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SEPTEMBER 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 - September 2023**, as monitored by the ACPC Program Monitoring Division.

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

A. By Program

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

The DA-ACPC transferred P2.22 billion credit funds from the 2023 General Appropriations Act (GAA) to 37 partner lending conduits (PLCs) from January to September 2023. These PLCs include the Development Bank of the Philippines (DBP), rural banks, cooperative banks, thrift banks, cooperatives, non-government organizations/microfinance institutions (NGOs/MFIs), farmers'/irrigators' associations, and corporations.

Of the P2.2 billion transferred funds, nearly three-fourths (P1.6 billion) were utilized for the implementation of Agri Negosyo, Young Agripreneurs, and SURE programs, while P600 million was transferred to DBP for implementation of the BuyANIHAN Program as well as other ACPC credit programs. However, this amount is still to be disbursed by DBP (Table 1).

Twenty-four PLCs managed to release P454.6 million worth of loans during this period. All the 24 PLCs released loans under the Agri-Negosyo Program reaching an aggregate amount close to P415 million. Of these 24 PLCs, four released an additional P35.83 million for the SURE Program, and six released an additional P3.9 million for the Young Agripreneurs Program.

Four of the PLCs on the other hand, returned credit funds amounting to more than P20 million.¹ Both Mactan Rural Bank in Cebu, Rural Bank of Medina, and Cooperative Bank of Negros Oriental returned the undisbursed funds transferred by ACPC – P14.7 million, P275 thousand, and P50 thousand, respectively – citing the absence of loan applicants. While Rural Bank of Calbayog City, Inc. returned P5.0 million representing half of the funds transferred by ACPC for the SURE Program since there were not that many calamity-affected borrowers in the area covered by their operations during the period they were required to disburse the funds. All PLCs are given a 90-day period to disburse the loans to farmers, fisherfolk, and micro and small a-fishery enterprise borrowers in their areas.

¹ The returned funds were deposited directly by the PLCs to the Bureau of Treasury Special Account for the Agro-Industry Modernization Credit and Financing Program (AMCFP). The funds shall be transferred to other PLCs also for lending purposes.

Table 1. DA-ACPC Credit Programs Accomplishments and Number of PLCs under GAA 2023													
(For the period January - September 2023)													
Credit Program	Credit Fund Transferred to PLCs		Small Farmer and Fisherfolk (SFF)-Borrowers		Micro and Small Enterprise (MSE)-Borrowers/ARBOs		TOTAL		No. of PLCs with Loan Releases	Undisbursed Funds			
	Amount (P)	No. 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		Amount Returned to ACPC (P)	No. of PLCs	Amount to be Disbursed (P)	No. of PLCs
Agri-Negosyo Program	1,407,100,000	28	301,040,300	3,685	113,771,000	32	414,811,300	3,717	24	14,701,536	1	977,587,164	32
Young Agripreneurs Program	27,400,000	9	3,925,000	13	-	-	3,925,000	13	6	50,000	1	23,425,000	9
SURE Program	186,000,000	8	35,835,000	2,165	-	-	35,835,000	2,165	4	5,275,000	2	144,890,000	10
BuyANiHan Program	50,000,000	1	-	-	-	-	-	-	-	-	-	50,000,000	1
Others a/	550,000,000	1	-	-	-	-	-	-	-	-	-	550,000,000	1
Total	2,220,500,000	b/ 37	340,800,300	5,863	113,771,000	32	454,571,300	5,895	b/ 24	20,026,536	b/ 4	1,745,902,164	b/ 35

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/ Pertains to the unique number of PLCs with loan releases.

A.2. Amount of Loan and Number of Borrowers

The total amount of loan releases made under all ongoing ACPC credit programs regardless of fund source reached P2.2 billion for this period.² Of this, P1.77 billion was availed by 24,704 small farmers and fisherfolk borrowers, while the remaining P457 million went to 115 micro and small enterprise (MSE) borrowers and group borrowers³ (see Table 2).

Over P1 billion of the loans were for the Agri-Negosyo Program, availed by 10,656 borrowers. There are six programs subsumed under the Agri-Negosyo Program.

The Sikat Saka program (for rice and corn) released the second largest total amount at close to P719 million. This went to 4,859 borrowers. The SURE Program follows with loan releases totaling P124 million to 9,173 calamity-affected borrowers. ALERT-ARBOs Program had loan releases of P104 million to 36 ARBO-borrowers. The BuyANiHan program, meanwhile, released 100 million to 1 borrower-organization, i.e., the Nueva Segovia Consortium of Cooperatives (See Table 2).

Table 2. DA-ACPC Credit Programs Accomplishments, by Credit Program and Facility						
(For the Period January - September 30, 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	Amount of Loan Releases (P)	No. of Borrowers
1) Agri-Negosyo Program	904,364,026	10,579	252,030,968	77	1,156,394,994	10,656
<i>Agri-Negosyo (SFF/MSE)</i>	<i>731,853,458</i>	<i>8,833</i>	<i>202,564,968</i>	<i>64</i>	<i>934,418,426</i>	<i>8,897</i>
Agri-Negosyo (SFF/MSE)	731,853,458	8,833	202,564,968	64	934,418,426	8,897
Agri-Negosyo (Swine-R3)	155,326,466	1,458	34,466,000	9	189,792,466	1,467
Through PLCs	155,326,466	1,458	5,300,000	4	160,626,466	1,462
Through DBP	c/		29,166,000	5	29,166,000	5
<i>Agri-Negosyo (OFW)</i>	<i>800,000</i>	<i>3</i>	b/		<i>800,000</i>	<i>3</i>
<i>Agri-Negosyo (Agri-Pinay)</i>	<i>12,550,500</i>	<i>208</i>			<i>12,550,500</i>	<i>208</i>
<i>Agri-Negosyo (Coconut)</i>	<i>3,833,602</i>	<i>77</i>			<i>3,833,602</i>	<i>77</i>
<i>Agri-Negosyo (Onion)</i>	c/		15,000,000	4	15,000,000	4
2) Young Agripreneurs Program	22,461,700	93	475,000	1	22,936,700	94
Young Agripreneurs	18,061,700	71	475,000	1	18,536,700	72
Young Agripreneurs (Out-of-School Youth)	4,400,000	22	b/		4,400,000	22
3) Survival and Recovery Program	124,140,000	9,173			124,140,000	9,173
4) BuyANiHan Program	c/		100,000,000	1	100,000,000	1
5) ALERT-ARBOs Program			104,411,420	36	104,411,420	36
6) Sikat Saka Program			b/		718,774,000	4,859
Total	1,769,739,726	24,704	456,917,388	115	2,226,657,114	24,819

a/ Fund Sources include 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/ Upon data validation, there is an adjustment on the previous report from P12.62 million to P9.12 million.

e/ Beneficiaries are individual members of the MSE/ ARBO borrowers also benefitting from the utilization of the program loan.

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

³ Group borrowers include Agrarian Reform Beneficiary Organizations (ARBOs).

A.3. January-August vis-a-vis January-September 2023 Accomplishments

The total amount of loan releases under all ongoing ACPC credit programs for the period increased by 7% (P156.8 million) compared to the previous period (January-August 2023).

By program, the amount of loan releases under the ALERT ARBOs Program more than doubled (132%) in September compared to the amount of releases over the period January-August due to the intensification of the program's awareness campaign.

The SURE Program follows with a 13% increase in total amount of loan releases by September, which is primarily due to loans to farmers and fisherfolk affected by typhoons. While total amount of loan releases under the Agri-Negosyo Program and the Young Agripreneurs Program grew by 7% and 5%, respectively, from the previous period (Table 3).⁴

Correspondingly, the overall total number of ACPC credit program borrowers went up almost 9% to 24,819 by September i.e., by an additional 2,017. The most notable change was in the ALERT ARBOs Program where the number of ARBO-borrowers went up by 140% at the end of September or an additional 21 ARBO-borrowers. The overall number of borrowers under the Agri-Negosyo Program, on the other hand, expanded by 9% (Table 3).

Table 3. DA-ACPC Credit Programs Accomplishments, by Credit Program and Facility						
(For the Period January - September 30, 2023)						
ACPC Credit Programs	Amount of Loan Releases (P)		Percentage Increase/Decrease	No. of Borrowers		Percentage Increase/Decrease
	Jan to Aug	Jan to Sep		Jan to Aug	Jan to Sep	
1) Agri-Negosyo Program	1,074,206,089	1,156,394,994	7.65%	9,741	10,656	9.39%
<i>Agri-Negosyo (SFF/MSE)</i>	870,440,971	934,418,426	7.35%	8,145	8,897	9.23%
<i>Agri-Negosyo (SFF/MSE)</i>	870,440,971	934,418,426	7.35%	8,145	8,897	9.23%
<i>Agri-Negosyo (Swine-R3)</i>	175,211,516	189,792,466	8.32%	1,340	1,467	9.48%
Through PLCs	146,045,516	160,626,466	9.98%	1,335	1,462	9.51%
Through DBP	29,166,000	29,166,000	0.00%	5	5	0.00%
<i>Agri-Negosyo (OFW)</i>	600,000	800,000	33.33%	2	3	50.00%
<i>Agri-Negosyo (Agri-Pinay) d/</i>	9,120,000	12,550,500	37.62%	173	208	20.23%
<i>Agri-Negosyo (Coconut)</i>	3,833,602	3,833,602	0.00%	77	77	0.00%
<i>Agri-Negosyo (Onion)</i>	15,000,000	15,000,000	0.00%	4	4	0.00%
2) Young Agripreneurs Program	21,836,700	22,936,700	5.04%	90	94	4.44%
<i>Young Agripreneurs</i>	17,436,700	18,536,700	6.31%	68	72	5.88%
<i>Young Agripreneurs (Out-of-School Youth)</i>	4,400,000	4,400,000	0.00%	22	22	0.00%
3) Survival and Recovery Program	109,920,000	124,140,000	12.94%	8,096	9,173	13.30%
4) BuyANihan Program	100,000,000	100,000,000	0.00%	1	1	0.00%
5) ALERT-ARBOs Program	45,049,550	104,411,420	131.77%	15	36	140.00%
6) Sikat Saka Program	718,774,000	718,774,000	0.00%	4,859	4,859	0.00%
Total	2,069,786,339	2,226,657,114	7.58%	22,802	24,819	8.85%

⁴ There is incorrect tagging of borrowers and encoding of loan details in the ACE Portal that sometimes occurs at the PLC level.

B. By Region

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

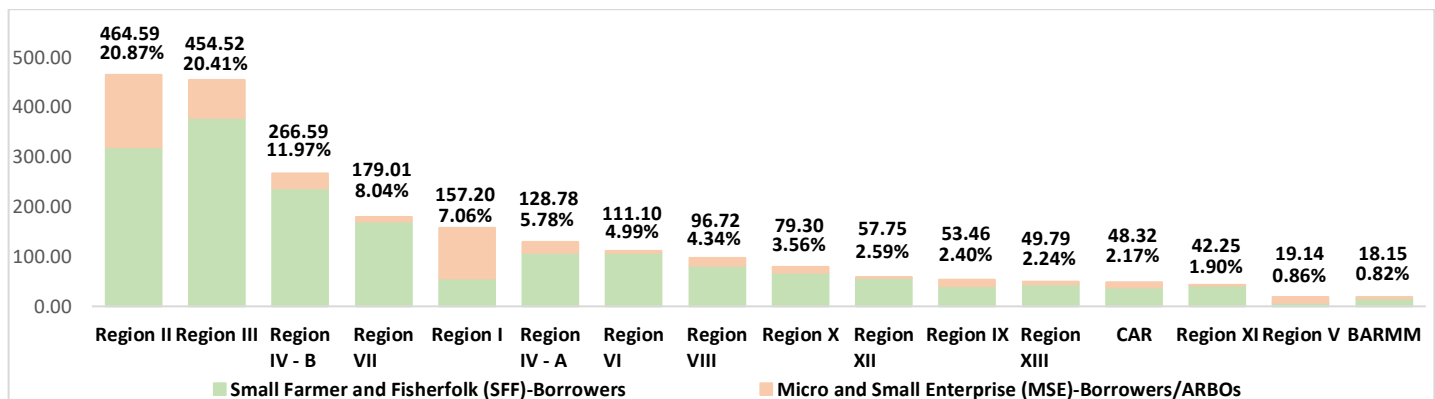


Figure 1. Amount of Loan Releases by Region for the Period of January to September 2023 (In P Million)

A notable amount of the loans disbursed over the period January to September 2023 went to Cagayan Valley (P464.59 million), Central Luzon (P454.51 million), and MIMAROPA (P2 million) (refer to Figure 1).

The Agri-Negosyo Program contributed over half of the total loan releases in Cagayan Valley. Most of the loan releases in Central Luzon, meanwhile, were through the Sikat Sika Program (P314 million). On the other hand, the least amount of loan releases for the period were in the BARMM and Bicol Regions.

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

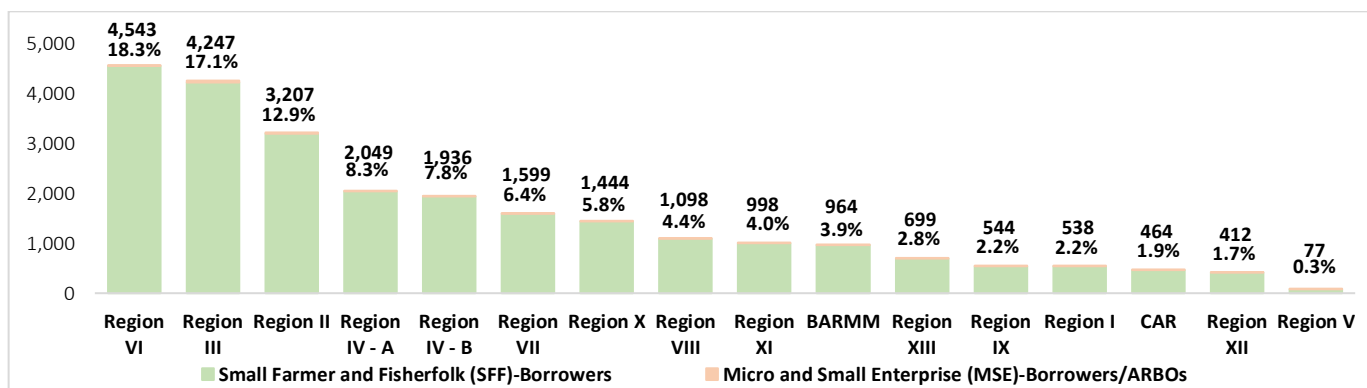


Figure 2. Number of Borrowers by Region for the Period of January to September 2023

In terms of number, most of the ACPC program borrowers for the period continue to be made up of individual small farmers and fisherfolk (SFF). Micro and small enterprises make up only 0.5% of the total borrowers. The regions with the most numbers of SFF borrowers include Western Visayas (4,543), Central Luzon (4,247), and Cagayan Valley (3,207) (refer to Figure 2). Notably, 80% of borrowers in Western Visayas borrowers are under the SURE Program, i.e., those affected by typhoons. Meanwhile, Central Luzon and Cagayan Valley predominantly under the Sikat Saka (for rice and corn) and Agri-Negosyo Program.

Most of the agri-fishery MSE borrowers, on the other hand, are situated Central Luzon, Cagayan Valley, and in the CALABARZON Regions. Sixty Three percent of the MSE borrowers in these

regions are under the Agri-Negosyo Program (See Annex Table 1).

C. By Type of Project and Type of Commodity

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

Almost all the ACPC program loans disbursed to small farmers and fisherfolk borrowers (99%) from January to September 2023 were used in production activities (see Table 4).

Table 4. Breakdown of ACPC Credit Programs for Small Farmer and Fisherfolk (SFF)-Borrowers, By Type of Project Financed (For the period of January - September 30, 2023)				
Type of Project Financed	Small Farmer and Fisherfolk (SFF)-Borrowers			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Production	1,758,820,866	99.38%	24,569	99.45%
2.) Acquisition of Equipment and Machinery	790,000	0.04%	10	0.04%
3.) Agricultural Marketing	8,223,860	0.46%	111	0.45%
4.) Agro-Processing and Value-Adding	1,500,000	0.08%	6	0.02%
5.) Others a/	405,000	0.02%	8	0.03%
Total	1,769,739,726	100%	24,704	100%

a/ Fund Sources include GAA 2023 and AMCFP

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

The majority of the agri-fishery MSE borrowers used their loans to support agri-production activities and/or the marketing/trading of agri-fishery products (62%). Other MSE borrowers utilized their loans in other agri-related activities. Four percent of the MSE borrowers used their loans in procuring agri-fishery products and post-harvest equipment. On the other hand, 1 borrower utilized its loan for relending purposes, benefiting 1,754 agrarian reform beneficiaries (ARBs) (Table 5).

Table 5. Loan Releases to Agri-based Micro and Small Enterprises (MSEs), by Type of Project Financed (For the period January - September 2023)				
Type of Project	Total			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Production, Marketing, Trading of Agri-Fishery Products	322,665,968	71%	71	62%
2.) Establishment/ upgrading/ rehabilitation/ repair/ maintenance of agri-fishery facility	12,500,000	3%	2	2%
3.) Procurement of Agri-Fishery Products and Post-Harvest Equipment	9,340,000	2%	5	4%
4.) Relending/Rediscounting	8,000,000	2%	1	1%
5.) Unspecified	104,411,420	23%	36	31%
Total	456,917,388	100%	115	100%

a/ Fund Sources include GAA 2023 and AMCFP.

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

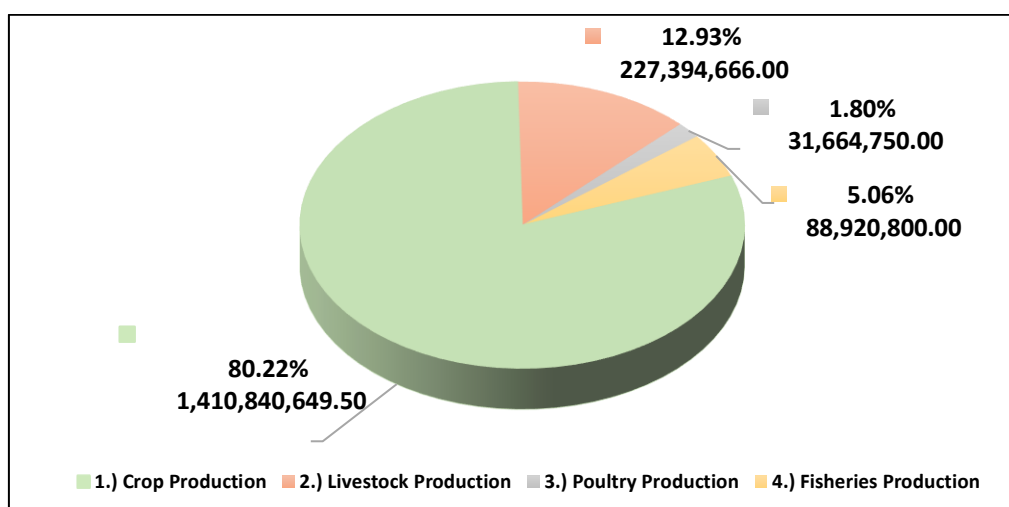


Figure 3. Amount of Production Loan Releases to SFF-Borrowers, By Commodity

Of the P1.76 billion loans used for production during the period January to September 2023, 80.2% was used for crop production by 20,359 small farmers. Palay remained the top commodity financed by ACPC program loans at 60.4% of the total amount of crop production loans (see Annex Table 3).

On the other hand, approximately P146.5 million of the loans were used for high value crop production by around 9.8% of the small farmer borrowers (see Annex Table 3). Meanwhile, about 13% and 5% of the loan releases were used for livestock production and fisheries production, respectively.

D. Issues and Challenges Encountered

Issues and Challenges Encountered in Program Implementation	Measures Taken to Address the Challenges
A. Policy-Related	
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"> A partnership with the DBP was forged for the latter to take on the role of accrediting cooperatives as PLCs. 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.
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"> The interest rate policy in ACPC credit programs is currently undergoing review. 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).

Issues and Challenges Encountered in Program Implementation	Measures Taken to Address the Challenges
B. Operational	
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 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-SEPTEMBER 2023

A. By Type of ICB Activity

A.1. Type and Number of ICB Activities Conducted

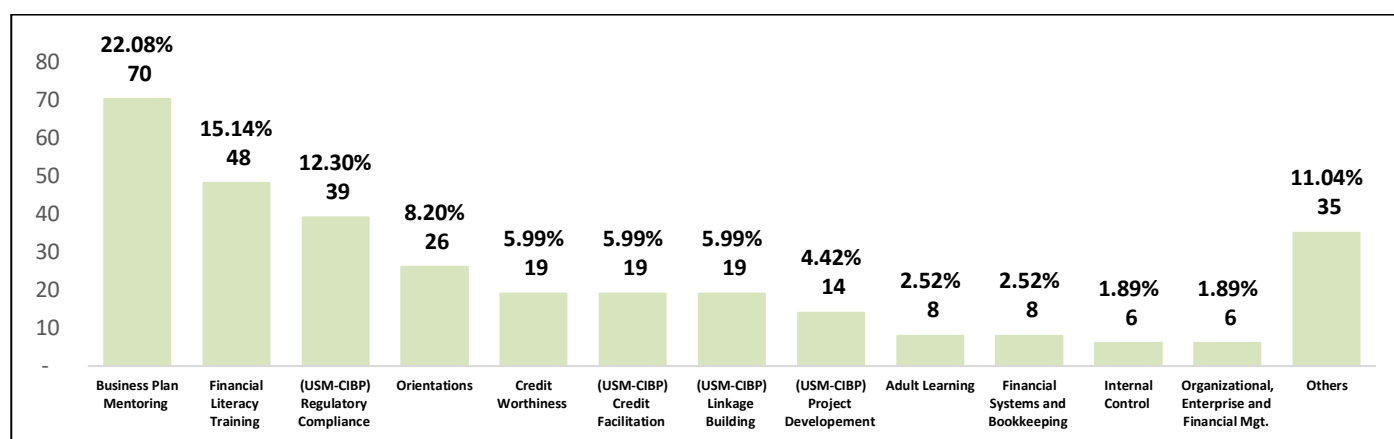


Figure 4. Number of ICB Activities Conducted, by Type of Activity

For the period January to September 2023, DA-ACPC conducted 317 ICB activities. Around 22% of these were Business Plan Mentoring activities⁵, while about 15% were Financial Literacy Training for credit program borrowers. Training activities offered under USM-CIBP Regulatory Compliance for individual trainees, on the other hand, makes up about 12% of the total number of DA-ACPC ICB activities held during the period (Figure 4).

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 11% of the total number of ICB activities conducted. Each activity had a frequency of five (5) or less (See Annex Table 4).

⁵ Only caters to start-up MSE applicants and Young Agripreneurs applicants.

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

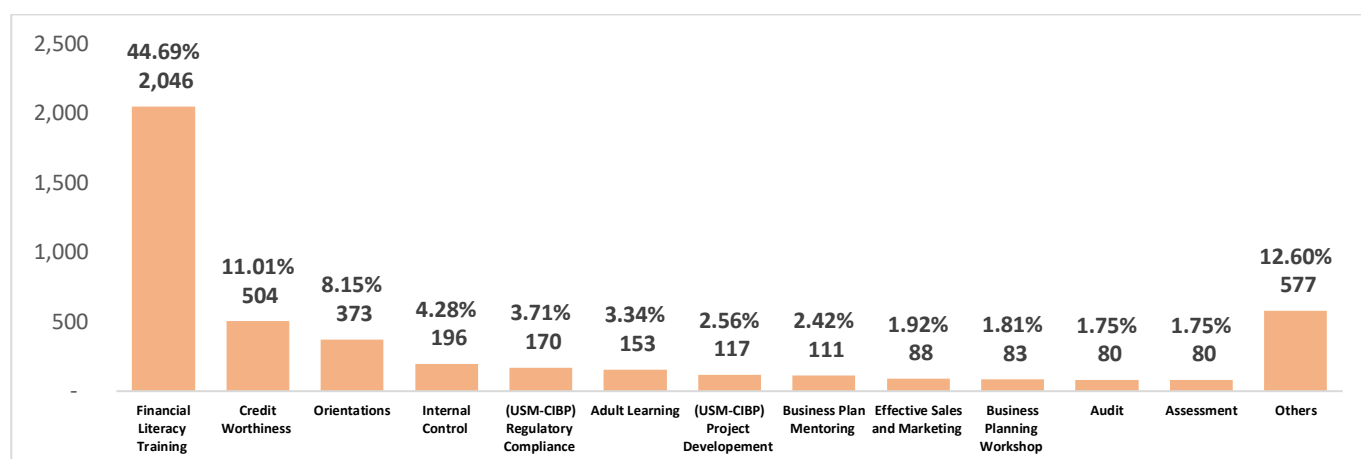


Figure 5. Number of Trained Individuals, by Type of Activity

The different DA-ACPC ICB activities conducted from January to September 2023 trained 3,214 unique attendees, of which 3,083 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 3,521⁶. Figure 5 shows that the top 3 ICB activities in terms of the number of trained individuals were Financial Literacy (44.69%), Credit Worthiness (11.01%), and Orientations (8.15%). Other activities (12.60%) consist of the same activities mentioned under II.A.1. (See Annex Table 4).

B. By Region

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

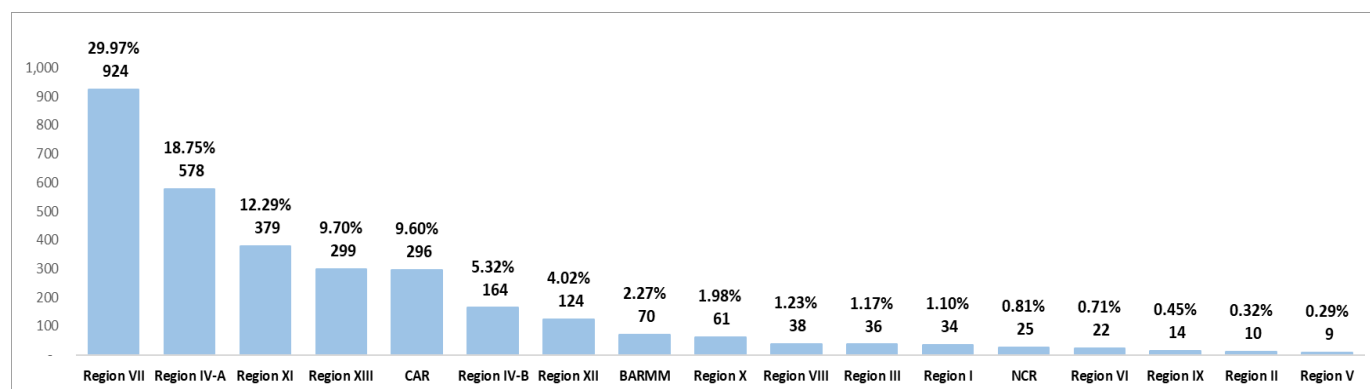


Figure 6. Regional Distribution of Individual ICB Participants

Figure 6 shows that the top 3 regions with individuals participating in DA-ACPC ICB activities in January-September 2023 are Region VII (29.97%), Region IV-A (18.75%), and Region XI (12.29%).

⁶ A total of 3,261 individual loan applicants and 260 officers and staff of organizations.

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

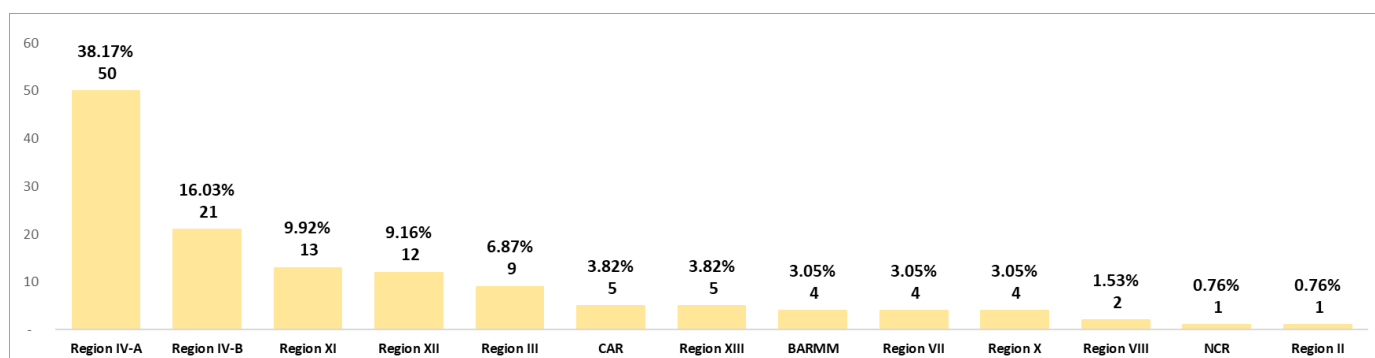


Figure 7. Regional Distribution of MSE/Organization ICB Participants

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

Figure 7 shows that the top 3 regions with MSEs participating in DA-ACPC ICB activities in January-September 2023 are Region IV-A (38.17%), Region IV-B (16.03%), and Region XI (9.92%).

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"> The conditions and requirements have again been explained to the concerned TPLCs. A meeting will also be conducted with other training partners to explain the procedures, conditions, and requirements.
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.

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III. ANNEXES

Annex Table 1. Regional Breakdown of DA-ACPC Credit Programs Accomplishments												
(For the period January - September 2023)												
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
CAR	37,858,000	2.14%	462	1.87%	10,460,680	2.29%	2	1.74%	48,318,680	2.17%	464	1.87%
Region I	56,503,100	3.19%	536	2.17%	100,700,000	22.04%	2	1.74%	157,203,100	7.06%	538	2.17%
Region II	319,203,100	18.04%	3,180	12.87%	145,389,500	31.82%	27	23.48%	464,592,600	20.87%	3,207	12.92%
Region III	378,077,590	21.36%	4,214	17.06%	76,440,480	16.73%	33	28.70%	454,518,070	20.41%	4,247	17.11%
Region IV - A	107,458,650	6.07%	2,038	8.25%	21,320,000	4.67%	11	9.57%	128,778,650	5.78%	2,049	8.26%
Region IV - B	236,737,000	13.38%	1,927	7.80%	29,852,000	6.53%	9	7.83%	266,589,000	11.97%	1,936	7.80%
Region V	7,245,000	0.41%	75	0.30%	11,890,000	2.60%	2	1.74%	19,135,000	0.86%	77	0.31%
Region VI	107,176,000	6.06%	4,541	18.38%	3,919,968	0.86%	2	1.74%	111,095,968	4.99%	4,543	18.30%
Region VII	170,731,766	9.65%	1,592	6.44%	8,280,000	1.81%	7	6.09%	179,011,766	8.04%	1,599	6.44%
Region VIII	81,718,100	4.62%	1,094	4.43%	15,000,000	3.28%	4	3.48%	96,718,100	4.34%	1,098	4.42%
Region IX	40,955,000	2.31%	542	2.19%	12,500,000	2.74%	2	1.74%	53,455,000	2.40%	544	2.19%
Region X	67,532,700	3.82%	1,439	5.82%	11,765,000	2.57%	5	4.35%	79,297,700	3.56%	1,444	5.82%
Region XI	41,449,720	2.34%	997	4.04%	800,000	0.18%	1	0.87%	42,249,720	1.90%	998	4.02%
Region XII	57,452,000	3.25%	411	1.66%	300,000	0.07%	1	0.87%	57,752,000	2.59%	412	1.66%
Region XIII	43,993,000	2.49%	694	2.81%	5,799,760	1.27%	5	4.35%	49,792,760	2.24%	699	2.82%
BARMM	15,649,000	0.88%	962	3.89%	2,500,000	0.55%	2	1.74%	18,149,000	0.82%	964	3.88%
Total	1,769,739,726	100.00%	24,704	100.00%	456,917,388	100.00%	115	100.00%	2,226,657,114	100.00%	24,819	100.00%

Annex Table 2a. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduits (PLCs) a/ (For the period January - September 2023)								
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	Amount of Loan Releases (P)	% Share	Amount of Loan Releases (P)	% Share
A. Bank	35	28.93%	456,607,620	25.80%	213,960,000	46.83%	670,567,620	30.12%
1. Rural Bank	24	19.83%	294,161,620	16.62%	101,180,000	22.14%	395,341,620	17.75%
2. Cooperative Bank	11	9.09%	162,446,000	9.18%	112,780,000	24.68%	275,226,000	12.36%
B. Government Financial Institution	2	1.65%	718,774,000	40.61%	233,877,420	51.19%	952,651,420	42.78%
C. Cooperative	79	65.29%	535,583,690	30.26%	8,200,000	1.79%	543,783,690	24.42%
D. NGO/MFI	5	4.13%	58,774,416	3.32%	879,968	0.19%	59,654,384	2.68%
Total	121 a/	100%	1,769,739,726	100%	456,917,388	100%	2,226,657,114	100%

a/ Fund Sources include GAA 2023 and AMCFP.

b/ Upon data validation, the number of PLCs have decreased due to correction of duplicate name of partner lending conduits.

Annex Table 2b. DA-ACPC Credit Program Accomplishments, by Type of Partner Lending Conduits (PLCs) a/ (For the period January - September 2023)								
Type of Organization	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 Borrowers	% Share
A. Bank	35	28.93%	7,704	31.19%	67	58.26%	7,771	31.31%
1. Rural Bank	24	19.83%	5,653	22.88%	41	35.65%	5,694	22.94%
2. Cooperative Bank	11	9.09%	2,051	8.30%	26	22.61%	2,077	8.37%
B. Government Financial Institution	2	1.65%	4,859	19.67%	43	37.39%	4,902	19.75%
C. Cooperative	79	65.29%	11,373	46.04%	4	3.48%	11,377	45.84%
D. NGO/MFI	5	4.13%	768	3.11%	1	0.87%	769	3.10%
Total	121 a/	100%	24,704	100%	115	100%	24,819	100%

a/ Fund Sources include GAA 2023 and AMCFP.

b/ Upon data validation, the number of PLCs have decreased due to correction of duplicate name of partner lending conduits.

Annex Table 3. Breakdown of ACPC Credit Programs Production Loans for Small Farmer and Fisherfolk (SFF)-Borrowers, By Type of Commodity (For the period of January - September 30, 2023)				
Type of Commodity Financed	TOTAL			
	Amount of Loan Releases (P)	% Share	No. of Borrowers	% Share
1.) Crop Production	1,410,840,649.50	80.22%	20,359	82.86%
- Palay	1,062,332,438.00	60.40%	13,980	56.90%
- Corn	113,453,815.00	6.45%	1,953	7.95%
- Coconut	31,871,401.50	1.81%	1,112	4.53%
- Sugarcane	22,765,000.00	1.29%	270	1.10%
- Banana	30,608,360.00	1.74%	614	2.50%
- Onion	3,310,000.00	0.19%	22	0.09%
- High-Value Crops and other crops	146,499,635.00	8.33%	2,408	9.80%
2.) Livestock Production	227,394,666.00	12.93%	2,201	8.96%
- Swine	164,543,166.00	9.36%	1,669	6.79%
- Cattle	44,604,500.00	2.54%	369	1.50%
- Carabao	5,007,000.00	0.28%	60	0.24%
- Goat	12,910,000.00	0.73%	100	0.41%
-Rabbit	330,000.00	0.02%	3	0.01%
3.) Poultry Production	31,664,750.00	1.80%	313	1.27%
- Chicken	25,140,650.00	1.43%	276	1.12%
- Duck	5,009,100.00	0.28%	29	0.12%
- Quail	1,515,000.00	0.09%	8	0.03%
4.) Fisheries Production	88,920,800.00	5.06%	1,697	6.91%
- Aquaculture	39,910,850.00	2.27%	279	1.14%
- Fish Capture	47,614,950.00	2.71%	1,407	5.73%
- Mariculture	1,395,000.00	0.08%	10	0.04%
Total	1,758,820,866	104.94%	24,569	109%

a/ Fund Sources include GAA 2023 and AMCFP.

Annex Table 4. DA-ACPC Capacity-Building Programs, by Activity
(For the Period January - September 30, 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	8.20%	373	8.15%	44	16.92%	417	8.62%
Business Plan Mentoring	70	22.08%	111	2.42%	24	9.23%	135	2.79%
Financial Literacy Training	48	15.14%	2,046	44.69%	65	25.00%	2,111	43.63%
Adult Learning	8	2.52%	153	3.34%	8	3.08%	161	3.33%
Governance and Management	1	0.32%	57	1.25%	1	0.38%	58	1.20%
Internal Control	6	1.89%	196	4.28%	17	6.54%	213	4.40%
Sustainable Enterprise Management	2	0.63%	70	1.53%	1	0.38%	71	1.47%
Effective Sales and Marketing	3	0.95%	88	1.92%	1	0.38%	89	1.84%
Credit Worthiness	19	5.99%	504	11.01%	12	4.62%	516	10.67%
Audit	4	1.26%	80	1.75%	4	1.54%	84	1.74%
Basic Registration and Simple Bookkeeping	3	0.95%	59	1.29%	2	0.77%	61	1.26%
Business Planning Workshop	5	1.58%	83	1.81%	8	3.08%	91	1.88%
Risk Management	1	0.32%	42	0.92%	2	0.77%	44	0.91%
Financial Management	1	0.32%	15	0.33%	8	3.08%	23	0.48%
Resource Generation and Mobilization	2	0.63%	50	1.09%	2	0.77%	52	1.07%
Conflict Resolution	1	0.32%	29	0.63%	1	0.38%	30	0.62%
Strategic Planning	4	1.26%	46	1.00%	4	1.54%	50	1.03%
Financial Systems and Bookkeeping	8	2.52%	12	0.26%	3	1.15%	15	0.31%
Organizational, Enterprise and Financial Mgt.	6	1.89%	56	1.22%	4	1.54%	60	1.24%
Project Identification Planning & Packaging	4	1.26%	37	0.81%	4	1.54%	41	0.85%
(USM-CIBP) Credit Facilitation	19	5.99%	53	1.16%	12	4.62%	65	1.34%
(USM-CIBP) Linkage Building	19	5.99%	51	1.11%	9	3.46%	60	1.24%
(USM-CIBP) Project Development	14	4.42%	117	2.56%	8	3.08%	125	2.58%
(USM-CIBP) Regulatory Compliance	39	12.30%	170	3.71%	13	5.00%	183	3.78%
Assessment	4	1.26%	80	1.75%	3	1.15%	83	1.72%
Total	317	100%	4,578	100%	260	100%	4,838	100%

Annex Table 5. DA-ACPC Capacity-Building Programs, by Region						
(For the Period January - September 30, 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	2.27%	4	4	3.05%
CAR	337	296	9.60%	7	5	3.82%
NCR	71	25	0.81%	1	1	0.76%
Region I	60	34	1.10%	-	-	0.00%
Region II	8	10	0.32%	1	1	0.76%
Region III	50	36	1.17%	24	9	6.87%
Region IV-A	490	578	18.75%	73	50	38.17%
Region IV-B	219	164	5.32%	25	21	16.03%
Region V	9	9	0.29%	-	-	0.00%
Region VI	20	22	0.71%	-	-	0.00%
Region VII	647	924	29.97%	19	4	3.05%
Region VIII	28	38	1.23%	2	2	1.53%
Region IX	11	14	0.45%	-	-	0.00%
Region X	152	61	1.98%	8	4	3.05%
Region XI	622	379	12.29%	40	13	9.92%
Region XII	315	124	4.02%	40	12	9.16%
Region XIII	152	299	9.70%	16	5	3.82%
Total	3,261	3,083	100%	260	131	100%