total funds transferred, P650 million went to the Development Bank of the Philippines (DBP) for the implementation of various ACPC credit programs: the Aquaculture Value Chain Financing Program (P100 million)<sup>1</sup>; and other sub-programs of the Agri-Negosyo Program (P550 million).

<sup>1</sup> The ACPC-DBP Aquaculture Value Chain Financing Program is a new lending facility under the Agri-Negosyo Program.



For the year, the ACPC received a total loan outlay of P2.75 billion under the GAA. More than half (53%) of this fund was transferred to 28 PLCs for implementation of Agri Negosyo, Young Agripreneurs and SURE programs, while P550 million was transferred to DBP for implementation of various ACPC Credit Programs, however, said amount is yet to be released. On the other hand, a total of P1.22 billion are expected to be transferred to partner lending institutions within the year (Table 1).

Of the total amount transferred to the PLCs, sixteen (16) PLCs managed to release a total of P244 million loans. Of this, P225 million loans were released by fifteen (15) PLCs under the Agri-Negosyo Program. However, one (1) PLC, Mactan Rural Bank in Cebu, returned their credit fund to ACPC citing the absence of loan applicants despite the 90 days allowed disbursement period. Under the Young Agripreneurs Program, three (3) PLCs have released a total of P2.5 million loans, while P16 million loans were released by three (3) PLCs under the SURE Program. Lastly, around P1.27 billion amount of credit fund are still with the PLCs for release to prospective borrowers (Table 1).

**Table 1. DA-ACPC Credit Programs Credit Fund Transfers, Loan Disbursements, and Number of PLCs under GAA 2023**

Credit Program	ACPC Credit Fund	Credit Fund Transferred To PLCs			Remaining Credit Fund to be Transferred to PLCs	Total Loan Disbursement		Remaining Undisbursed Funds			
	Amount (P)	Amount (P)	% Share	No. of PLCs b/	Amount (P)	Amount (P)	No. of PLCs b/	Amount Returned to ACPC (P)	No. of PLCs b/	Remaining Amount with the PLCs (P)	No. of PLCs b/
Agri-Negosyo Program	2,750,000,000	806,500,000	52.85%	28	1,224,000,000	225,250,900	15	14,701,536	1	566,547,564	25
Young Agripreneurs Program		13,500,000	0.88%	8		2,550,000	3	-	-	10,950,000	7
SURE Program		156,000,000	10.22%	8		16,490,003	3	-	-	139,509,997	8
Various ACPC Credit Programs a/		550,000,000	36.04%	1		-	-	-	-	550,000,000	1
<b>TOTAL</b>	<b>2,750,000,000</b>	<b>1,526,000,000</b>	<b>100.00%</b>	<b>28 b/</b>	<b>1,224,000,000</b>	<b>244,290,903</b>	<b>16 b/</b>	<b>14,701,536</b>	<b>1</b>	<b>1,267,007,561</b>	<b>26 b/</b>

a/ The P550 million has been allocated and/or transferred to DBP for the implementation of Agri-Negosyo, Young Agripreneurs and Survival and Recovery Program.

b/ Total number of unique PLCs

## **A.2. Amount of Loan and Number of Borrowers**

For the period, the total amount of loan releases made under all ongoing ACPC credit programs regardless of fund source<sup>2</sup> reached P1.75 billion for this period. Of this, P1.38 billion was availed by 16,817 small farmers and fisherfolk borrowers, while the remaining P368 million went to 83 micro and small enterprise (MSE) borrowers and group borrowers.<sup>3</sup> 69,216 beneficiaries were generated due to the loan releases (See Table 2).

A greater share of the loans amounting to P827 million was released under the Agri-Negosyo Program. The loans were availed by 6,892 borrowers and generated 64,038 beneficiaries. Six sub-programs are subsumed under the Agri-Negosyo Program. The Sikat Saka program had the second highest loan release of P683.3 million with 4,705 borrowers. BuyANIHan program released 100 million to 1 borrower. Meanwhile, the rest of the programs i.e., SURE Program, Young Agripreneurs Program and ALERT ARBOs Program had loan releases of less than P100 million during the period. (See Table 2).

<sup>2</sup> All fund sources include the GAA and the Agro-Industry Modernization Credit and Financing Program (AMCFP) fund.

<sup>3</sup> Group borrowers include Agrarian Reform Beneficiary Organizations (ARBOs).

Table 2. DA-ACPC Credit Programs Accomplishments, by Credit Program and Facility							
(For the Period January - July 31, 2023) 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 d/	No. of Secondary Beneficiaries e/	Amount of Loan Releases (P)	No. of Beneficiaries f/
<b>1) Agri-Negosyo Program</b>	<b>604,879,576</b>	<b>6,826</b>	<b>222,615,359</b>	<b>66</b>	<b>64,038</b>	<b>827,494,935</b>	<b>70,930</b>
<i>Agri-Negosyo</i>	588,470,276	6,559	178,449,359	57	63,922	766,919,635	70,538
<i>Agri-Negosyo (Swine-R3)</i>	760,000	4	29,166,000	5	5	29,926,000	14
Through PLCs	760,000	4	b/			760,000	4
Through DBP	c/		29,166,000	5	5	29,166,000	10
<i>Agri-Negosyo (OFW)</i>	500,000	2	b/			500,000	2
<i>Agri-Negosyo (Agri-Pinay)</i>	12,620,000	208				12,620,000	208
<i>Agri-Negosyo (Coconut)</i>	2,529,300	53				2,529,300	53
<i>Agri-Negosyo (Onion)</i>	c/		15,000,000	4	111	15,000,000	115
<b>2) Young Agripreneurs Program</b>	<b>17,786,700</b>	<b>76</b>	<b>475,000</b>	<b>1</b>	<b>2</b>	<b>18,261,700</b>	<b>79</b>
<i>Young Agripreneurs</i>	13,386,700	54	475,000	1	2	13,861,700	57
<i>Young Agripreneurs (Out-of-School Youth)</i>	4,400,000	22	b/			4,400,000	22
<b>3) Survival and Recovery Program</b>	<b>74,989,253</b>	<b>5,210</b>				<b>74,989,253</b>	<b>5,210</b>
<b>4) BuyANIHan Program</b>	c/		100,000,000	1	4,298	100,000,000	4,299
<b>5) ALERT-ARBOs Program</b>			45,049,550	15	878	45,049,550	893
<b>6) Sikat Saka Program</b>	<b>683,365,000</b>	<b>4,705</b>	b/			<b>683,365,000</b>	<b>4,705</b>
<b>Total</b>	<b>1,381,020,528</b>	<b>16,817</b>	<b>368,139,909</b>	<b>83</b>	<b>69,216</b>	<b>1,749,160,437</b>	<b>86,116</b>

a/ Fund Sources includes GAA 2023 and AMCFP.

b/ Not applicable since the program targets only individual farmer- and fisherfolk-borrower.

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).

### A.3. January-July vis-a-vis January-June 2023 Accomplishments

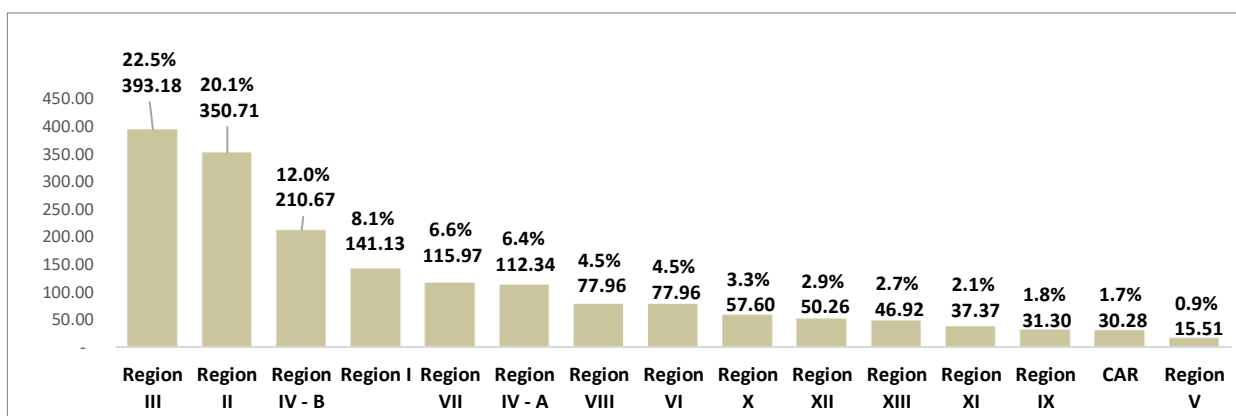
The total amount of loan releases under all ongoing ACPC credit programs increased by P354.69 million or by 25% in July 2023 compared to the previous month (June 2023). The biggest growth rate was logged under the ALERT ARBOs program, whose loan releases increased by P29.1 million or by 182.57%. This is followed by the SURE Program and the Agri-Negosyo Program wherein loan releases increased by 32% and 29%, respectively.

Correspondingly, the number of borrowers in all ongoing ACPC credit programs also increased in July, by 3,899 or by 30%. The most notable change was in the ALERT-ARBOs Program where the number of borrowers went up by 88% as the program intensified its lending support to agrarian reform beneficiary organizations. The SURE Program recorded a 36% increase, primarily due to loans releases to individuals impacted by Typhoon Carding in Central Luzon and the effects of the monsoon in Misamis Oriental and Zamboanga Del Norte. Similarly, the Agri-Negosyo Program saw a 35% expansion. Of the total number of additional borrowers under all ongoing ACPC credit programs as of July, 1,497 availed themselves of loans under the Agri-Negosyo Program, while 1,381 are borrowers under the SURE Program (Table 3).

Table 3. DA-ACPC Credit Programs Accomplishments, by Credit Program and Facility (For the Period January - June 30, 2023) (For the Period January - July 31, 2023)						
ACPC Credit Programs	Amount of Loan Releases (P)		Percentage Increase/Decrease	No. of Borrowers		Percentage Increase/Decrease
	JUNE 2023	JULY 2023		JUNE 2023	JULY 2023	
<b>1) Agri-Negosyo Program</b>	<b>640,713,295</b>	<b>827,494,935</b>	<b>29.15%</b>	<b>5,098</b>	<b>6,892</b>	<b>35%</b>
<i>Agri-Negosyo</i>	<i>607,179,995</i>	<i>766,919,635</i>	<i>26.31%</i>	<i>4,969</i>	<i>6,616</i>	<i>33%</i>
<i>Agri-Negosyo (Swine-R3)</i>	<i>11,968,000</i>	<i>29,926,000</i>	<i>150.05%</i>	<i>4</i>	<i>9</i>	<i>125%</i>
Through PLCs	200,000	760,000	280.00%	1	4	300%
Through DBP	11,768,000	29,166,000	147.84%	3	5	67%
<i>Agri-Negosyo (OFW)</i>	<i>500,000</i>	<i>500,000</i>	<i>0.00%</i>	<i>2</i>	<i>2</i>	<i>0%</i>
<i>Agri-Negosyo (Agri-Pinay)</i>	<i>5,795,000</i>	<i>12,620,000</i>	<i>117.77%</i>	<i>73</i>	<i>208</i>	<i>185%</i>
<i>Agri-Negosyo (Coconut)</i>	<i>2,270,300</i>	<i>2,529,300</i>	<i>11.41%</i>	<i>48</i>	<i>53</i>	<i>10%</i>
<i>Agri-Negosyo (Onion)</i>	<i>13,000,000</i>	<i>15,000,000</i>	<i>15.38%</i>	<i>2</i>	<i>4</i>	<i>100%</i>
<b>2) Young Agripreneurs Program</b>	<b>15,200,000</b>	<b>18,261,700</b>	<b>20.14%</b>	<b>64</b>	<b>77</b>	<b>20%</b>
<i>Young Agripreneurs</i>	<i>10,800,000</i>	<i>13,861,700</i>	<i>28.35%</i>	<i>42</i>	<i>55</i>	<i>31%</i>
<i>Young Agripreneurs (Out-of-School Youth)</i>	<i>4,400,000</i>	<i>4,400,000</i>	<i>0.00%</i>	<i>22</i>	<i>22</i>	<i>0%</i>
<b>3) Survival and Recovery Program</b>	<b>57,005,003</b>	<b>74,989,253</b>	<b>31.55%</b>	<b>3,829</b>	<b>5,210</b>	<b>36%</b>
<b>4) BuyANihan Program</b>	<b>100,000,000</b>	<b>100,000,000</b>	<b>0.00%</b>	<b>1</b>	<b>1</b>	<b>0%</b>
<b>5) ALERT-ARBOs Program</b>	<b>15,943,000</b>	<b>45,049,550</b>	<b>182.57%</b>	<b>8</b>	<b>15</b>	<b>88%</b>
<b>6) Sikat Saka Program</b>	<b>565,613,000</b>	<b>683,365,000</b>	<b>20.82%</b>	<b>4,001</b>	<b>4,705</b>	<b>18%</b>
<b>Total</b>	<b>1,394,474,298</b>	<b>1,749,160,438</b>	<b>25%</b>	<b>13,001</b>	<b>16,900</b>	<b>30%</b>

## B. By Region

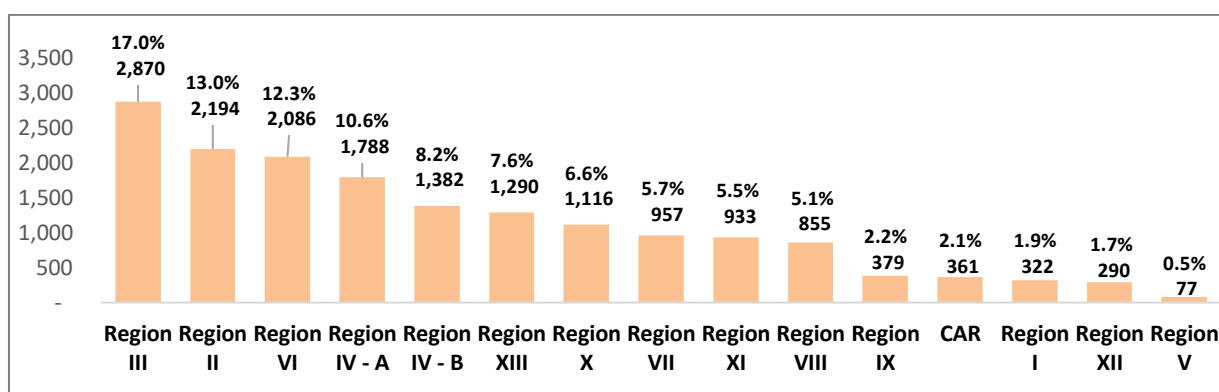
### B.1. Regional Distribution of the Amount of Loan Releases



**Figure 1.** Amount of Loan Releases by Region for the Period of January to July 2023 (In P Million)

A significant share of the loans released over the period January to July 2023 went particularly to the Central Luzon (P393.18 million), Cagayan Valley (P350.71 million), and MIMAROPA (P210.67 million) (see Figure 1). The majority of funds released in Central Luzon stemmed from the Sikat Sika Program, primarily to support the rice planting season, totaling P301 million or 77% of the total releases. while releases from the Agri-Negosyo Program comprises more than half of the amount (53%) of releases in Cagayan Valley. On the other hand, the Bicol Region recorded the lowest amount of releases (P15.51 million) as PLCs in the regions did not request additional credit funds to prioritize the collection of past due accounts from prior loan releases. Moreover, the low revenue generated by the program's pricing structure further discouraged these institutions from participating.

## B.2. Regional Distribution of the Number of SFF and MSE Borrowers



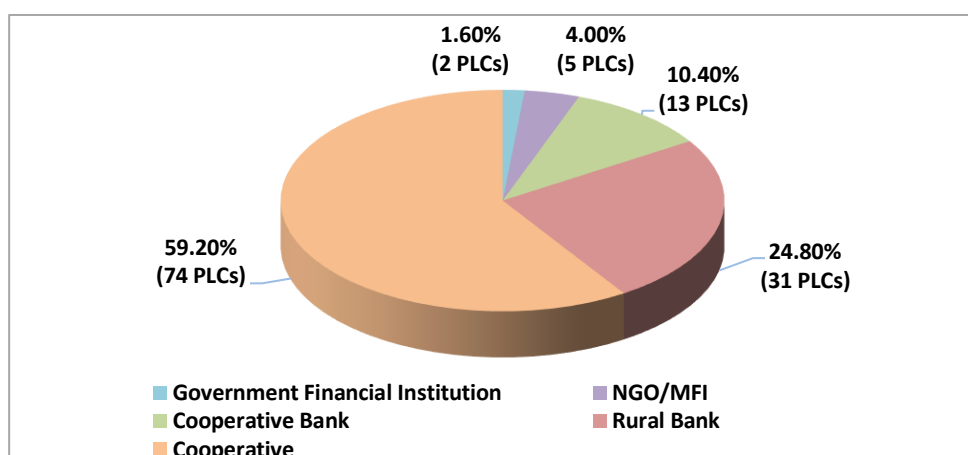
**Figure 2.** Number of Borrowers by Region for the Period of January to July 2023  
(In P Million)

Overall, majority of the total loan releases for the period were directed to SFF borrowers. Only around 20% of the loan releases went to MSE borrowers. The biggest shares of SFF borrowers are in Central Luzon, Cagayan Valley, and Central Visayas with 2,870, 2,194, and 2,086 borrowers, respectively (see Figure 2). Among them, 1,911 individuals in Central Luzon and 1,146 individuals in Cagayan Valley were beneficiaries of the Sikat Saka Program, representing a substantial portion of borrowers in each region. Furthermore, 694 SURE borrowers affected by Typhoon Karding were granted loans in Region III while more than half of the borrowers (1,354) in Central Visayas were beneficiaries of the SURE Program addressing the aftermath of Typhoon Odette.

On the other hand, most of the MSEs that availed themselves of ACPC program loans (65%) are in Cagayan Valley, Central Luzon, and CALABARZON wherein 64% of MSE borrowers in these regions are clients of the Agri-Negosyo Program (See Annex Table 4).

## C. By Partner Lending Conduit (PLC)

### C.1. Types and Number of Partner Lending Conduits Engaged

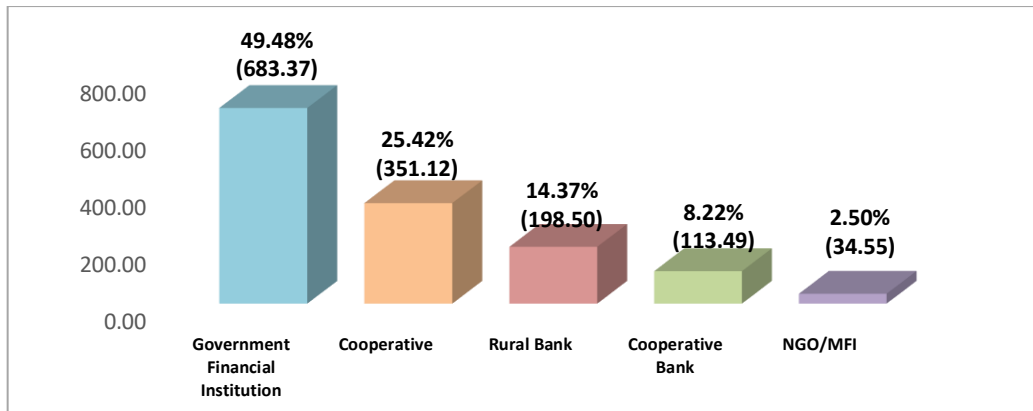


**Figure 3.** Distribution of Partner Lending Conduits, By Type

Overall, 125 Partner Lending Conduits were provided credit funds and were able to release the P1.38 billion loans over January-July 2023 (Figure 3). Most of the conduits engaged by ACPC are cooperatives (59.2%), followed by rural banks (24.8%) and cooperative banks (10.4%).

## C.2. Amount of Loans Released per Type of Partner Lending Conduit

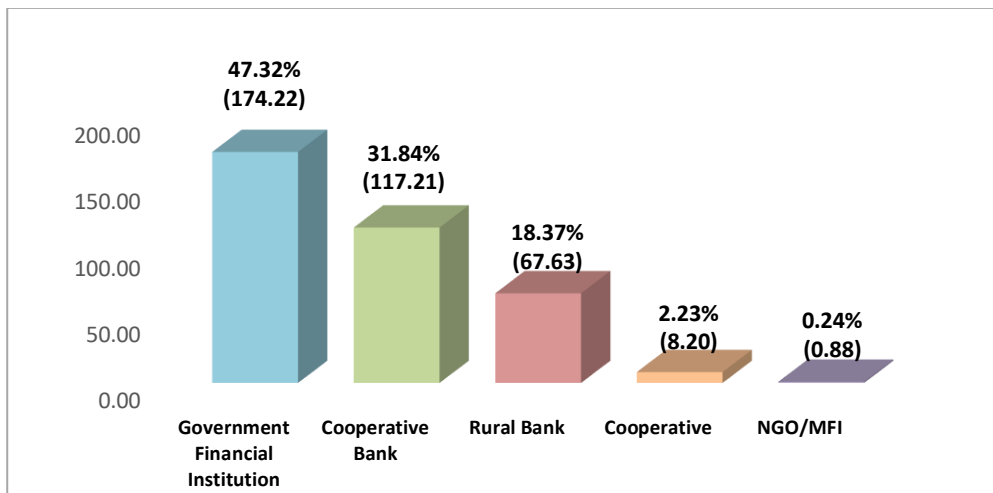
1. Amount of Loans Released to Small Farmer and Fisherfolk Borrowers per type of PLC



**Figure 4.** Amount of Loans to SFF-Borrowers per Type of PLC

Figure 4 shows that releases through the BuyANIHan, ALERT ARBOs, and Sikat Saka Programs, comprising nearly half (49.48%) of the total amount of loan releases to small farmer and fisherfolk borrowers over the period January-July 2023, were facilitated by Government Financial Institutions (GFIs). On the other hand, the Agri-Negosyo, SURE, and Young Agripreneurs programs were released through cooperatives, cooperative banks, and rural bank, wherein 25.42% of loan releases to SFF borrowers were channeled through Cooperatives. Conversely, rural banks, cooperative banks, and NGO/MFI partner lending conduits collectively account for the remaining 25% of the amount of loans to SFF borrowers.

2. Amount of Loans Released to Agri-Based Micro and Small Enterprises per Type of PLC

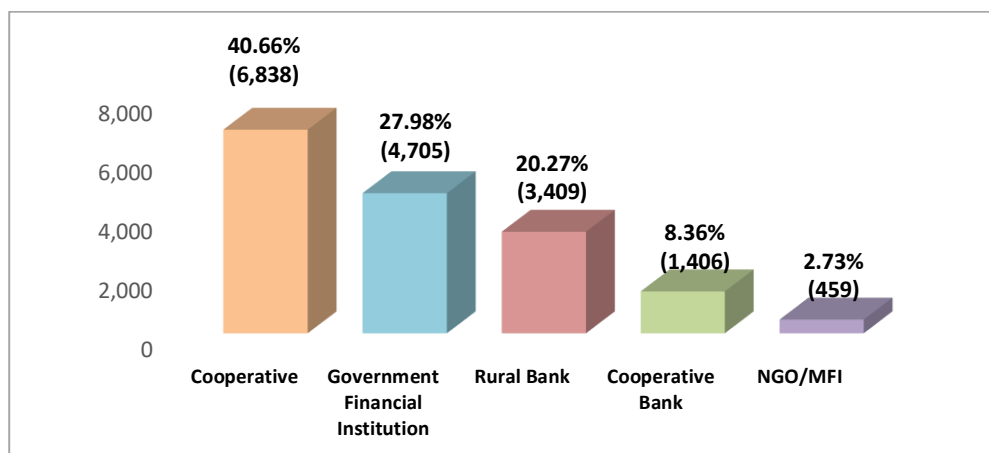


**Figure 5.** Amount of Loan Releases to MSE- Borrowers, By Type of PLC

Similarly, a substantial share (47.3%) of the amount of loans released to MSE borrowers for the period were facilitated through GFIs. Cooperative banks, on the other hand, account for 31.8% of the amount of loans released to MSE borrowers. These are followed by rural banks, which contributed 18.4% to the overall amount of loan releases to MSEs. Only 2.4% of the amount of releases to MSEs were due to cooperatives and NGO/MFI partners (see Figure 5).

### C.3. Number of Borrowers per Type of Partner Lending Conduit

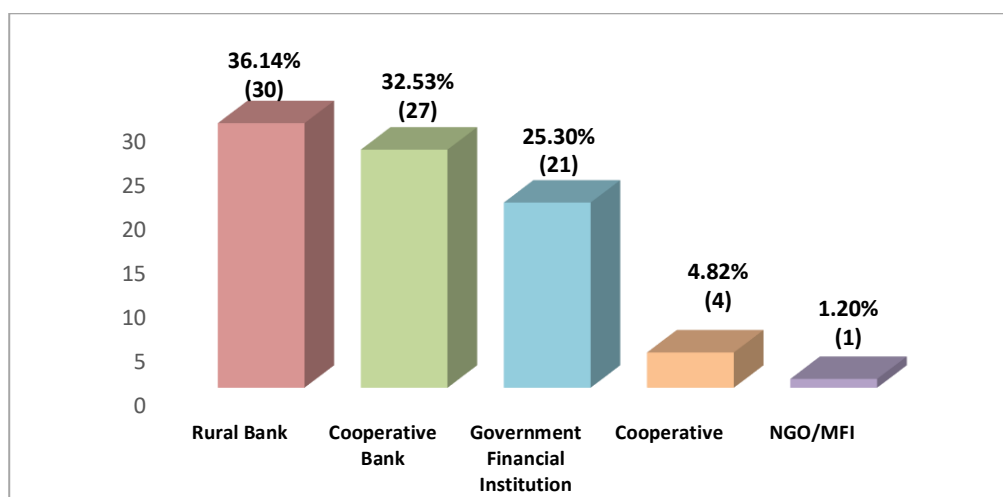
#### 3. Number of Small Farmer and Fisherfolk Borrowers per Type of PLC



**Figure 6.** Number of SFF-Borrowers, By Type of PLC

In terms of the number of SFF borrowers reached by each type of PLC over the period January-July 2023, 40.66% of the SFF borrowers availed themselves of loans through the Agri-Negosyo, Young Agripreneurs, and SURE Programs from cooperatives. Combined, GFIs, rural banks, and cooperative banks, on the other hand, released loans to more than half (56.61%) of the SFF borrowers. Only 2.73% of the SFF borrowers availed themselves of loans through NGO/MFIs (see Figure 6).

#### 4. Number of Agri-Based Micro and Small Enterprise Borrowers per type of PLC



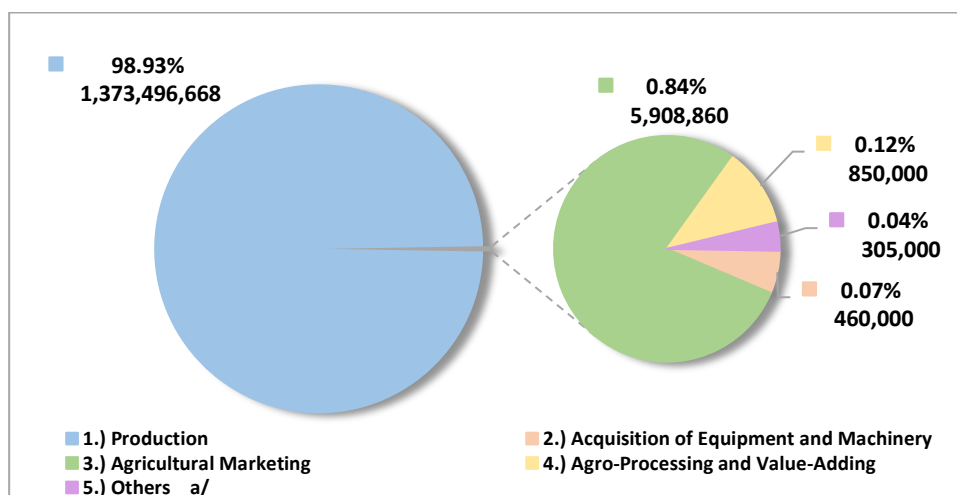
**Figure 7.** Number of MSE-Borrowers, By Type of PLC

In the case of MSE borrowers, banks were the conduits for 94% of their total number of MSEs for the period: rural banks released loans to 36.1% of all MSE borrowers, while cooperative banks released loans to 32.5% of the MSE borrowers, and GFIs released loans to 25.3% of the MSE borrowers. The remaining 6% of the MSE borrowers availed themselves of loans through cooperatives and NGO/MFIs (Figure 7). The majority of releases to MSE borrowers have been routed through financial institutions, predominantly banks, due to the higher credit requirements demanded by MSEs, which only banks are equipped to meet. Furthermore, cooperatives are unable to extend their services to other primary cooperatives and corporations due to their governing by-laws, with some limited exceptions to sole proprietor MSEs.

## D. By Type of Project and Type of Commodity

### D.1. Amount of Loan Releases per Type of Project

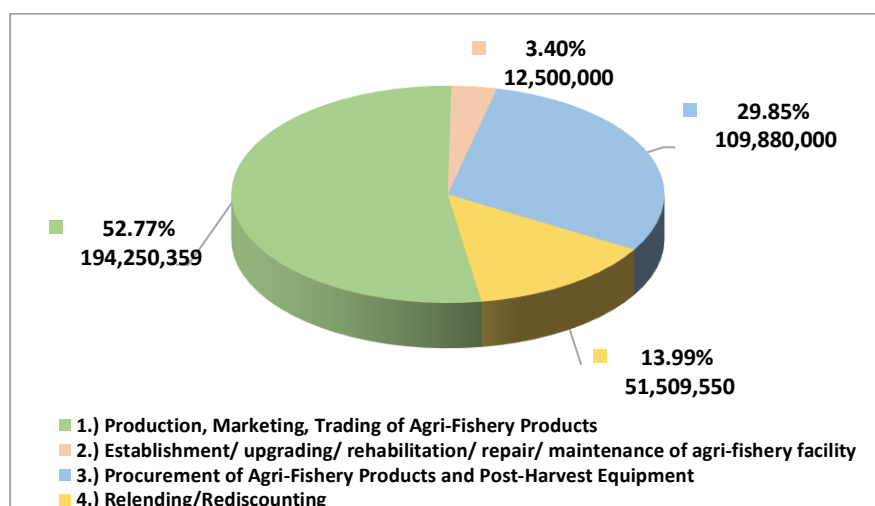
#### 1. Amount of Loans Released per Type of Project (Small Farmers & Fisherfolk)



**Figure 8.** Amount of Loan Releases to SFF Borrowers, By Type of Project

For the period January-July 2023, 98.93% of the total amount of loans released to small farmer and fisherfolk borrowers under ongoing DA-ACPC credit programs were used for production purposes. The rest of the SFF borrowers used their loans for agricultural marketing/trading, agro-processing/value-adding, as well as the acquisition of equipment and machinery (See Figure 8).

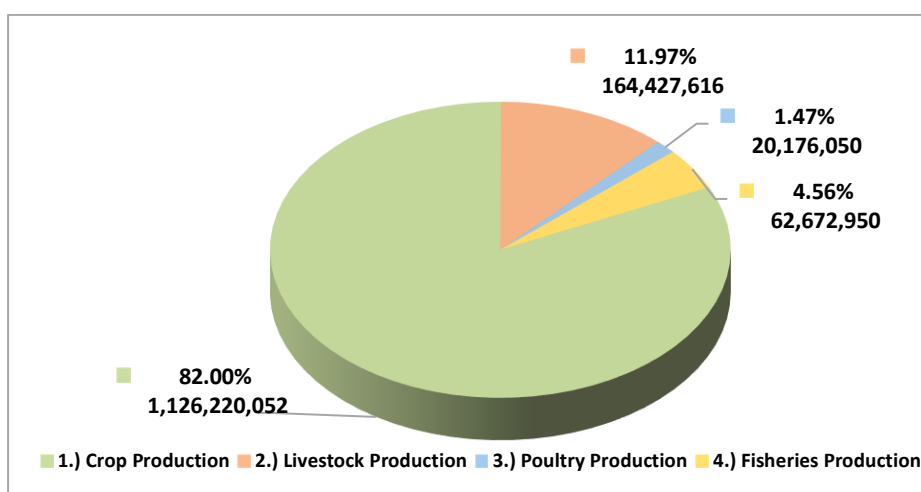
#### 2. Amount of Loans Released per Type of Project (Micro and Small Enterprises)



**Figure 9.** Amount of Loan Releases to MSE-Borrowers, By Type of Projects Financed

Significant amount of loan releases to MSE borrowers (52.77%) were used to finance agri-production activities and/or marketing/trading of agri-fishery products (Figure 9). Other MSEs used their loans for the establishment, upgrading, rehabilitation, repair, and maintenance of agri-fishery facilities, as well as the procurement of agri-fishery products and post-harvest equipment. On the other hand, 14 ARBOs used their loans for relending to 1,710 agrarian reform beneficiaries (ARBs).

## D.2. Amount of Production Loan Releases per Type of Commodity



**Figure 10.** Amount of Production Loan Releases to SFF-Borrowers, By Commodity

Of the P1.37 billion loans used for production during the period Jan-July 2023, 82% was used for crop production by 13,949 small farmers. Palay remained the top commodity financed by ACPC program loans at 64.25% of the total amount of crop production loans. On the other hand, around 11% of the small farmer borrowers are engaged in high value crop production with approximately P116 million (8%) amount of loans (See Annex Table 5b). Meanwhile, about 11.97% and 4.56% of the loan releases were used for livestock production and fisheries production, respectively. Lastly, a small percentage (1%) of the total production loans went to fisheries (Figure 10).

## E. Issues and Challenges Encountered

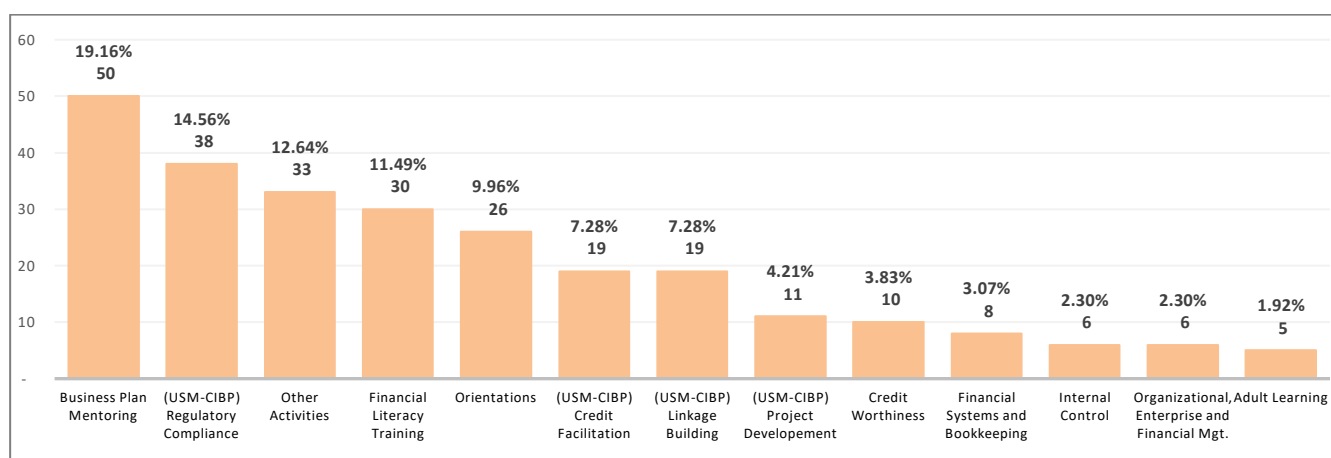
Issues and Challenges Encountered in Program Implementation	Measures Taken to Address the Challenges
<b>A. Policy-Related</b>	
Difficulty in engaging new PLCs which is due, among others, to the exclusion of thrift banks and non-bank rural financial institutions – especially cooperatives – to be PLCs of ACPC.	<ul style="list-style-type: none"> <li>A partnership with the DBP was forged for the latter to take on the role of accrediting cooperatives as PLCs.</li> <li>Consultations with PLCs are continuously being conducted for the review of their performance, identification of challenges, and identification of strategies for improving/speeding up loan disbursements.</li> </ul>
Some potential partners, especially banks, do not meet the basic eligibility criteria of the program for partner lending conduits (i.e., CAMELS Rating of at least 3 and past due ratio of not more than 25%).	
Difficulty in engaging new PLCs due to the zero-interest policy to end-borrowers of the ACPC programs.	<ul style="list-style-type: none"> <li>The interest rate policy in ACPC credit programs is currently undergoing review.</li> <li>Program targeting is being improved by enhancing the alignment of ACPC credit programs with the DA's thrusts and priorities (e.g., the creation of new lending windows for onion farmers and out-of-school youth).</li> </ul>

Issues and Challenges Encountered in Program Implementation	Measures Taken to Address the Challenges
<b>B. Operational</b>	
Delayed submission of PLCs' documentary requirements, such as audited and interim financial statements and certificate of good credit standing from creditors.	ACPC field staff were deployed to conduct of on-site validation of PLCs and assist in the PLCs' preparation of documentary requirements.
DBP BuyAnihan has a total credit fund of P450 million, an initial fund P 200 million was given to DBP for the implementation of the program in 2019 and another P 250 million was provided in 2021. However, according to DBP, P100 million is released to Nueva Segovia every other year. In effect, the remaining fund of P350 million is still unutilized.	Set up a meeting with ACPC Finance and DBP regarding the unutilized fund.

## II. DA-ACPC INSTITUTIONAL CAPACITY BUILDING (ICB) PROGRAM ACCOMPLISHMENTS FOR THE PERIOD JANUARY-JULY 2023

### A. By Type of ICB Activity

#### A.1. Type and Number of ICB Activities Conducted

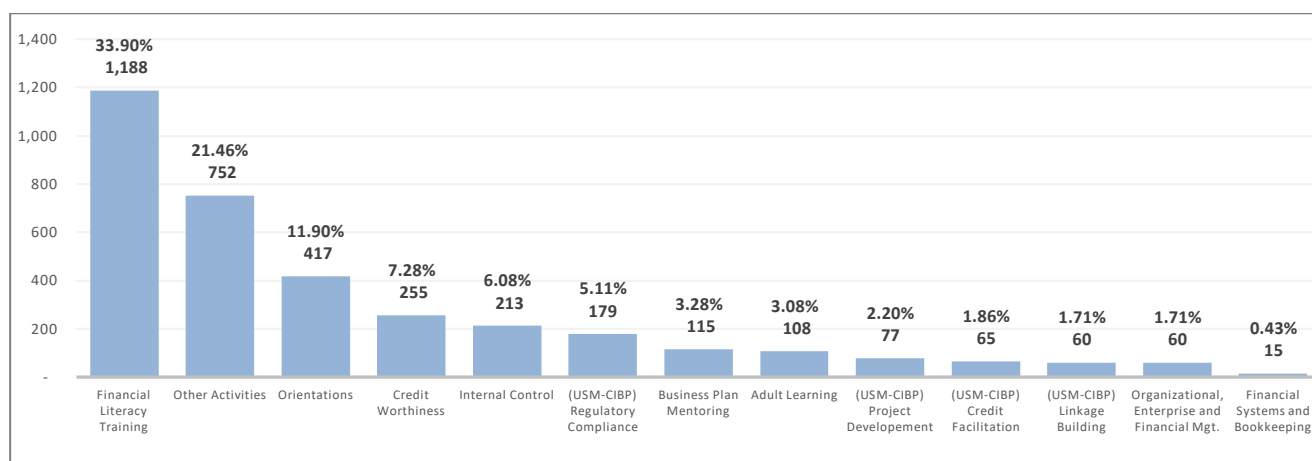


**Figure 11.** Number of ICB Activities Conducted, by Type of Activity

For the 1st semester of 2023, DA-ACPC conducted 261 ICB activities. Around 19% of these were Business Plan Mentoring activities<sup>4</sup>, while about 15% were training activities offered under USM-CIBP Regulatory Compliance for individual trainees. Financial Literacy Training for credit program borrowers, on the other hand, makes up 11.49% of the total number of DA-ACPC ICB activities held during the period (Figure 11). Other activities consist of Audit, Business Planning Workshop, Project Identification Planning and Packaging, Assessment, Effective Sales and Marketing, Basic Registration and Simple Bookkeeping, Strategic Planning, Sustainable Enterprise Management, Resource Generation and Mobilization, Governance and Management, Risk Management, Financial Management, and Conflict Resolution, collectively covers around 13% of the total number of ICB activities conducted. Each had a frequency of less than five (5) (See Annex Table 7).

<sup>4</sup> Only caters to start-up MSE applicants and Young Agripreneurs applicants.

## A.2. Number of Trained Individuals per Type of ICB Activity

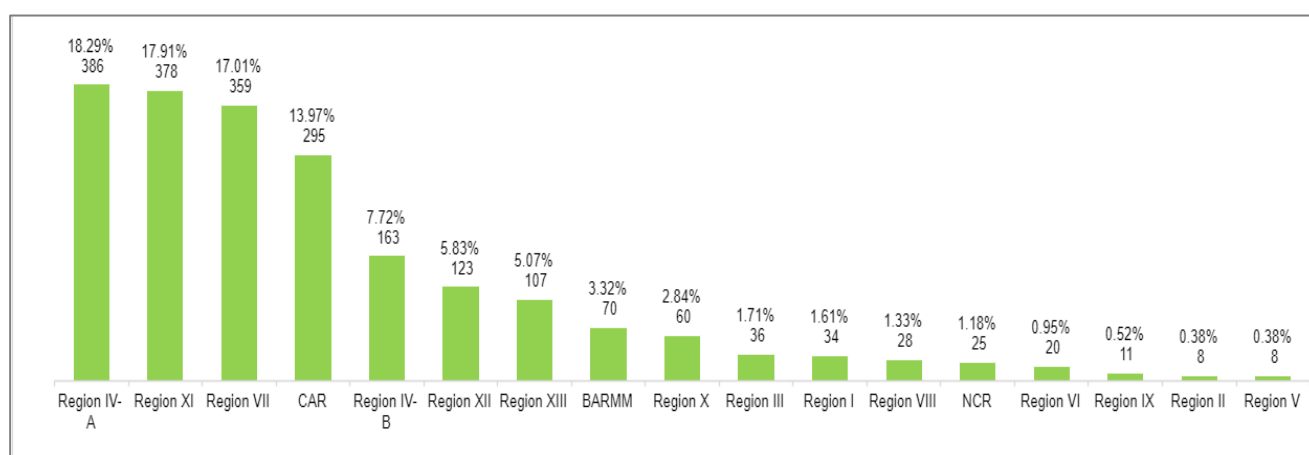


**Figure 12.** Number of Trained Individuals, by Type of Activity

The different DA-ACPC ICB activities conducted from January to July 2023 trained 2,242 unique attendees, of which 2,111 are individual participants and 131 MSEs and officers/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 reached as many as 3,504<sup>5</sup>. Figure 12 shows that the top 3 ICB activities in terms of the number of trained individuals were financial literacy (33.90%), orientations (11.90%), and credit worthiness (7.28%). Other activities (21.46%) consist of the same activities mentioned under 2.2.1. (See Annex Table 7).

## B. By Region

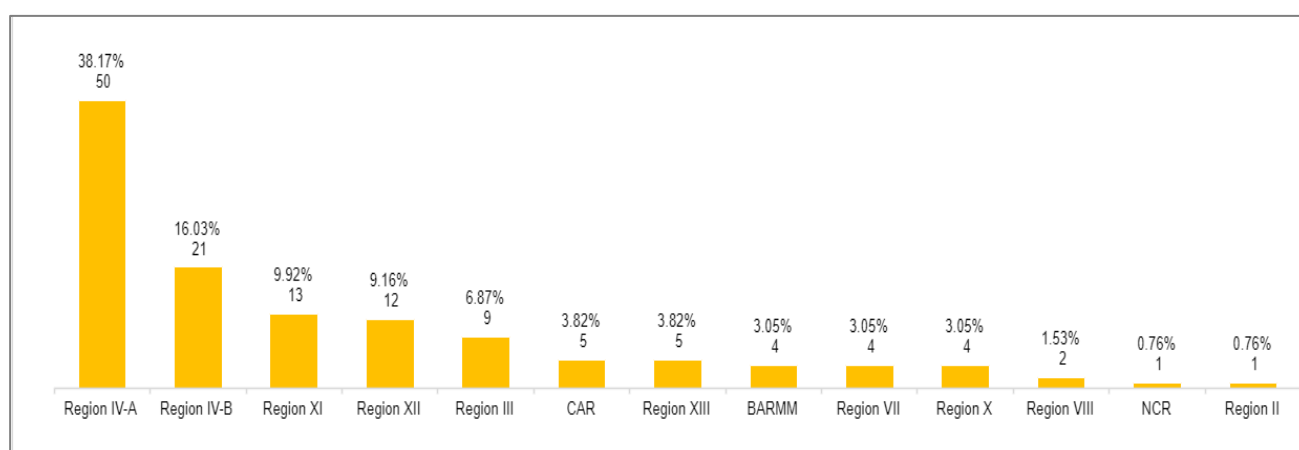
### B.1. Regional Distribution of the Number of Individual Participants



**Figure 13a.** Regional Distribution of Individual ICB Participants

<sup>5</sup> A total of 3,261 individual loan applicants and 243 officers and staff of organizations.

## B.2. Regional Distribution of the Number of MSE/Organization ICB Participants



**Figure 13b.** Regional Distribution of MSE/Organization ICB Participants

*Note: Regions I, V, VI, IX have no attendees.*

Figure 13a shows that the top 3 regions with individuals participating in DA-ACPC ICB activities in January-July 2023 are Region IV-A (18.29%), Region XI (17.91%), and Region VII (17.01%). Participating MSEs/organizations, on the other hand, come from Regions IV-A (38.17%), IV-B (16.03%), and XI (9.92%) (Figure 13b).

## C. Issues and Challenges Encountered

Challenges Encountered in ICB Program Implementation	Measures Taken to Address the Challenges
The procedures and requirements in conducting re-echo training are not clear to some Training Partner Lending Conduits (TPLCs).	<ul style="list-style-type: none"> <li>The conditions and requirements have again been explained to the concerned TPLCs.</li> <li>A meeting will also be conducted with other training partners to explain the procedures, conditions, and requirements.</li> </ul>
Some of the trained individuals experienced delays in the process of applying for an ACPC credit program loan due to the delayed submission of their final Business Plans (BPs)/Farm Plans & Budget (FPBs).	A third-party service provider was hired to help finalize the BPs and FPBs of loan applicants.
Some other trained individuals also experienced delays in applying for an ACPC credit program loan due to difficulties encountered in securing the Municipal Agri-Office's or the BFAR's certification of their FPB.	They will be assisted by ACPC focal persons in securing the signed FPB.
Some loan applicants can no longer be contacted.	The status of the applicants will be validated by the ACPC focal persons.
An interim disruption is being experienced in the implementation of the Upland Southern Mindanao Credit and Institution Building Program for Organizations (USM-CIBP) due to the termination of the partnership with Landbank of the Philippines.	The transition to the new direction of the program is still ongoing.

### III. ANNEXES

**Table 4. Regional Breakdown of DA-ACPC Credit Programs Accomplishments**

(For the period January - July 2023) a/

Region	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	No. of Beneficiaries	% Share	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	No. of Beneficiaries	% Share
CAR	27,278,000	1.98%	360	2.14%	3,000,000	0.81%	1	1.20%	52	0.08%	30,278,000	1.73%	361	2.14%	52	0.08%
Region I	40,428,100	2.93%	320	1.90%	100,700,000	27.35%	2	2.41%	4,299	6.21%	141,128,100	8.07%	322	1.91%	4,299	6.21%
Region II	234,673,500	16.99%	2,173	12.92%	116,034,250	31.52%	21	25.30%	41,897	60.53%	350,707,750	20.05%	2,194	12.98%	41,897	60.53%
Region III	336,559,843	24.37%	2,848	16.94%	56,615,691	15.38%	22	26.51%	774	1.12%	393,175,534	22.48%	2,870	16.98%	774	1.12%
Region IV - A	91,019,000	6.59%	1,777	10.57%	21,320,000	5.79%	11	13.25%	16,044	23.18%	112,339,000	6.42%	1,788	10.58%	16,044	23.18%
Region IV - B	190,206,000	13.77%	1,377	8.19%	20,460,000	5.56%	5	6.02%	142	0.21%	210,666,000	12.04%	1,382	8.18%	142	0.21%
Region V	7,010,000	0.51%	76	0.45%	8,500,000	2.31%	1	1.20%	1,000	1.44%	15,510,000	0.89%	77	0.46%	1,000	1.44%
Region VI	77,081,000	5.58%	2,085	12.40%	879,968	0.24%	1	1.20%	500	0.72%	77,960,968	4.46%	2,086	12.34%	500	0.72%
Region VII	109,987,266	7.96%	952	5.66%	5,980,000	1.62%	5	6.02%	223	0.32%	115,967,266	6.63%	957	5.66%	223	0.32%
Region VIII	62,962,100	4.56%	852	5.07%	15,000,000	4.07%	3	3.61%	3,268	4.72%	77,962,100	4.46%	855	5.06%	3,268	4.72%
Region IX	27,303,300	1.98%	378	2.25%	4,000,000	1.09%	1	1.20%	200	0.29%	31,303,300	1.79%	379	2.24%	200	0.29%
Region X	48,753,700	3.53%	1,112	6.61%	8,850,000	2.40%	4	4.82%	584	0.84%	57,603,700	3.29%	1,116	6.60%	584	0.84%
Region XI	37,374,720	2.71%	933	5.55%	-	0.00%	-	0.00%	-	0.00%	37,374,720	2.14%	933	5.52%	-	0.00%
Region XII	45,963,000	3.33%	286	1.70%	4,300,000	1.17%	4	4.82%	218	0.31%	50,263,000	2.87%	290	1.72%	218	0.31%
Region XIII	44,420,000	3.22%	1,288	7.66%	2,500,000	0.68%	2	2.41%	15	0.02%	46,920,000	2.68%	1,290	7.63%	15	0.02%
<b>Total</b>	<b>1,381,019,529</b>	<b>100%</b>	<b>16,817</b>	<b>100%</b>	<b>368,139,909</b>	<b>100%</b>	<b>83</b>	<b>100%</b>	<b>69,216</b>	<b>100%</b>	<b>1,749,159,438</b>	<b>100%</b>	<b>16,900</b>	<b>100%</b>	<b>69,216</b>	<b>100%</b>

a/ Fund Sources include GAA 2023 and AMCFP.

**Table 5a. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduits (PLCs)**

(For the period January - July 2023)

	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	Amount of Loan Releases (P)	% Share	Amount of Loan Releases (P)	% Share
A. Bank	44	35.20%	311,992,373	22.59%	184,844,391	50.21%	496,836,764	28.40%
1. Rural Bank	31	24.80%	198,497,873	14.37%	67,630,000	18.37%	266,127,873	15.21%
2. Cooperative Bank	13	10.40%	113,494,500	8.22%	117,214,391	31.84%	230,708,891	13.19%
B. Government Financial Institution	2	1.60%	683,365,000	49.48%	174,215,550	47.32%	857,580,550	49.03%
C. Cooperative	74	59.20%	351,115,740	25.42%	8,200,000	2.23%	359,315,740	20.54%
D. NGO/MFI	5	4.00%	34,547,416	2.50%	879,968	0.24%	35,427,384	2.03%
<b>Total</b>	<b>125</b>	<b>100%</b>	<b>1,381,020,528</b>	<b>100%</b>	<b>368,139,909</b>	<b>100%</b>	<b>1,749,160,437</b>	<b>100%</b>

a/ Fund Sources include GAA 2023 and AMCFP.

Table 5b. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduits (PLCs)												
(For the period January - July 2023)												
	Unique Number of PLCs	% Share	Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs				Total			
			No. of Borrowers	% Share	No. of Borrowers	% Share	No. of Beneficiaries	% Share	No. of Borrowers	% Share	No. of Beneficiaries	% Share
A. Bank	44	35.20%	4,815	28.63%	57	68.67%	63,327	91.49%	4,872	28.83%	63,327	91.49%
1. Rural Bank	31	24.80%	3,409	20.27%	30	36.14%	19,245	27.80%	3,439	20.35%	19,245	27.80%
2. Cooperative Bank	13	10.40%	1,406	8.36%	27	32.53%	44,082	63.69%	1,433	8.48%	44,082	63.69%
B. Government Financial Institution	2	1.60%	4,705	27.98%	21	25.30%	5,181	7.49%	4,726	27.96%	5,181	7.49%
C. Cooperative	74	59.20%	6,838	40.66%	4	4.82%	208	0.30%	6,842	40.49%	208	0.30%
D. NGO/MFI	5	4.00%	459	2.73%	1	1.20%	500	0.72%	460	2.72%	500	0.72%
<b>Total</b>	<b>125</b>	<b>100%</b>	<b>16,817</b>	<b>100%</b>	<b>83</b>	<b>100%</b>	<b>69,216</b>	<b>100%</b>	<b>16,900</b>	<b>100%</b>	<b>69,216</b>	<b>100%</b>

a/ Fund Sources include GAA 2023 and AMCFP.

Table 6a. Loan Releases to Small Farmers and Fisherfolk (SFFs), by Type of Project Financed (For the Period January - July 31, 2023) a/				
Type of Project Financed	Small Farmer and Fisherfolk (SFF)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Production	1,373,496,668	99.46%	16,712	99.38%
2.) Acquisition of Equipment and Machinery	460,000	0.03%	7	0.04%
3.) Agricultural Marketing	5,908,860	0.43%	88	0.52%
4.) Agro-Processing and Value-Adding	850,000	0.06%	3	0.02%
5.) Others b/	305,000	0.02%	7	0.04%
<b>Total</b>	<b>1,381,020,528</b>	<b>100%</b>	<b>16,817</b>	<b>100%</b>

a/ Fund Sources include GAA 2023 and AMCFP.

b/ Others include honeybee production, food, health, education, and other emergency needs.

Table 6b. Breakdown of ACPC Credit Programs Production Loans for Small Farmer and Fisherfolk (SFF)-Borrowers, By Type of Commodity (For the period of January to July 31, 2023) a/				
Type of Commodity Financed	Small Farmer and Fisherfolk (SFF)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Crop Production	<b>1,126,220,052.00</b>	<b>82.00%</b>	<b>13,949</b>	<b>83.47%</b>
- Palay	882,508,893.00	64.25%	9,421	56.37%
- Corn	52,785,065.00	3.84%	948	5.67%
- Coconut	27,247,099.00	1.98%	967	5.79%
- Sugarcane	19,050,000.00	1.39%	220	1.32%
- Banana	25,832,360.00	1.88%	512	3.06%
- Onion	2,960,000.00	0.22%	18	0.11%
- High-Value Crops and other crops	115,836,635.00	8.43%	1,863	11.15%
2.) Livestock Production	<b>164,427,616.00</b>	<b>11.97%</b>	<b>1,472</b>	<b>8.81%</b>
- Swine	119,480,616.00	8.70%	1,127	6.74%
- Cattle	33,000,000.00	2.40%	237	1.42%
- Carabao	3,517,000.00	0.26%	44	0.26%
- Goat	8,430,000.00	0.61%	64	0.38%
3.) Poultry Production	<b>20,176,050.00</b>	<b>1.47%</b>	<b>203</b>	<b>1.21%</b>
- Chicken	14,836,950.00	1.08%	177	1.06%
- Duck	4,074,100.00	0.30%	20	0.12%
- Quail	1,265,000.00	0.09%	6	0.04%
4.) Fisheries Production	<b>62,672,950.00</b>	<b>4.56%</b>	<b>1,088</b>	<b>6.51%</b>
- Aquaculture	26,801,000.00	1.95%	144	0.86%
- Fish Capture	35,206,950.00	2.56%	937	5.61%
- Mariculture	665,000.00	0.05%	7	0.04%
<b>Total</b>	<b>1,373,496,668.00</b>	<b>100.00%</b>	<b>16,712</b>	<b>100%</b>

a/ Fund Sources include GAA 2023 and AMCFP.

Table 6c. Loan Releases to Agri-based Micro and Small Enterprises (MSEs), by Type of Project Financed (For the Period January - July 31, 2023) a/						
Type of Project	Micro and Small Enterprise (MSE)-Borrowers/ARBOs					
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share	No. of Beneficiaries	% Share
1.) Production, Marketing, Trading of Agri-Fishery Products	194,250,359	52.8	60	72.3	59,793	86.4
2.) Establishment/ upgrading/ rehabilitation/ repair/ maintenance of agri-fishery facility	12,500,000	3.4	2	2.4	3,267	4.7
3.) Procurement of Agri-Fishery Products and Post-Harvest Equipment	109,880,000	29.8	7	8.4	4,446	6.4
4.) Relending/Rediscounting	51,509,550	14.0	14	16.9	1,710	2.5
<b>Total</b>	<b>368,139,909</b>	<b>100</b>	<b>83</b>	<b>100</b>	<b>69,216</b>	<b>100</b>

a/ Fund Sources include GAA 2023 and AMCFP.

**Table 7. DA-ACPC Capacity-Building Programs, by Activity**  
**(For the Period January to July 31, 2023)**

ICB Activities	No. of Activities Conducted	% Share	No. of Individual Trainees	% Share	No. of MSE/ Organizational Trainees	% Share	Total Individual and MSE/ Organizational Trainees	% Share
Orientations	26	9.96%	373	11.44%	44	18.11%	417	11.90%
Business Plan Mentoring	50	19.16%	91	2.79%	24	9.88%	115	3.28%
Financial Literacy Training	30	11.49%	1,128	34.59%	60	24.69%	1,188	33.90%
Adult Learning	5	1.92%	103	3.16%	5	2.06%	108	3.08%
Governance and Management	1	0.38%	57	1.75%	1	0.41%	58	1.66%
Internal Control	6	2.30%	196	6.01%	17	7.00%	213	6.08%
Sustainable Enterprise Management	2	0.77%	70	2.15%	1	0.41%	71	2.03%
Effective Sales and Marketing	3	1.15%	88	2.70%	1	0.41%	89	2.54%
Credit Worthiness	10	3.83%	246	7.54%	9	3.70%	255	7.28%
Audit	4	1.53%	80	2.45%	4	1.65%	84	2.40%
Basic Registration and Simple Bookkeeping	3	1.15%	59	1.81%	2	0.82%	61	1.74%
Business Planning Workshop	4	1.53%	74	2.27%	8	3.29%	82	2.34%
Risk Management	1	0.38%	42	1.29%	2	0.82%	44	1.26%
Financial Management	1	0.38%	15	0.46%	8	3.29%	23	0.66%
Resource Generation and Mobilization	2	0.77%	50	1.53%	2	0.82%	52	1.48%
Conflict Resolution	1	0.38%	29	0.89%	1	0.41%	30	0.86%
Strategic Planning	3	1.15%	31	0.95%	3	1.23%	34	0.97%
Financial Systems and Bookkeeping	8	3.07%	12	0.37%	3	1.23%	15	0.43%
Organizational, Enterprise and Financial Mgt.	6	2.30%	56	1.72%	4	1.65%	60	1.71%
Project Identification Planning & Packaging	4	1.53%	37	1.13%	4	1.65%	41	1.17%
(USM-CIBP) Credit Facilitation	19	7.28%	53	1.63%	12	4.94%	65	1.86%
(USM-CIBP) Linkage Building	19	7.28%	51	1.56%	9	3.70%	60	1.71%
(USM-CIBP) Project Development	11	4.21%	72	2.21%	5	2.06%	77	2.20%
(USM-CIBP) Regulatory Compliance	38	14.56%	168	5.15%	11	4.53%	179	5.11%
Assessment	4	1.53%	80	2.45%	3	1.23%	83	2.37%
<b>Total</b>	<b>261</b>	<b>100%</b>	<b>3,261</b>	<b>100%</b>	<b>243</b>	<b>100%</b>	<b>3,504</b>	<b>100%</b>

Table 8. DA-ACPC Capacity-Building Programs, by Region						
(For the Period January to July 31, 2023)						
Region	Number of Individual Attendees and Mentored	Number of Unique Individual Attendees and Mentored	% Share	Number of Organizations/ MSEs Attendees and mentored	Number of Unique MSEs/Organizations Attendees and Mentored	% Share
BARMM	70	70	3.32%	4	4	3.05%
CAR	337	295	13.97%	7	5	3.82%
NCR	71	25	1.18%	1	1	0.76%
Region I	60	34	1.61%	-	-	0.00%
Region II	8	8	0.38%	1	1	0.76%
Region III	50	36	1.71%	24	9	6.87%
Region IV-A	490	386	18.29%	69	50	38.17%
Region IV-B	219	163	7.72%	25	21	16.03%
Region V	9	8	0.38%	-	-	0.00%
Region VI	20	20	0.95%	-	-	0.00%
Region VII	647	359	17.01%	18	4	3.05%
Region VIII	28	28	1.33%	2	2	1.53%
Region IX	11	11	0.52%	-	-	0.00%
Region X	152	60	2.84%	8	4	3.05%
Region XI	622	378	17.91%	35	13	9.92%
Region XII	315	123	5.83%	40	12	9.16%
Region XIII	152	107	5.07%	9	5	3.82%
<b>Total</b>	<b>3,261</b>	<b>2,111</b>	<b>100%</b>	<b>243</b>	<b>131</b>	<b>100%</b>