





September 27, 2024

MEMORANDUM

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

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

This report outlines the accomplishments from January to July 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 - July 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	600,150,721	5,935	106,941,720	35	707,092,441	5,970
<i>Agri-Negosyo (SFF/MSE)</i>	493,540,468	5,243	102,871,720	34	596,412,188	5,277
<i>Agri-Negosyo (Swine-R3)</i>	105,465,253	684	4,070,000	1	109,535,253	685
Through PLCs	105,465,253	684	-	-	105,465,253	684
Through DBP	b/		4,070,000	1	4,070,000	1
<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	8,960,000	37	490,000	1	9,450,000	38
<i>Young Agripreneurs</i>	5,560,000	20	490,000	1	6,050,000	21
<i>Young Agripreneurs (Out-of-School Youth)</i>	3,400,000	17	c/		3,400,000	17
3) Survival and Recovery Program e/	36,980,800	1,542			36,980,800	1,542
4) BuyANihan Program	b/		d/		-	-
5) ALERT-ARBOs Program e/			106,332,684	49	106,332,684	49
6) Sikat Saka Program	133,020,000	935	c/		133,020,000	935
Total	779,111,521	8,449	213,764,404	85	992,875,925	8,534

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

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

ACPC Credit Programs	Amount of Credit Fund Transfers (P)		Percentage Increase/ Decrease	No. of PLCs		Percentage Increase/ Decrease
	July 2023	July 2024		July 2023	July 2024	
1) Agri-Negosyo Program	806,500,000	511,500,000.00	(36.58%)	28	17	(39.29%)
2) Young Agripreneurs Program	13,500,000	8,000,000.00	(40.74%)	8	3	(62.50%)
3) Survival and Recovery Program	156,000,000	97,000,000.00	(37.82%)	8	4	(50.00%)
4) Various ACPC Credit Programs a/	550,000,000	1,371,000,000.00	149.27%	1	1	0.00%
Total	1,526,000,000	1,987,500,000	30.24%	28	18	(35.71%)

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 – July 2023 vs Period January – July 2024)**

ACPC Credit Programs	Amount of Loan Releases (P)		Percentage Increase/ Decrease	No. of Borrowers		Percentage Increase/ Decrease
	July 2023	July 2024		July 2023	July 2024	
1) Agri-Negosyo Program	827,494,935	707,092,441	(14.55%)	6,892	5,970	(13.38%)
2) Young Agripreneurs Program	18,261,700	9,450,000	(48.25%)	77	38	(50.65%)
3) Survival and Recovery Program	74,989,253	36,980,800	(50.69%)	5,210	1,542	(70.40%)
5) BuyANihan Program	100,000,000	a/		1	a/	
5) ALERT-ARBOs Program	45,049,550	106,332,684	136.03%	15	49	226.67%
6) Sikat Saka Program	683,365,000	133,020,000	(80.53%)	4,705	935	
Total	1,749,160,437	992,875,925	(43.24%)	16,900	8,534	(49.50%)

a/ No releases yet for this period

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

ACPC Credit Programs	Amount of Loan Releases (P)		Percentage Increase/ Decrease	No. of Borrowers		Percentage Increase/ Decrease
	June 2024	July 2024		June 2024	July 2024	
1) Agri-Negosyo Program	70,332,999	87,517,300	24.43%	459	707	54.03%
2) Young Agripreneurs Program a/	-	-	-	-	-	-
3) Survival and Recovery Program	150,000	70,000	(53.33%)	6	4	(33.33%)
4) BuyANihan Program a/	-	-	-	-	-	-
5) ALERT-ARBOs Program	15,458,984	27,823,700	79.98%	6	14	133.33%
6) Sikat Saka Program	250,000	b/	-	3	b/	
Total	86,191,983	115,411,000	33.90%	474	725	51.04%

a/ No releases yet for this period

b/ Awaiting report for the Sikat Saka Program.

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

ACPC Credit Program	Total Allocation under GAA 2024	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		
Agri-Negosyo Program	2,750,000,000	511,500,000	45,238,500	513	48,110,000	18	93,348,500	531	3.39%	18.60%
Young Agripreneurs Program		8,000,000	2,000,000	10			2,000,000	10	0.07%	0.29%
Survival and Recovery Program		97,000,000					-	-	0.00%	3.53%
Various ACPC Credit Programs		1,371,000,000								49.85%
Total	2,750,000,000	1,987,500,000	47,238,500	523	48,110,000	18	95,348,500	541	3.47%	72.27%

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 July 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	1,280,836,254	13,361	269,272,720	84	1,550,108,974	13,445	56.37%	78.24%
BuyANiIhan 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		295,476,598					-	-	0.00%	10.74%
Total	2,750,000,000	2,750,000,000	1,440,332,054	20,623	270,252,720	86	1,710,584,774	20,709	62.20%	100.00%

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

**Utilization Rate = **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 - July 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	443,949,903	56.98%	5,046	59.72%	175,851,434	82.26%	66	77.65%	619,801,337	62.42%	5,112	59.90%
CAR	19,975,500	2.56%	228	2.70%	12,780,000	5.98%	3	3.53%	32,755,500	3.30%	231	2.71%
Region I	35,715,000	4.58%	1,159	13.72%	4,024,934	1.88%	3	3.53%	39,739,934	4.00%	1,162	13.62%
Region II	92,245,400	11.84%	1,149	13.60%	33,142,000	15.50%	16	18.82%	125,387,400	12.63%	1,165	13.65%
Region III	192,573,567	24.72%	1,313	15.54%	63,524,600	29.72%	32	37.65%	256,098,167	25.79%	1,345	15.76%
Region IV - A	65,000,436	8.34%	645	7.63%	8,664,900	4.05%	4	4.71%	73,665,336	7.42%	649	7.60%
Region IV - B	36,765,000	4.72%	540	6.39%	22,000,000	10.29%	4	4.71%	58,765,000	5.92%	544	6.37%
Region V	1,675,000	0.21%	12	0.14%	31,715,000	14.84%	4	4.71%	33,390,000	3.36%	16	0.19%
Visayas	204,008,818	26.18%	2,043	24.18%	23,761,250	11.12%	9	10.59%	227,770,068	22.94%	2,052	24.04%
Region VI	73,764,000	9.47%	693	8.20%	14,833,250	6.94%	5	5.88%	88,597,250	8.92%	698	8.18%
Region VII	101,756,915	13.06%	1,024	12.12%	2,910,000	1.36%	2	2.35%	104,666,915	10.54%	1,026	12.02%
Region VIII	28,487,903	3.66%	326	3.86%	6,018,000	2.82%	2	2.35%	34,505,903	3.48%	328	3.84%
Mindanao	131,152,800	16.83%	1,360	16.10%	14,151,720	6.62%	10	11.76%	145,304,520	14.63%	1,370	16.05%
Region IX	12,924,900	1.66%	112	1.33%	800,000	0.37%	1	1.18%	13,724,900	1.38%	113	1.32%
Region X	23,768,000	3.05%	285	3.37%	2,851,720	1.33%	4	4.71%	26,619,720	2.68%	289	3.39%
Region XI	10,855,900	1.39%	109	1.29%	a/	0.00%	a/	0.00%	10,855,900	1.09%	109	1.28%
Region XII	32,400,000	4.16%	224	2.65%	a/	0.00%	a/	0.00%	32,400,000	3.26%	224	2.62%
Region XIII	39,864,000	5.12%	517	6.12%	10,500,000	4.91%	5	5.88%	50,364,000	5.07%	522	6.12%
BARMM	11,340,000	1.46%	113	1.34%	a/	0.00%	a/	0.00%	11,340,000	1.14%	113	1.32%
Total	779,111,521	100%	8,449	100%	213,764,404	100%	85	100%	992,875,925	100%	8,534	100%

a/ No releases yet as of July 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 – July 2024)**

Type of Commodity Financed	Small Farmer and Fisherfolk (SFF)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Crop Production	497,075,930.00	63.80%	5,968	70.64%
- Palay	280,796,012.00	36.04%	3,624	42.89%
- Corn	70,978,100.00	9.11%	1,016	12.03%
- Coconut	3,279,300.00	0.42%	61	0.72%
- Sugarcane	41,928,000.00	5.38%	260	3.08%
- Banana	27,516,900.00	3.53%	320	3.79%
- Onion	6,717,000.00	0.86%	55	0.65%
- High-Value Crops and other crops	65,860,618.00	8.45%	632	7.48%
2.) Livestock Production	160,854,592.00	20.65%	1,273	15.07%
- Swine	108,140,253.00	13.88%	759	8.98%
- Cattle	40,287,185.00	5.17%	361	4.27%
- Carabao	3,278,000.00	0.42%	52	0.62%
- Goat	8,899,154.00	1.14%	100	1.18%
- Rabbit	250,000.00	0.03%	1	0.01%
3.) Poultry Production	21,636,705.00	2.78%	168	1.99%
- Chicken	18,396,705.00	2.36%	151	1.79%
- Duck	2,390,000.00	0.31%	14	0.17%
- Quail	850,000.00	0.11%	3	0.04%
4.) Fisheries Production	87,816,794.00	11.27%	845	10.00%
- Aquaculture	29,270,800.00	3.76%	230	2.72%
- Fish Capture	57,915,994.00	7.43%	608	7.20%
- Mariculture	630,000.00	0.08%	7	0.08%
5.) Acquisition of Equipment/Machinery	5,200,000.00	0.67%	126	1.49%
6.) Agricultural Marketing	6,027,500.00	0.77%	68	0.80%
7.) Agro-Processing and Value-Adding	500,000.00	0.06%	1	0.01%
Total	779,111,521.00	100.00%	8,449.00	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 - July 2024)**

Type of Commodity Financed	Micro and Small Enterprise (MSE)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Members	% Share
1.) Production	110,982,320.00	51.92%	42.00	49.41%
- Crops	95,512,320.00	44.68%	28.00	32.94%
- Livestock	6,160,000.00	2.88%	4.00	4.71%
- Poultry	8,750,000.00	4.09%	4.00	4.71%
- Fisheries	560,000.00	0.26%	6.00	7.06%
2.) Acquisition of Equipment and Machinery	37,348,150.00	17.47%	15.00	17.65%
3.) Agricultural Marketing	21,250,000.00	9.94%	8.00	9.41%
4.) Agro-Processing and Value-Adding	a/	0.00%	a/	0.00%
5.) Others	44,183,934.00	20.67%	20.00	23.53%
Total	213,764,404.00	100%	85.00	100%

a/ No releases yet as of July 2024.

**Table 8. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduits (PLCs)
(For the Period January - July 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	33	33.33%	315,722,965	40.52%	3,161	37.41%	101,400,000	47.44%	32	37.65%	417,122,965	42.01%	3,193	37.42%
1. Rural Bank	23	23.23%	186,007,500	23.87%	1,628	19.27%	54,010,000	25.27%	18	21.18%	240,017,500	24.17%	1646	19.29%
2. Cooperative Bank	10	10.10%	129,715,465	16.65%	1,533	18.14%	47,390,000	22.17%	14	16.47%	177,105,465	17.84%	1547	18.13%
B. Government Financial Institution	2	2.02%	133,020,000	17.07%	935	11.07%	110,402,684	51.65%	50	58.82%	243,422,684	24.52%	985	11.54%
C. Cooperative	62	62.63%	320,168,556	41.09%	3,985	47.17%	1,961,720	0.92%	3	3.53%	322,130,276	32.44%	3988	46.73%
D. NGO/MFI	1	1.01%	5,200,000	0.67%	260	3.08%	a/	0.00%	a/	0.00%	5,200,000	0.52%	260	3.05%
E. Farmers/Irrigators' Association/Organization	1	1.01%	5,000,000	0.64%	108	1.28%	a/	0.00%	a/	0.00%	5,000,000	0.50%	108	1.27%
Total	99	100%	779,111,521	100%	8,449	100%	213,764,404	100%	85	100%	992,875,925	100%	8,534	100%

a/ No releases yet as of July 2024.