

AGENCY PERFORMANCE REVIEW REPORT

PERIOD COVERED: January - December, 2025
Department: Department of Agriculture
Agency: Agricultural Credit Policy Council

PART A - FINANCIAL PERFORMANCE

(Amounts in Thousand Pesos)

Particulars	Previous/ Comparable Fiscal Year	Current Fiscal Year	Current Fiscal Year Breakdown					Inc/Dec
			Agency Specific Budget	Continuing	Automatic Appropriations (RLIP & SAGF)	Special Purpose Funds (SPFs)	Others (e.g., Supplemental Appropriations, Unprogrammed Appropriations)	
1	2	3=(4+5+6+7+8)	4	5	6	7	8	9=3-2
Appropriations	2,859,986	2,878,437	2,860,974	6,981	4,007	6,475		18,451
Allotments	2,859,986	2,878,437	2,860,974	6,981	4,007	6,475		18,451
Obligation Program (BED No. 1)	2,856,024	2,871,652	2,860,974	6,981	3,697	0		15,628
Actual Obligations	2,852,978	2,861,821	2,847,931	3,408	4,007	6,475		8,843
Disbursement Program (BED No. 3)	2,850,478	2,863,495	2,852,817	6,981	3,697	0		13,017
Actual Disbursements	2,851,121	2,857,898	2,844,610	3,363	4,007	5,918		6,777
Unobligated Allotment	7,003	16,616	13,043	3,573	0	0		9,613
Unpaid Obligation	1,856	3,923	3,321	45	0	557		2,067
Budget Utilization Rate								
Obligation vs. Allotment	99.75%	99.42%	99.54%	48.82%	100.00%	100.00%		
Obligation vs. BED No. 1	99.89%	99.66%	99.54%	48.82%	108.39%			
Disbursement vs. Obligation	99.93%	99.86%	99.88%	98.68%	100.00%	91.40%		
Disbursement vs.. BED No. 3	100.02%	99.80%	99.71%	48.17%	108.39%			

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A.1. Unobligated Allotments Accounted for as follows:						
Program/ Activity/ Project (PAP)	Unobligated Allotments					Reason/ Agency Justification
	PS	MOOE	FINEX	CO	Total	
1	2	3	4	5	6=2+3+4+5	7
GRAND TOTAL	0	13,043	0	0	13,043	
General Administration and Support	0	214	0	0	214	As of December 31, 2025, the Agency's obligation rate reached 99.55%, reflecting the timely implementation of planned programs and activities. The minimal unobligated balance is primarily due to procurement efficiencies and the midyear shift in the implementation of the Small Farmers and Indebtedness Survey from an in-house activity to engagement with State Universities and Colleges (SUCs), which required adjustments in procurement processes and timelines. Overall, expenditures were aligned with the approved Work and Financial Plan, demonstrating prudent fiscal management and efficient fund utilization in compliance with budgeting and procurement regulations.
Agro-Industry Modernization Credit and Financing Program (AMCFP) Administration	0	558	0	0	558	
Policy formulation, research and advocacy, monitoring and evaluation of credit policies, plans and programs and capacity building	0	12,271	0	0	12,271	
Automatic Appropriation	0	0	0	0	0	

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A.2. Unpaid Obligations Accounted for as follows:						
Program/ Activity/ Project (PAP)	Unpaid Obligations					Reason/ Agency Justification
	PS	MOOE	FINEX	CO	Total	
1	2	3	4	5	6=2+3+4+5	7
GRAND TOTAL						
General Administration and Support	823	57	0	0	880	The minimal unpaid obligations as of December 30, 2025, primarily represent withheld taxes on payments that are scheduled for remittance in the succeeding month. These include income tax, VAT, and other applicable withholding taxes from transactions already disbursed. This timing difference between disbursement and remittance is standard practice and complies with government accounting and taxation rules. Apart from these, almost all obligated amounts have already been fully disbursed, reflecting our commitment to prompt payment and efficient budget execution.
Agro-Industry Modernization Credit and Financing Program (AMCFP) Administration	0	37	0	0	37	
Policy formulation, research and advocacy, monitoring and evaluation of credit policies, plans and programs and capacity building	26	2,934	0	0	2,960	
Automatic Appropriation	849	3,028	0	0	3,877	

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PART B. Physical Accomplishment (Key Outcome/ Performance Indicators [KOPIs])

PERFORMANCE INDICATORS 1	Previous/ Comparable Period		Current Period				Inc/Dec 8=5-3	REMARKS/ JUSTIFICATION 9
	Target 2	Actual 3	Target 4	Actual 5	Variance 6=5-4	Accomp Rate 7=5/4		
Outcome Indicators								
Repayment Rate (loans collected/loans matured)	85%-95%	90.80%	85%-95%	91.42%	0	100%	0.62%	
Output Indicators								
Amount of loans granted to credit								
a. Credit retailers/lenders (PM)			2,750.0	2,750.0	0	100%	2750	
b. End-borrowers (PM)			1,952.5	2,305.90	353.40	118%	2305.9	This figure exceeds the ₱1,161.58 million reported in the 4th Quarter BAR 1 due to the migration of disbursement data into the ACEportal; as the official repository for ACPC reports, the portal has undergone significant enhancements to ensure more comprehensive data capture Moreover, the disbursement amount exceeded the target because Partner Lending Conduits (PLCs) successfully revolved funds to meet high demand from farmers and fisherfolk, particularly for crops requiring multiple production cycles.
Number of credit program orientations and credit matching seminars and workshops conducted			32	37	5	116%	37	The overachievement of the target for credit program orientations and credit matching activities resulted from ACPC's proactive participation in various in-person events and promotional platforms .

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PART B. Physical Accomplishment (Key Outcome/ Performance Indicators [KOPIs])

PERFORMANCE INDICATORS	Previous/ Comparable Period		Current Period				Inc/Dec	REMARKS/ JUSTIFICATION
	Target	Actual	Target	Actual	Variance	Accomp Rate		
1	2	3	4	5	6=5-4	7=5/4	8=5-3	9
Number of farmers and fisherfolk organizations provided with institutional capacity building assistance			12	24	12	200%	24	No FFOs were trained during Quarter 4, as all planned FFO-related activities were fully implemented and completed within Quarters 1 to 3 through the support of the DA RFOs, which identified, organized, and facilitated financial literacy trainings under the ACPC Kita Mo Na! Financial Literacy Program. Consequently, Quarter 4 were strategically realigned to focus on strengthening support and assistance to SUCs and PLCs.

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PART C. Revenue Performance
 (Amounts in Thousand Pesos)

PERFORMANCE INDICATORS	Previous/ Comparable Period		Current Period				Inc/Dec	REMARKS/ JUSTIFICATION
	Target	Actual	Target	Actual	Variance	Accomp Rate		
1	2	3	4	5	6=5-4	7=5/4	8=5-3	9
Off- Budgetary Accounts (formely Fund 161 to 164, etc.) Revolving Fund Agro-industry Modernization Credit and Financiag Program (AMCFP) Fund	809,758	1,543,313	856,921	1,590,310	733,389	185.58%	46,997	The actual revenue and other receipts collected for the CY2025 include undisbursed funds from GFIs and various cooperative banks/NGOs amounting to ₱551,498,440.61.
TOTAL	809,758	1,543,313	856,921	1,590,310	733,389	185.58%	46,997	

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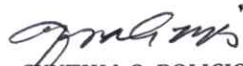
PART D. Findings and Action Items

Findings	Action Items	Timelines (mm/yyyy)	Responsible Unit
1	2	3	4
Financial Performance			
Physical Performance			
There is a significant credit demand that currently exceeds available funding.	Implementation of the one-year Credit Line facility for Partner Lending Conduits (PLCs) to eliminate disbursement delays and ensure timely fund access for end-borrowers.	January to December 2026	ACPC-PDD
	Design credit programs that integrates leveraging mechanism to incentivize and increase private sector credit accessibility for farmers and fisherfolk.	January to December 2026	ACPC-PDD
Revenue Performance			

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