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17 February 2025

MEMORANDUM

FOR : **Atty. ASIS G. PEREZ**
Undersecretary for Policy, Planning, and Regulations

: **AGNES CATHERINE T. MIRANDA, CESO III**
Undersecretary for Attached Agencies and Corporations

Engr. ROGER V. NAVARRO
Undersecretary for Operations and Agri-Fisheries Mechanization
Undersecretary for Rural Credit

FROM : **THE OIC-EXECUTIVE DIRECTOR**
Agricultural Credit Policy Council

SUBJECT : **ACPC FY 2024 ACCOMPLISHMENT REPORT**

Relative to the request for inputs to the DA 2024 Narrative Accomplishment Report, we are pleased to submit the attached accomplishments report of the Agricultural Credit Policy Council for the period January to December 2024, particularly under the Department's Key Objective 1: Boost local production and raise the farmers and fisherfolk's income.

For any clarifications, your staff may reach out to Ms. Jenny T. Aspilan or Ms. Judy-ann A. Pascua of the Policy and Planning Division through email address policy@acpc.gov.ph.

Thank you.

ACPC 2024 Accomplishment Report

Making available and accessible financial mechanisms that encourage investments and minimize risks is among DA's strategy in achieving food security and developing the agriculture and fisheries sector as a profitable industry. In line with this, ACPC continues to implement programs, activities and projects to promote sustained access to small farmers and fisherfolks (SFF), and agrifishery- based micro and small enterprises (MSEs) and farmers and fisherfolks organizations (FFOs) to affordable financial services. Below are the ACPCs key accomplishments from January to December 2024.

1. Facilitation and Oversight of the Agro-Industry Modernization Credit and Financing Program (AMCFP)

The ACPC, thru its partner lending conduits (PLCs), currently facilitates and administers six (6) credit programs for the agriculture and fisheries sector, namely: a) AgriNegosyo (ANYO) for agri-fishery production and business loans of smallholder farmers and fishers (SFF) and agri-based micro and small entrepreneurs (MSEs); b) Survival and Recovery (SURE), an interest-free loans for calamity-affected SFFs; c) Young Agripreneurs (KAYA), capital loans for agricultural projects of the youth of aged 18 to 30 years old; and d) ALERT ARBO, loans for agrarian reform beneficiary organizations (ARBOs). Key features of these loaning programs are shown in Annex A.

1.1. Amount of loans granted to SFF/MSE/ARBO-borrowers. From January to December of 2024, loans granted under ACPC's credit programs totaled Php 2,013 million. This was released by one (1) government banks and 160 PLCs comprising 33 rural banks, 17 cooperative banks, 105 cooperatives, 4 NGO MFIs and 1 Farmers/Irrigators' Association/Organization.

Table 1. Amount of Loans Granted by Credit Program, January to December 2024

Programs	No. of PLCs/ Partner GBs (1)(2)	Loan Granted for Jan-Dec 2024 (PM)			No. of Borrowers for Jan-Dec 2024		
		Targets	Accomplish ments	Accomplish ment Rate	Targets	Accomplish ments	Accomplish ment Rates
ANYO	127	1,862.25	1,565.40	84.06%	11,960	12,957	108.34%
KAYA	17	123.31	14.12	11.45%	393	52	13.23%
SURE	16	646.76	147.33	22.78%	20,594	5,955	28.92%
ALERT ARBOs	1	414	285.81	69.04%	238	101	42.44%
Total	161	3,046.31	2,012.66	66.07%	33,185	19,065	57.45%

(1) Number of unique PLCs/Government Banks (GBs). A single PLC /GB may implement more than one (1) credit program.

(2) ALERT ARBO is implemented in partnership with GBs.

Overall, the total loan target for borrowing SFFs, MSEs, and ARBOs was 66.07%. However, at the program level, only the ANYO program nearly met its target, while the SURE, KAYA, and ALERT ARBO programs fell short. To enhance target borrowers' access to these credit programs, the ACPC will take, among others, the following steps: (i) streamline program processes to improve efficiency and simplify procedures; (ii) strengthen coordination with other DA operating units, particularly regional offices, as well as government agencies such as the Cooperative Development Authority (CDA), Government Banks, and Local Government Units (LGUs); and (iii) intensify awareness and information campaigns to ensure SFFs, MSEs, and ARBOs are well-informed about available ACPC credit programs and can access the capital they need.

1.2. *Number of borrowers.* A total of 19,065 consisting of 18,852 SFF, 112 MSE and 101 ARBOs benefited from the ACPC credit programs during the period, achieving 57% of the overall target. Only ANYO Program was able to achieve its target.

1.3. *Amount of credit fund collected and outstanding loans.* Over the period, Php 1,047.43 million of the Php 1,156.74 million in matured loans was successfully collected. Among the ongoing programs, the ANYO and KAYA programs successfully collected all of its matured loans. However, the SURE program struggled in the collection of its matured loans, making it the only ongoing program that did not meet its collection target. It is important to note that the SURE provides loans to SFFs whose livelihoods have been affected by calamities and disasters.

By the end of the year, the total outstanding loans across all programs reached Php 14,612.72 million, with Php 9,710.22 million attributed to ongoing programs and Php 4,902.50 million to completed programs. Among the ongoing programs, ANYO and SURE account for the largest share of outstanding loans, making up 63% of the total.

1.4. *Repayment rate.* The overall repayment rate of ongoing and completed programs stands at 91% based on the total matured loan amount of Php 1,157 million. The ongoing programs, with a total matured loan amount of Php 823 million, have a repayment rate of 92%, with both ANYO and KAYA achieving a 100% repayment rate.

1.5. The ALERT ARBOs had a total of Php 300 million disbursed for their project fund in 2024. According to the reports provided by Landbank of the Philippines (LBP) as of December 31, 2024, the program achieved a 93.40% repayment rate. The total outstanding loan balance under this program stands at Php 178.43 million, with a past-due amount of Php 20.05 million, representing 11.24% of the total outstanding loan balance. On the other hand, the completed programs have a repayment rate of 86% based on a total matured loan amount of Php 333 million.

Table 3. Credit Fund Recoveries and Outstanding Loans for On-going and Completed Programs in 2024

ACPC Credit Programs	Loans matured/ fallen due in 2024 (PM)	Loans repaid/ collected in 2024 (PM)	Loans outstanding (LO) at end of 2024 (PM)	Current LO (PM)	Past due LO (PM)	Annual Fund Recovery Rate (Repayment rate)	% of Unliquidate d Fund/Past due rate
	a	b	c	d	e	%, (b)/(a)	%, (e)/ (c)
Ongoing Programs	823.14	760.66	9,710.22	9,639.18	71.04	92%	1%
ANYO	655.57	655.59	5,628.39	5,628.39	-	100%	0%
SURE	158.94	96.44	3,552.05	3,481.01	71.04	61%	2%
KAYA	8.63	8.63	229.78	229.78	-	100%	0%
BuyAni- han	-	-	500	500		-	0%
ALERT ARBOs	-	-	300	300		-	0%
Completed Programs (1)	333.6	286.77	4,902.50	4,455.70	446.8	86%	9%
Overall/ Total	1,156.74	1,047.43	14,612.72	14,094.88	517.84	91%	4%

(1) Completed Programs includes SURE Covid-19, AFFP-CBAP, AFMP, AFMP-BOHOL, CALP, CAP, CBAP, CLEA, CFI-CCEP, DMLDP, FSP, ICB MFP BOHOL, MCRED, MLEA/AFME, RCEF, PLEA, RPC, RHBf -LBP , AFFP-LBP, AFFP-PCF, Agri-Business Devt Project - NABCOR, TPPS - NFC, TOBACCO PROG. - NTA, AMCFP Programs with QuedanCor, SIKAT SAKA - LBP (With Guarantee Scheme), APCP, and USM - LBP (With Guarantee Scheme/Dep. Hold Out)

1.6. Past Due Rate. The overall past-due rate was 4%, representing Php 518 million past-due loans out of a total outstanding loan amount of Php 14,613 million. This was mainly attributed to the completed programs, which had a past-due rate of 9%. In contrast, the ongoing programs had a much lower past-due rate of 1%, with the SURE program contributing a past-due rate of 2%.

2. Capacity- building for SFF and farmer and fisherfolk organizations (FFOs)

The ACPC Capacity Building Program aims to expand the reach of ACPC credit programs by increasing the participation of eligible financial institutions as PLCs and trainers, and the number of farmers, fishers, and SMEs accessing loans for their agri-fishery projects. Moreover, PLCs and borrowers with good loan repayment performance will be nurtured until they are ready to be mainstreamed into the regular banking system. The ACPC utilizes a network of capacity building providers, including academic institutions, the Agricultural Training Institute (ATI), qualified PLCs trained as trainers, and other development institutions, to reach target beneficiaries.

A total of 350 training activities were conducted in 2024 for 316 Farmers and Fisherfolk Organizations (FFOs), involving 10,027 participants. These trainings were delivered through ACPC, by Training of Trainers (TOT) graduates, and under the ACPC-BSP-BDO "Kita Mo Na!" program and in collaboration with the DA Field Offices in Regions I, III, IV-A, CAR, VI, VII, VIII, IX, X, XI, XII, and CARAGA, 749 SFF were trained on financial literacy

For FY 2024, 327 training activities were conducted for 316 FFOs participated by 9,278 participants. Training courses were conducted to (i) strengthen financial institutions with the potential to become PLCs, equipping them to meet the necessary eligibility criteria; (ii) enhance the operational efficiency of existing PLCs; (iii) improve the financial literacy of SFF borrowers and their organizations; and (iv) train PLCs as trainers, enabling them to serve as effective capacity-building partners. These trainings were conducted either by the ACPC or by its PLC-training partners.

The majority of these training activities focused on Financial Literacy and Credit Worthiness, educating individual beneficiaries on proper financial management, the importance of savings, budgeting, and credit management. Meanwhile, beneficiary organizations participated in Strategic Planning workshops designed to help them set targets and formulate development plans for the coming years.

As a result of the training conducted, (i) 1,287 associate farmer- and fisher-members of nine (9) PLC-cooperatives transitioned to regular membership after fully paying the required amount of share capital; (ii) loan payments amounting to PhP 23.9 million were successfully collected, including past due loans, leading to a reduction in outstanding delinquencies; (iii) borrowers and PLCs reached agreements on structured payment plans for past due loans; (iv) savings and capital build-up reached PhP 28.8 million; (v) six (6) cooperatives in the uplands of Southern Mindanao started lending services, while two (2) others in the same area secured working capital loans from the ACPC credit program; and (vi) two (2) cooperatives, after being provided with capacity building interventions, were assessed and found capable of becoming ACPC credit program PLCs.

Table 4: Training Provided

Training Provider	No. of sessions conducted	No. of Individual participants	No. of FFO
ACPC	156	3,448	145
ToT graduates of ACPC	171	5830	171
ACPC-BSP-BDO Kita Mo Na!	23	749	
Overall Total	350	10,027	316

3. Policy research: The following are the ongoing research studies of the ACPC:

- a. Project ASCEnD**, action-research on agricultural value chain financing with the purpose of promoting agricultural value chain financing by non-bank financing institutions for small farmers and fishers (SFFs) and encourage SFFs to take on activities that add value to their commodity and actively participate and link with other players in the chain. The project is being implemented in Mindanao for cacao and abaca, with partners Kennemer Food International, as institutional buyer, and Agronomika Finance Corporation (AFC), as lending conduit; and in Camarines Sur for rice, with partner Oragon Farmers Agriculture Cooperative (OFAC) as buyer and financing institution.

The Project ASCEnD for Cacao and Abaca. As of December 2024, a total of 20,174 small cacao and abaca farmers tilling 29,002 hectares were provided with Php 76,005,242.00 in loans. Cacao has the highest number of participating small farmers at 19,542 tilling 28,002 hectares. On the other hand, Abaca financing supported 605 clients, covering 170 hectares with a loan amount of Php 5,414,000. The combined category of Abaca and Cacao, though smaller in scale, benefited 27 clients, financing 25 hectares with a total loan amount of Php 286,000.

While the cacao and abaca crops have not yet reached maturity, some participating small farmers have already begun repaying their loans. Total loan payment collected amounted to Php 20,889,199.80 million. These paying small farmers sourced their payments from cash crops integrated with cacao and abaca such as banana and legumes, and from other income sources.

Training on pruning and grafting, pest management and proper planting were provided to cacao and abaca farmers by the Kennemer Foods International Inc., and concerned LGUs.

The AFC has adjusted its financing modality to better accommodate the needs and experiences of participating small farmers. Initially, the program required a minimum farm size of one hectare, with a capital requirement of Php 150,000 per hectare. Loans were disbursed partly in cash (for labor costs) and partly in-kind (seedlings, implements, and fertilizers) based on the farm plan. However, many farmers expressed concerns about their capacity to repay large loans, the challenges of maintaining a full hectare while needing to earn (cacao and abaca are long gestating crops), and their ability to produce their own seedlings (this is part of the project, where farmers will establish their own nursery as source of seedling replacement and/or expansion). To address these issues, the AFC introduced a microfinancing scheme that allows small farmers to start with just 150 seedlings (instead of the standard 800 seedlings per hectare). This reduces the initial capital requirement and maintenance effort, making participation more manageable. Additionally, this approach supports women farmers who are interested in joining the project.

Project ASCEnD for Rice. As of the end of 2024, the project is supporting 33 block farms, covering 477.5 hectares, and benefitted 279 farmers through capital (loan), processing (milling), and market provision.

As of December 2024, a total of Php 44.8 million was released to OFAC, including Php 22.8 million for rice processing working capital, Php 10 million for rice production lending, Php 10 million working capital for marketing during the COVID-19 pandemic, and Php 2 million for facility rehabilitation (typhoon-caused damage to storing and milling facility).

The OFAC extends logistical support to participating farmers, particularly in transporting their harvest to the OFAC rice mill facility. Farmers have the option of either having their produce picked up at designated collection points by the OFAC or receiving a monetary incentive for delivering their harvest directly to the facility. Additionally, OFAC purchases farmers' harvest at a price higher than the prevailing market rate, ensuring better returns for their produce.

To initiate capacity-building efforts for OFAC, a Training Needs Analysis (TNA) was conducted to assess areas requiring improvement. The assessment identified, among others, internal control and financial literacy as key focus areas. In response, 25 OFAC officers participated in an Internal Control Training in September to enhance financial and operational management. By October, 60 farmer-members and cooperative officers attended two batches of Financial Literacy Training, which helped equip the cooperative with the necessary skills to launch its own Savings and Loans Program, providing members with better financial management tools.

- b. 2022 Small Farmer and Fisherfolk Indebtedness Survey (SFFIS).** In 2024, the report was finalized, and the results were disseminated through various channels: (i) Bangko Sentral ng Pilipinas Research Academy's (BRAC) Research Huddle Public Seminar Series, (ii) two (2) Public Information-Dissemination Webinars, (iii) Estado sa Paghiram ng mga Magsasaka at Mangingisda ACPC Facebook Livestream, which reached 1,600 viewers.

Significant findings emerged regarding the incidence, nature, and extent of borrowing among small farmers and fisherfolk:

- In 2021-2022, 40% of Small Farmer and Fisherfolk (SFF) respondents were borrowers, with 60% being farmers and 40% fishers. Borrowing declined by 24% from 2016-2017, largely due to the impact of COVID-19. Despite this decline, 63% of borrowers still accessed formal credit, primarily from non-banking institutions like cooperatives and microfinance organizations. Family and friends were the most common informal lenders, and informal loans had higher interest rates (43%) compared to formal loans (28%).
- SFFs' financial account ownership varied, with non-agricultural insurance being the most common. E-money usage was low due to limited access to technology and infrastructure. A significant portion (68%) of respondents

did not have savings accounts, often due to insufficient income or lack of knowledge. Only 25% of respondents used formal credit, showing that many SFFs remain unbanked.

- Most borrowers were older (average age 50), with borrowing decisions influenced by factors like proximity, interest rates, and fast transactions. Loans were primarily used to improve agricultural or fishing operations. Around 43% of loans were repaid, though some loans became overdue due to low income or challenges like the pandemic.
- Loan demand for SFFs in 2021-2022 was estimated to range between P92 billion and P340 billion. Projections for 2024-2028 suggest that loan demand may rise to P115 billion to P423 billion, with potential credit surpluses or deficits depending on loan supply.

c. ***Countryside Bank Survey (CBS)*** is an annual research project of ACPC and the BRAC that aims to generate data, analyze trends, and identify current and emerging policy issues and imperatives on bank behavior towards lending to the agriculture sector using bank branch-level data.

- In 2022, the share of agricultural loans increased slightly to 18.1% from 17.6% in 2021, likely due to the implementation of Republic Act No. 11901. The rise was driven by loans for seeds, fertilizers, livestock, farm equipment, sustainable projects, and digitalization in agriculture. The demand for agricultural loans varied, with RCBs and GBs showing stronger support for small agricultural borrowers. RCBs continued to lead in agricultural lending, while UKBs focused more on large-scale and non-agricultural borrowers, and TBs primarily served non-agricultural borrowers. Regionally, UKBs had more agricultural borrowers in Luzon, RCBs followed a similar trend but had fewer in NCR, TBs had more in Mindanao, and GBs had a balanced distribution, with slightly more borrowers in Mindanao.
- The total value of agricultural loans grew by 36.7% in 2022 due to increased demand and marketing efforts. Interest rates on agricultural loans ranged from 12% to 18%, higher than non-agricultural loans (7.5% to 16%). NCR RCBs had the highest agricultural loan rates (16% to 21%), while UKBs and GBs had the lowest (3.3% to 7.2%). The overall loan repayment rate stood at 67%, with GBs reporting a higher rate of 70%. The past-due ratio for agricultural loans declined from 10.8% in 2021 to 9.4% in 2022, while non-performing loan (NPL) ratios slightly dropped from 7.3% to 7.2%. Banks exhibited strong financial performance, with increased operating income, controlled expenses, and overall profitability growth, showing resilience despite economic uncertainties.
- While interest income from non-agricultural loans remained stable, UKBs and GBs showed moderate growth in agricultural lending despite pandemic-related challenges. Most banks still required traditional loan

securities, with real estate mortgages being the most accepted, while alternative securities included post-dated checks and credit guarantees. To encourage agricultural lending, banks highlighted the need for credit guarantees, borrower information, and agricultural insurance. However, lending to the agricultural sector remains challenging due to risks such as natural disasters, uncertain harvests, low farmer income, and an aging population, further exacerbated by the pandemic's effects.

- Looking ahead, banks remain optimistic about agricultural lending. RCBs anticipate a 9% increase in loan volume, GBs expect over 5%, UKBs project less than 4%, and TBs foresee nearly 9% growth. Banks predict improved loan volumes and quality, contributing to sustained profitability and growth in the sector.

The results of the CBS 2022 were disseminated through a series of public information campaigns (PIC). The PIC commenced in the National Capital Region, followed by regional clusters in Naga City (South Luzon), Cabanatuan City, Nueva Ecija (North Luzon), Dumaguete City (Visayas), and Davao City (Mindanao).

For the CBS 2023, BRAC and ACPC conducted three (3) workshops focused on refining the survey design and improving the questionnaire. These enhancements are based on the lessons learned from the CBS 2022.

- d. The ***Development of a Credit Scoring Model for Farmers and Fisherfolk*** aims to create an automated credit assessment tool tailored for farmers and fisherfolk. This initiative addresses critical challenges such as limited collateral and thin credit histories among these borrowers, as well as the constraints faced by lending institutions in conducting thorough credit evaluations. By promoting risk-based lending over traditional collateral-based loan approvals, the project seeks to enhance financial access for the agricultural sector.

The research design and Terms of Reference (TORs) for the necessary expertise have been approved. Specialists in the field have been engaged, facilitating a Discovery Phase workshop to analyze existing credit-related processes, systems, and workflows within ACPC and the PLCs. This phase also identified key requirements and areas of alignment essential for developing the Credit Scoring Model.

4. **Credit Programs Information Dissemination.** Sixty-Five (65) ACPC credit program orientations attended by 3,080 individuals were conducted through a combination of virtual - including Zoom and Facebook Livestream - and in-person sessions. Information dissemination efforts were carried out through various channels, including the ACPC AgriCREDITalk episodes streamed live on Facebook, Kita Mo NA rollouts, information caravans, radio interviews, and webinars and virtual conferences. These initiatives were organized in collaboration with institutions and committees such as the Philippines Partnership for Sustainable

Agriculture (PPSA), DA-RFOs, DA-Agribusiness and Marketing Assistance Service (AMAS), the multi-sectoral Technical Working Group (TWG) for Mango-Calamansi and Coffee-Cacao, the Department of Agrarian Reform (DAR), and the DA-Agricultural Training Institute (ATI).

Annex A

DESCRIPTION OF ACPC CREDIT PROGRAMS

Program	Brief Description	Target Borrowers	Loanable Amount	Finance Charges		Loan Term	Implementing Financial Institution
				Interest	Service Fee		
Agri Negosyo Program	A loan facility to finance capital requirements of individual small farmers and fisherfolk (SFF), farmer and fisherfolk organizations/as sociations, and micro and small enterprises (MSEs) that are engaged in agriculture and fishery projects	Individual small farmers and fisherfolk	Up to PhP 300,000	2%p.a.	up to 3.5% per transaction	Payable based on cash flow of project but not to exceed 5 years	Partner Lending Conduits
		<ul style="list-style-type: none"> ■ Micro and Small enterprises ■ Farmers and fisherfolk cooperatives and associations 	Up to Php15 million	2%p.a.	up to 3.5% p.a.		

Program	Brief Description	Target Borrowers	Loanable Amount	Finance Charges		Loan Term	Implementing Financial Institution
				Interest	Service Fee		
Young Agripreneurs Program	A loan facility to finance the working capital and/or fixed asset acquisition requirement of start-up or existing agri-based projects of young entrepreneurs and agri-fishery graduate	Agri-fishery entrepreneurs who are 18 to 30 years old. Must be graduates of either formal or non-formal schooling	Up to PhP500,000	0%	up to 3.5% per transaction	Payable based on cash flow of project but not to exceed 5 years	Partner Lending Conduits
Survival and Recovery (SURE) Program	A loan facility to finance the rehabilitation of agricultural and livelihood activities of farmers and fishers in areas "Under State of Calamity" as determined by the DA and/or LGUs	SFF whose livelihood are affected by the calamity	Up to PhP25,000.00 per borrower	0%	up to 3% per transaction	Up to 3 years	Partner Lending Conduits

Program	Brief Description	Target Borrowers	Loanable Amount	Finance Charges		Loan Term	Implementing Financial Institution
				Interest	Service Fee		
Accessible Loan for Empowered, Resilient and Transformed Agrarian Reform Beneficiary Organizations (ALERT ARBOs) Program	Provides agriculture and fisheries production and enterprises credit, capacity-building, livelihood projects, and other support services to newly organized and existing agrarian reform beneficiaries (ARBs) and ARB organizations (ARBOs)	<ul style="list-style-type: none"> ■ ARBOs composed of farmers' cooperatives, farmers' associations and people's organizations with ARB or ARB household members ■ Sub-borrowers: ARBs, ARB Household Members 	Short Term Loan Line (STLL), Term Loan (TL), and Short Term Loan (STL) Working Capital for On-lending: <ul style="list-style-type: none"> ■ For existing borrowers – based on actual credit requirements of members-borrowers but not to exceed 90% of the total project/production cost ■ For new borrowers – Based on actual credit 	<ul style="list-style-type: none"> ■ 5% p.a. for both STLL and TL ■ Pass-on rate to end-borrowers - Maximum of 10% p.a., inclusive of other charges 	0%	Working Capital Used for On-Lending to Individual ARB Members and ARB Household Members: <ul style="list-style-type: none"> ■ STL and STLL – up to a maximum of 360 days promissory note ■ TL – up to 10 years, payable upon the maturity of Promissory Notes (PNs) per batch to be amortized monthly, quarterly, semi-annually, or annually ARBO-managed	LBP

Program	Brief Description	Target Borrowers	Loanable Amount	Finance Charges		Loan Term	Implementing Financial Institution
				Interest	Service Fee		
			<p>requirements of member-borrowers but not to exceed 90% of the total project/production cost, provided the total amount of loan/line shall not exceed P15 million</p> <p>STLL, TL, and STL for ARBO-managed projects:</p> <ul style="list-style-type: none"> ■ Up to 90% of the total project/production cost but 			<p>Projects:</p> <ul style="list-style-type: none"> ■ STLL and STL – up to 360 days promissory note, based on crop cycle or project cash flow ■ TL – up to 10 years based on crop cycle or project cash flow, payable monthly, quarterly, semi-annually, or annually ■ TL for fixed asset acquisition – up to 10 years, based on project cash flow or economic useful life of 	

Program	Brief Description	Target Borrowers	Loanable Amount	Finance Charges		Loan Term	Implementing Financial Institution
				Interest	Service Fee		
			not to exceed P15 million for new borrowers, or at such amount as may be approved by the NPMC. The remaining 10% shall serve as the borrower's equity in the form of labor, cash, and/or capital outlay, etc			the fixed assets, payable monthly, quarterly, semi-annually, or annually.	

Annex B

Key Topic and Modules in Trainings Provided

Training key topic/module	No. of sessions conducted	No. of Individual participants	No. of FFO
Training Provided by the ACPC Under the ACPC Capacity Building Program			
Adult Learning Principles	1	25	1
Audit	6	139	7
Simple Bookkeeping and Recording	2	50	3
Business Plan Preparation	15	15	0
Business Planning Workshop	3	69	1
Credit Management	8	164	9
Credit Worthiness	2	45	2
Financial Literacy Training	47	1,702	40
Internal Control	11	203	12
Orientations	1	20	1
Project Identification Planning & Packaging	2	31	2
Strategic Planning	16	264	21
Farm Plan and Budgeting	2	46	1
Cooperative Governance and Management	2	40	2
Resource Generation and Mobilization	3	60	3
Effective Sales and Marketing	1	20	1
Farm Recording	1	20	1
Enterprise & Organizational Policies, Systems and Procedures	2	44	3
Business Model Canvas	1	26	0
Entrepreneurial Mindset	0	0	0

Training key topic/module	No. of sessions conducted	No. of Individual participants	No. of FFO
Loan Delinquency Control and Management	8	143	13
Digital Marketing	0	0	0
Basic Accounting for Non Accountants	1	20	1
Loan Policy Formulation	1	20	1
Basic Registration for Simple Bookkeeping	3	69	3
Coaching and Mentoring Activities	17	213	17
Sub-total	156	3,448	145
Training Provided by the PLC-Training Partners (Graduates of Training of Trainers) Under the ACPC Capacity Building Program			
Simple Bookkeeping and Recording	12	303	12
Financial Literacy Training	86	2992	86
Creditworthiness Training	57	1795	57
Farm Recording and Simple Bookkeeping	5	265	5
Effective Sales and Marketing Techniques	5	265	5
Entrepreneurial Mindset	3	90	3
Digital Marketing	3	120	3
Sub-total	171	5830	171
Training Provided Under the ACPC-BSP-BDO Kita Mo Na!			
Kita Mo na! Financial Education Training	23	749	
Overall Total	350	10,027	316