

フィリピン国
アグリビジネス振興・
金融アクセス強化プロジェクト
(フェーズ1)
【有償勘定技術支援】
ファイナル・レポート要約版
別冊

平成30年10月
(2018年)

独立行政法人
国際協力機構 (JICA)

株式会社 野村総合研究所
NTCインターナショナル株式会社
株式会社オリエンタルコンサルタンツグローバル

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1. Record of Discussion (selected)

Record of Discussion

The Project for Capacity Building for Financial
Access in Agribusiness (Phase 1) (Technical
Assistance Grant for HARVEST)

September 2018

Technical Assistance Team

Nomura Research Institute, Ltd.

NTC International Co., Ltd.

Oriental Consulting Global

MINUTES OF 1st JCC MEETING

Date: 23 April 2018

Time: 2:00 PM – 5:30 PM

Location: 33F, BBS Conference Room, LANDBANK Plaza, 1598 M.H. Del Pilar corner Dr. J. Quintos Sts., Malate, Manila

In attendance:

Land Bank of the Philippines (LBP):

- Joselito Gutierrez; Executive Vice President, Agricultural & Development Lending Sector (ADLS)
- Emellie Tamayo; First Vice President (FVP), Lending Program Management Group (LPMG)
- Charlotte Conde; FVP, Mindanao Lending Group (MLG)
- Edgardo Luzano; Assistant Vice President, Programs Management Department 1 (PMD1)
- Kathryn Lopez; Special Assistance to the President & CEO
- Laurence Hidalgo; Program Officer, PMD 1
- Geraldine Villalobos; Program Assistant, PMD 1
- Enrico Samaniego; Program Officer, Environment Program and Management Department (EPMD)
- Gerard Tolentino; Program Assistant, EPMD

Office of the Presidential Adviser on the Peace Process (OPAPP)

- Josie Oliva; Technical Assistant of USec. Flores of OPAPP

National Economic and Development Authority (NEDA)

- Gemma Agagas; Sr. Economic Development Specialist
- Ralph Mariano; Economic Development Specialist
- Rory Dacumos; Economic Development Specialist

Japan International Cooperation Agency (JICA) Philippine Office

- Yoshio Wada; Chief Representative
- Jin Hirosawa; Representative, Agriculture & Agribusiness Development (AAD) Section, Human Security Group (HSG)
- Sherilyn Aoyama; Senior Program Officer, AAD Section, HSG
- Lou Cabanilla; Program Officer, AAD Section, HSG
- Mary Ann Bakisan; Senior Program Officer, Mindanao Section, HSG

HARVEST TA Team

- Manabu Tsurutani; Team Leader
- Shigeru Takagi; Agricultural Cooperative Development I
- Merly Cruz; Agricultural Cooperative Development II

- Naoya Sakamoto; Legal Affairs
- Takeshi Murakami; Monitoring and Evaluation / Database Management
- Chikako Michioka; Training Plan / Project Coordination

Agenda:

1. Opening
2. Discussion on Corporative
3. Presentation by TA Team on Inception/Interim Report
4. General discussion on three (3) components
5. Key Performance Indicators
6. Annual disbursement projection
7. Others

1. Opening

Opening Remarks from the Land Bank of the Philippines

- Mr. Joselito P. Gutierrez, Executive Vice President of LBP delivered the welcome remarks. EVP Gutierrez underscored the importance of this 1st JCC Meeting to discuss and affirm the final preparations necessary to kick-off HARVEST project implementation. Alongside this will be the adoption of corporative concept in which LBP would like to confirm if flexibility may be allowed under the TA component in support of this initiative.

Response from Japan International Cooperation Agency

- JICA Philippines Chief Representative Mr. Yoshio Wada expounded that it is crucial to confirm definition of corporative as well as the identification of potential pilot corporatives in order to start project implementation. With an ambitious goal of job generation and economic growth in the target areas, he emphasized the need to work together in order to achieve these goals.

2. Discussion on Corporative

(1) Definition of Corporative

- LBP clarified Corporative is a business model where social enterprises consolidate farmers to increase productivity and their income with farm management agreement to remove risk* of farmers. (*Risk of market price fluctuation and risk of natural hazards/disasters)

- It is agreed that elements required for Corporate include marketing agreement (where farmers' liability of in-kind supply would be exempt in bad harvest due to adverse natural conditions), loan support, supplementary income, revenue/profit sharing, township development, and employment opportunity (preferential opportunity of employment from agriculture related business). All of the aforesaid elements except for township development shall be the key responsibilities of social enterprise. Government agencies such as OPAPP may provide common shared facilities especially for those corporatives located in public lands. Equity ownership transfer and farm land transfer will no longer be required.
- The above definition and development approach of corporate shows significant difference from the original concept (p. 5 of Discussion materials for JCC) which requires adjustment the specific support activities and output under the TA.

(2) Confirmation of 3 pilot projects of Corporate

- It is confirmed that the following will be the 3 pilot projects for corporate establishment:
 - LASBUENASCAR (Province of Agusan Del Norte)
 - Central Maguindanao Development Cooperation Alliance (CMDCA)
 - Biotech Farm (Region XII)

(3) Activity and expected outputs of TA Team

- It is confirmed that the following are expected outputs of TA Team on Component 1 (Corporate).
 - Develop simple data sheet of recommended crops (with crop profitability sensitivity) for the pilot projects (especially for LASBUENASCAR and CMDCA) as a reference for potential investors
 - Provide long list of potential investors
 - Support LBP in organizing investor seminars
 - Field survey of 3 pilot projects area for recommended crops, pre-E&S assessment, and list of township facility/infrastructure. Particularly on the last item, the creation of list of township facility is in lieu of OPAPP's request for the inclusion of infrastructure development plan under this TA.
 - Feasibility study (Biotech Farm Project)

3. Presentation by TA Team on Inception/Interim Report

- TA Team explained the key points of Inception/Interim Report based on the attached presentation slides.

4. **General discussion on three (3) components**

(1) Plan and achievements so far

TA Team explained the plan of activities and accomplishments to date.

(Please refer to attached “Discussion materials for Joint Coordinating Committee (JCC)”)

(2) Activity plan and expected output

- It is confirmed that the following are expected outputs of TA Team on Component 2.
 - Support LBP in organizing HARVEST promotion seminars starting with 5 lending centers (i.e. South Cotabato LC, North Cotabato LC, Cagayan de Oro LC, Zamboanga City LC, and Agusan del Norte LC) and other locations afterwards.
 - Market database
 - Selection of 20 excellent SMEs and Agricultural cooperatives from the Market Database
 - Training Needs Assessment (for cooperatives and SMEs)
 - Training module which focuses on agricultural cooperatives (trainings will be conducted by LANDBANK Countryside Development Foundation, Inc. (LCDFI) and other resource entity, if any), which includes governance and accounting manual for agricultural cooperatives
- It is confirmed that the following are expected outputs of TA Team on Component 3.
 - Commodity Investment Module which comprises 3 crops from Corporative pilots, and another 3 from Market database. In case crops of Corporative are not yet determined, LBP and Consultant shall discuss to decide crops.
 - Trainings for LBP comprises;
 - i. Project implementation (Eligibility of sub-project, Terms and conditions, Project monitoring and evaluation)
 - ii. Social and environmental consideration (ESMF flowchart), and
 - iii. Islamic finance (Basic understanding of Islamic finance)
 - Social and environmental considerations: Support LBP/LC in preparing the Screening Format and the Environmental Checklist for agriculture project for each sub project and submit them to JICA, especially in priority to support examination of Corporative pilot project sites.

- Key Performance Indicators (KPI): Design template for capturing indicators of sub-projects/ macro indicators

- It is agreed that those outputs shall be reviewed in monthly meetings of LBP and TA Team. And same shall be presented to the JCC body once finalized.

5. Key Performance Indicators (KPI)

- HARVEST TA Team suggested detailed definition KPIs and requests confirmation from NEDA.
- It is agreed that LBP will issue an official letter to NEDA to confirm interpretation/definition of KPIs

6. Annual disbursement projection

- LBP explained annual disbursement plan (as of 4th quarter 2018, in million PhP, including retro-financing) as below.

Potential Sub-Borrower	Number of borrowers	Estimated Loan Amount
Cooperatives	34	873.14
SMEs	27	385.61
Total	61	1,258.75

- Disbursement to Corporative is possible though might not happen in FY2018 in view of the current progress of corporative development. Possibility of sub- loan to Biotech Farm to be under the regular window of LBP was raised because the cost of funds of HARVEST is high for PhP loans to LBP's excellent existing large enterprise customers. HARVEST loans to participating farmers (group) in a corporative, however, can be considered.
- Relative to the above, LBP argued that Biotech should still be eligible to be assisted under the TA since the identification of pilot areas for corporative is not definitive as these would still be subject to LBP's due diligence and screening process based on ESMF.
- HARVEST loans to other Corporative projects are also possible.

7. Adjournment

- There being no further issues, the meeting was declared adjourned.

MINUTES OF 2nd JCC MEETING

Date: 10 October 2018

Time: 11:00 AM – 2:00 PM

Location: 10F, Museum Room, LANDBANK Plaza, 1598 M.H. Del Pilar corner Dr. J. Quintos Sts., Malate, Manila

In attendance:

Land Bank of the Philippines (LBP):

- Joselito Gutierrez; Executive Vice President, Agricultural & Development Lending Sector (ADLS)
- Emellie Tamayo - First Vice President, Lending Program Management Group (LPMG)
- Charlotte Conde - First Vice President, Mindanao Lending Group (MLG)
- Edgardo Luzano - Assistant Vice President, Programs Management Department I (PMD1)
- Laurence Hidalgo - Program Officer, PMD1
- Geraldine Villalobos - Program Assistant, PMD1
- Gerard Tolentino - Program Assistant, Environmental Programs and Management Department (EPMD)

Japan International Cooperation Agency (JICA) Philippine Office

- Yo Ebisawa, Senior Representative (Agriculture and Agribusiness Development Section & Mindanao Section)
- Jin Hirosawa, Representative, Agriculture and Agribusiness Development (AAD) Section
- Sherilyn Aoyama, Senior Program Officer, AAD Section
- Mary Ann Bakisan, Senior Program Officer, Mindanao Section

HARVEST TA Team

- Manabu Tsurutani, Team Leader
- Merly Cruz, Agricultural Cooperative Development II
- Takeshi Murakami, Monitoring and Evaluation / Database Management
- Chikako Michioka, Training Plan / Project Coordination
- Sylvester Sales - Researcher

Agenda:

1. Opening
2. Discussion on updates on implementation and accomplishment of the Project
3. Key Performance Indicators
4. Others

1. Opening

Opening Remarks from the Land Bank of the Philippines

- Ms. Emellie V. Tamayo - First Vice President, LPMG of LBP, delivered the welcome remarks. She expected productive discussion on updates of the technical assistance part as it shall serve as a guide on how to move the project forward in order to implement HARVEST project successfully within the timeframe of HARVEST.

2. Discussion on updates on the implementation and accomplishment of the Project

- HARVEST TA Team explained updates on the implementation and accomplishment of the Project based on presentation materials prepared to summarize Draft Final Report (DFR).
- The Project has made a good progress despite difficulties such as; i) site selection, conceptualization of corporative business model, Prolonged time of implementation of government-owned land (in Component A), ii) mobility restrictions of TA Teams due to security reasons (in Component B), and iii) delayed finalization of OPG precluded disbursement of sub-loans during the period (in Component C).
- Accordingly, Project Outputs set in Project Design Matrix (PDM) have been met except “number of farmers mobilized” and “number of sub-projects reviewed”. In lieu of farmers’ mobilization, the TA Team proposed the Social Marketing Framework which may be adopted by LBP under Phase 2 of HARVEST TA.
- Copies of the Draft Final Report were distributed to the JCC Members during the meeting. It was requested to provide comments, if any, to the Team Leader, by no later than 15 October 2018.
- It is confirmed that LBP may directly contact with Ateneo de Davao University, a contractor of Market Database Survey, on clarification of contents of the database after the TA Team complete the activities in the Philippines.

3. Discussion on Key Performance Indicators (KPI)

- HARVEST TA Team proposed target level of each KPIs with explanation of methodology and background data.
- It is suggested some of the targets based on current LBP’s portfolio in Mindanao might need to be modified later due surrounding environment such as security conditions.
- Attendants agreed on the proposed KPIs’ target.

4. Closing

Response from Japan International Cooperation Agency

- Mr. Yo Ebisawa, Senior Representative of JICA Philippines, responded with his appreciation to the attendees and sharing his views on importance of discussion today in the time of finalizing the Technical Assistance (TA) Phase1. He reminded that following the successful launch of HARVEST in Cotabato City in August, implementation of HARVEST will be accelerated in TA Phase 2 with achievements and learnings from TA Phase 1 to be discussed at this 2nd JCC, which he believes, will attain the targets set for HARVEST through sustained and strategic interventions.

5. Adjournment

- There being no further issues, the meeting was declared adjourned.

PMU Meeting (1)

Record of Discussion		Reporting Date :	
Date/Time	June 08, 20189:00 AM – 12:00 NN		
Agenda	HARVEST project updating		
Location	LBP Conference Room, 33 rd Floor LBP Manila	Arrangement	Meeting
Participants	<div>1. Mr. Edgardo S. Luzano – Asst. VP (LBP-Program Management Department 1)</div> <div>2. Mr. Laurence Hidalgo – Program Officer (LBP-Program Management Department 1)</div> <div>3. Ms. Sherilyn Aoyama - Senior Program Officer (JICA-AAD Section)</div> <div>4. Ms. Mary Ann Bakisan - Senior Program Officer (JICA-Mindanao Section)</div>		
Project Team	<div>NRI – Mr. Manabu Tsurutani</div> <div>Ms. Merly M. Cruz</div> <div>Mr. Takeshi Murakami</div>		
Contents			
[Discussions]			
<p>The objectives of the meeting are as follows: (a) To discuss progress of implementation of component 2 and 3, (b) To deliberate on the necessary next steps and ways forward.</p>			
<p>1, Selection of excellent SMEs/Coops and promotion in ARMM</p>			
<div>1) Mr. Tsurutani presented the progress of the study on Market Database. Initial data was already forwarded to HARVEST Expert Team. Submission of the final report is expected in 15 July. The database will be the basis of selecting 20 excellent SME’s/agricultural cooperatives. Draft criteria for the selection are as follows:</div> <div><div>- Producing quality products;</div><div>- Likely to develop linkage/ matching with large enterprise;</div><div>- Members of industry associations and part of the industry clusters in AICCEP;</div><div>- Not a borrower of LBP yet</div></div>			
<div>2) The draft criteria may be further enhanced by LBP. The result of the Training Needs Assessment (TNA) could also be a good input in the development of criteria and selection of SMEs.</div>			
<div>3) After selecting excellent entities, HARVEST promotion in ARMM area shall be implemented with priority</div>			
<p>2. Eligibility of sub-projects (interpretation of some items of OPG)</p>			
<div>4) Issues to be clarified in financing mix, criteria of location (outside ARMM and conflict-</div>			

affected area), and procedure of wholesale lending have been discussed and confirmed. (refer to attached slides)

- 5) It is necessary to confirm with HQ JICA on whether not-eligible items are included or excluded when calculating the financing mix requirement (equity of borrower shall be not less than 20%).

3. Training on Islamic finance

- 6) Location is at Manila only. (Not necessary to target LCs)
- 7) Regarding Islamic financing, harvest is not supposed to finance Islamic finance through intermediary institutions.

4. Orientation of KPI

- 8) Mr. Murakami presented the draft KPI with clarification/explanation per indicator. The meeting agreed to conduct a seminar training for the staff of LBP-Mindanao LCs on July in Davao City. The Seminar on Environment and Social Management Framework (ESMF) and the Orientation on Key Performance Indicators (KPIs) under HARVEST will be conducted back-to-back for practical reason where the nation-wide LC personnel will be convened.

5. Other issues

- 9) The need to request Ms. Chicako to finalize the venue of the upcoming HARVEST roadshows in Butuan and Cagayan de Oro. At this juncture, Ms Sherilyn Aoyama of JICA Phil mentioned about the recent improvement in the security category of Butuan City to “medium” where the TA consultants can possibly apply for travel permits from JICA Tokyo. Ms Chikako was requested to facilitate the application.
- 10) AVP Ed Luzano made a reminder regarding the direction from the LBP Pres. Alex about the TA to assist the agri-cooperatives on their governance system in order to make them bankable.
- 11) Review of the OPG provisions and its implication on the lending eligibility for borrowers.

[Next Steps]

- 12) Finalize the arrangements for the conduct of the ESMF and KPI Training Seminars for the LBP-Lending Centers personnel, c/o Ms Mai-mai (ESMF) and Mr. Murakami (KPI) in coordination with Mr Laurence Hidalgo (LBP).
- 13) The need to set the schedule for the HARVEST Promotion and Launch which will be held in Cotabato City sometime in July.

There being no other matters discussed. The meeting was adjourned at 1:30 PM.

Submitted by: Merly M. Cruz; SCSales

PMU Meeting (2)

Record of Discussion		Reporting Date :	
Date/Time	July 6 th 2018 9:00 AM – 12:00 AM		
Agenda	HARVEST project updating		
Location	R 33/F OP Conference Room, LANDBANK Plaza.	Arrangement	Meeting
Participants	LBP Mr. Edgardo S. Luzano Mr. Laurence Hidalgo Ms. Geraldine Villalobos JICA Mr. Hirosawa Ms. Ao Ms. Maan NRI Mr. Manabu Tsurutani Ms. Merly Mr. Sakamoto Ms. Michioka Mr. Sales		
Contents Follow-up of the resolutions made in the last PMO meeting (June 4th) Review of the HARVEST roadshow Selection of excellent agricultural cooperatives and SMEs Progress of TNA and schedule of training Progress and next steps on Corporative			
[Discussions] Follow-up of the resolutions made in the last PMO meeting Feedback on clarification of eligibility of subprojects in OPG: TA Team explained feedback from JICA HQ on calculation of financing mix. Financing mix (80:20) shall be applied in the same as the rule applied in the Agricultural Credit Support Project (ACSP). Confirmation of schedule of training on E&S / KPI: Training is tentatively set on July 26 th . Need to consider arrange of the time table for convenience of attendants, including half-day + half-day in 2days. Attendants are from 12 LCs, totaling about 70 or more. Launch of HARVEST (in Cotabato City): Agreed to organize the launch in July as far as OPG is confirmed on time. Roadshow will be organized on the same day of launching. Schedule 1 st borrower’s signing in the period of July 12 th to July 19 th with attendance of President			

Alex.

Progress of package for Corporative investors in LASBUENASCAR and CMDCA:

TA Team explained draft package for investors.

Activity of CMDCA is currently suspended.

Discussed on possibility to look for another candidate.

LBP is requesting a meeting with Biotech Farms.

Review of the HARVEST roadshow

TA Team presented summary of participants.

LBP and TA Team discussed on issues to be improved

- Need additional whiteboard screen to accommodate big number of participants

- Manpower to act as secretariat

- Coordination on food choices

- Participants accommodation in case it took them long hours of travel

- Promptly coordination of a venue

- Manpower for the administration matter on the spot

Selection of excellent agricultural cooperatives and SMEs

Criteria of selection from Market Database is confirmed as follows.

Producing good products,

Likely to develop linkage/matching with large enterprises,

Including members of cluster of AICCEP,

Not borrowing from LBP

ARMM and conflict-affected area.

3years track record of financial report and business operation

Good governance

Progress of TNA and schedule of training

TA Team explained progress of TNA.

It is agreed that another meeting will be held with attendance of LANDBANK Countryside Development Foundation, Inc.

[Agreements and Next Steps]

1. LBP shall review/ approve the proposed supplemental provision of the Minutes of Technical Discussion and shall provide feedback to JICA on the 2nd week of July.
2. Push through with the conduct of the HARVEST launching and roadshow in Cotabato City on July 2018. Invitees will include people from ARMM, Lanao and other CAAM nearby.
3. Include other crops for LASBUENASCAR and CMDCA Geographic Profiling (e.g. Coffee-Arabica).
4. Include as 4th Corporative Project the Pakibato (Davao) Corporative; subject to comments/updates of Ms. Kathy Lopez.
5. HARVEST Experts Team shall update the Gantt Chart of Phase 1 of HARVEST TA,

especially on the establishment of corporatives and provide PMO Director with the updated chart.

6. JICA Tokyo will confirm if TA Component can cover the accommodation expense of participants for the conduct of ESMF-KPI Training. The said training may be conducted instead from 1PM of 26 July to 12PM of 27 July in Davao City.
7. LBP to consult with LCs in Zamboanga Peninsula on the possibility of conducting the following:
 - (i) FGD in Zamboanga for MFIs and other potential clients; and,
 - (ii) Roadshows in Dipolog and IliganLBP-PDM1 shall inform NRI on the 2nd week of July on whatever response from the Zampen LCs.
8. LBP-PMD1 to get the confirmation of OPAPP for the additional municipalities provided by the roadshow participants in CDO, for possible inclusion in the CAAM.
9. LBP to check existing training modules and design of LCDFI and provide the data to NRI.
10. Set a meeting with LCDFI, Mr. Takagi (NRI), and HARVEST PMO on 19 or 20 July.
11. LBP PMO to coordinate with North Cotabato LC on the final schedule and venue of the loan signing of EKA SALAM (1st HARVEST Loan).
12. Additional HARVEST PR tools (shirts and brochures) shall be ordered for the succeeding conduct of roadshows.
13. Confirm availability of JICA Philippines to attend the EKA SALAM Loan Signing (03 August 2018, 10AM, Ampatuan, Maguindanao)
14. Sakamoto to meet with Ms. Kathy Lopez and Mr. Boy de Guzman of LBP-OP for the profit sharing scheme for the Biotech Corporative Project. (Mr. Sakamoto is available until 18 July).
15. HARVEST TA Team to Meet with Biotech to discuss in detail the Corporative Project Business Package (including profit-sharing scheme).
16. Separate meeting of Ms. Mai-Mai and Sir Jojo on ESMF/KPI Training.
17. ESMF Training will start PM of 26 July to AM of 27 July.
18. Propose to hold the EKA SALAM loan signing to GenSan City.
19. The 3rd HARVEST PMO Meeting will be on 02 August 2018 (Thursday).

There being no other matters discussed. The meeting was adjourned at 1:30 PM.

Submitted by:

PMU Meeting (3)

Record of Discussion		Reporting Date :	
Date/Time	August 1, 2018 9:30 AM – 11:00 AM		
Agenda	HARVEST project updating		
Location	Royal Mandaya Hotel, Davao City	Arrangement	Meeting
Participants	LBP Mr. Edgardo S. Luzano Mr. Laurence Hidalgo Ms. Geraldine Villalobos Mr. Gerard Tolentino		
	NRI Mr. Manabu Tsurutani Mr. Takeshi Murakami Mr. Hiromichi Hara Ms. Gloria Sato Ms. Chikako Michioka Mr. Bom Sales		
Contents Update of progress of the project Eligibility of costs for meetings Schedule of remaining activities			
[Discussions] Pre-meeting was held 8:30 AM on July 31 st , at LBP, due to limited time for the meeting on August 1 st . The followings include contents discussed on July 31 st . Update of progress of the project TA Team explained change of PDM in accordance with revision of contract with JICA, and fulfilled outputs and remaining outputs/activities. Eligibility of costs for meetings TA Team explained eligible costs for meetings such as meetings for Corporative, Roadshow, Training for SMEs and coops, and trainings for LBP, as follows.			

Component	Meetings	Venue *1	Transportation and accommodation					
			LBP HQ	LBP LC	Govern ment	LAE	SME/Coop/farmer	Guest speaker
Corporate	Local government	Ok	No	N/A	No	No	N/A	Land trip only Up to 2 nights accommodation*3
	Investors	Ok	No	N/A	No	No	N/A	Land trip only Up to 2 nights accommodation*3
	Farmers	Ok	No	N/A	No	No	Public transportation only *2	N/A
SME/cooperative	Roadshow	Ok	No	No	No	No	Public transportation only *2	Land trip only Up to 2 nights accommodation *3
	Training	Ok	No	No	No	N/A	Public transportation only *2 Up to 2 nights accommodation *3	Land trip only Up to 2 nights accommodation *3
LBP operation	ESMF/KPI training	Ok	No	1 night accommodation Only *3	No	N/A	N/A	N/A

*1 Including am/pm snack, coffee/tea, Lunch and seminar facilities.

*2 For the public transportation allowance, project will provide with a subsidy only.

*3 For the accommodation allowance, there is cost restriction.

Schedule of remaining activities

TA Team proposed tentative schedules on 3 pilot projects of Corporate, Trainings on SMEs and agricultural cooperatives, Roadshows and launching of HARVEST, Commodity investment module, Islamic finance seminar.

LBP and TA Team discussed on schedules of remaining activities.

Pilot projects of Corporate

LBP proposed 4th Pilot Projects which are at Ancestral Domain in North Cotabato.

LBP and TA Team agreed that the 4th candidate shall be proposed for Phase 2m while meetings with the representatives might be supported by TA activities.

[Next Steps]

TA Team ask JICA HQ on eligibility of cost shouldering of meetings for 4th candidate of Corporate pilot.

Schedule discussed shall be followed-up time to time.

There being no other matters discussed. The meeting was adjourned at 1:30 PM.

Submitted by:

PMU Meeting (4)

Record of Discussion		Reporting Date :	
Date/Time	Sep 18 th 20182:00 PM – 5:00 PM		
Agenda	HARVEST project updating		
Location	New World Hotel Manila bay	Arrangement	Meeting
Participants	LBP Ms. Emellie V. Tamayo Ms. Charlotte Conde Mr. Edgardo S. Luzano – Asst. VP (LBP-Program Management Department 1) Ms. Kathy Lopez Mr. Laurence Hidalgo – Program Officer (LBP-Program Management Department 1) Ms. Geraldine Villalobos JICA Mr. Jin Hirosawa Ms. Sherilyn Aoyama - Senior Program Officer (JICA-AAD Section) Ms. Mary Ann Bakisan - Senior Program Officer (JICA-Mindanao Section) NRI Mr. Manabu Tsurutani Ms. Merly M. Cruz Mr. Takeshi Murakami Ms. Chikako Michioka Mr. Bom Sales		
Agenda			
Review of progress and achievements of TA on HARVEST (and recent activities) Discuss on PDM for Phase 2 Discuss on KPI Schedule of JCC			
[Discussions]			
Review of progress and achievements of TA on HARVEST			
TA Team explained the progress, remaining activities, and achievement level on the project goals in Project Design Matrix (PDM).			
Discussion on the progress and recent activities: Among 3 pilot projects of Corporative, there is a comment that CMDCA might better be			

replaced by another project because governance of CMDCA project becomes uncertain due to election preparation.

It is suggested that Ancestor Domain area of FEMMATRICS (Federation of Matigsalug-Manobo Tribal Councils, Inc.) located in the boundary areas of Bukidnon, Arakan North Cotabato and Davao City, may replace CMDCA. Farmland is community-owned land which could be equity for farmers. Other corporative areas that may consider in Phase 2 are Ancestral Domain area in Paquibato, Davao City and Banana-Agrarian Reform Community in Tagum City, Davao del Norte. However, these shall be subject to JCC and further review and discussion in Phase 2 of TA.

Related to Corporative model, there are some suggestions from the participants.

It might be better to focus on FELDA type project, rather than FELCRA type because a project to consolidate small farmers land would require more negotiations and confusing. Regarding required elements of Corporative, township development might be difficult in the case of FELCRA type.

There is a comment that it is better to develop more systematic organizational framework for Corporative project.

Discuss on PDM for Phase 2

TA Team also explained proposed tentative project design matrix for Phase 2.

LBP suggest tasks to support LBP's development of Islamic banking services shall be excluded because it is premature for LBP to enter Islamic finance as organizational direction.

Discuss on KPI

TA Team explained target level of KPI based on Baseline Report.

It is agreed that the final confirmation will be scheduled on JCC meeting in October.

Schedule of JCC

It is discussed that 2nd JCC will be held in early October, of which detailed schedule is subject to further arrangement.

Others

JICA requested to LBP to submit disbursement forecast by the end of September.

[Next Steps]

- 1) Coordinate to determine the schedule of JCC.
- 2) A meeting to focus on discussion of Commodity Investment Module will be held separately.

- 3) Expert team to email copies of KPI indicators as well as the list of Coops and SMEs who attended trainings to Mr Laurence/LBP. NOTE: The list of Coop/SMEs) were already forwarded to LBP-PMD1.

Submitted by:

Meetings with representative of Government of ARMM/Economic Growth and Linkage Cluster (1)

Record of Discussion		Reporting Date : January 27, 2018	
Date/Time	January 18 th , 2018 11:45 – 13:00		
Interviewee	Board of Investments (BOI) Mr. Napoleon E. Conception, Governor, Mr. Gil M. Dureza, BOI-South Central Mindanao		
Location	Apo View Hotel, Davao City	Arrangement	Meeting
Interviewers	Study Team- Cruz, Takagi, Umiguchi, Sumi		
<div>Contents</div> <div>[Explanation of inception report] Study team (Ms. Cruz) briefly explained work plan.</div> <div>[Explanation of Investment Priorities Plan(IPP) 2017] Mr. Conception and Dureza briefly explained IPP 2017.</div> <div>Highlights of discussion are as follows:</div> <div><div><div>● Phil IPP 2017 coverts the entire country</div><div>● The IPP of ARMM is more comprehensive</div><div>● Gov. Conception shared some insights on investing in ARMM, (e.g., respect for institution and leadership)<div><div>➤ Political leadership</div><div>➤ Cultural leadership</div></div></div><div>● Investment Priorities and other programs under “Bangon Marawi” project for the rehabilitation of Marawi City.</div><div>● Strategic advantage of Marawi and Lanao del Sur for agribusiness investments, (e.g., Cavendish Banana, Abaca, Coconut)</div></div></div>			

Meetings with representative of Government of ARMM/Economic Growth and Linkage Cluster (2)

Record of Discussion		Reporting Date : 30 Jan 2018	
Date/Time	January 19 th , 2018 10:15-12:00		
Agenda	Explanation about HARVEST and discussion with DTI, CDA and DENR		
Location	DTI Davao City Field Office	Arrangement	Meeting
Attendants	Mr. Edwin O. Banquerigo, Ces0 V: Assistant Regional Director, DTI Ms. Derla A. Guarre: DMO IV, DENR Ms. Chona A. Gambeng, DMO II, DENR Ms. Maria Victoria V Arancon, RPC, DSWD (Davao Social Welfare Department) Ms. Ruth M. Tawan, Regioanl Director, DENR Mr. Antonio C Escobar, D.C, CDA Mr. Erwun Garcia, Press, PH Palm Oil Council Project Team- Merly, Sumi, Umiguchi		
<div>Contents</div> <div>[Explanation of HARVEST] Ms. Merly made presentation about general idea of HARVEST.</div> <div>[Environmental Safeguard] Each association (ex. Corporative, SMEs, it will not LBP) has to obtain the Environmental Permission after decide the location and contents of projects. They can apply to DENR Davao office to get the environmental permission, no need to go to Manila. Cutting trees is prohibited by Philippine law. Implementing association can use only open area.</div> <div>[Social Safeguard] DSWD is in charge of social welfare, mainly taking care of the poor. As for the corruption, there is an anti-corruption ombudsman system to evaluate projects.</div>			

Meetings with representative of Government of ARMM/Economic Growth and Linkage Cluster (3)

Record of Discussion		Reporting Date :	
Date/Time	February 1 st , 20189:30-13:30		
Agenda	Briefing/presentation on the Status of the TA program of the JICA HARVEST Project;		
	Consultation/Interaction with the Economic Cluster Heads/representatives of ARMM regarding the JICA HARVEST Project.		
Location	Marco Polo Hotel-Davao, C M Recto Street, Davao City	Arrangement	Meeting
Participant <			

Contents

[Presentation of the HARVEST Project]

- a) Ms Cruz briefly explained the objectives of the consultative meeting and the agenda. This was followed by her presentation on Project HARVEST and the Technical Assistance Phase I; the proposed priority agri-industry clusters/crops.
- b) Mr Hara presented the PR tools, its forms and status of preparation.

The objectives of the meeting are as follows: (a) To update the ARMM Economic Cluster agencies on the Inception of the HARVEST project; (b) To generate support from the ARMM government economic leaders in the implementation of the TA Phase I; and, (c) To solicit HARVEST Project-related insights and inputs from the ARMM Economic Cluster officials.

The Overview of project HARVEST and the TA Phase I on capacity building for financial access in agribusiness was presented in powerpoint (Annex 1).

- HARVEST is a JICA-funded project and is implemented by the Land Bank of the Philippines with the goal of providing credit and technical assistance to corporatives, cooperatives, LAEs and SMEs in the conflict-affected areas of Mindanao, especially ARMM.
- On 12 January 2017, an agreement between the governments of Japan and the Philippines was signed to formalize the availment by the Philippine Government of a JPY 4.928 billion-loan from the Japanese Government.
- The Technical Assistance is divided into two (2) phases with Phase 1 covering the establishment of corporatives (a development concept introduced by LBP) and the undertaking of capital development for cooperatives, large enterprises and SMEs with LBP as their partner.
- The proposed Priority Crops/Industry Clusters of HARVEST Project for validation.
- Shared also with the meeting was the Market Database Scope of Work

Mr Hara presented the promotion plan of the HARVEST project focusing on the forms of PR tools.

- Pamphlet (to be distributed by local staff of HARVEST)

- Banner (to be put up on walls of seminar venue in Cotabato, Gensan, etc.)
- Radio commercial
- Short movie (about 30 seconds) for smart phone users, etc.

[Discussions]

- 1) The success of HARVEST project implementation can be enhanced by a strategic approach, i.e., the borrower/investor should also invest time to immerse in the community and learn to adopt to the cultural environment. This is key to the successful operation of an agribusiness company engaged in cavendish banana production and export (Unifrutti Phil Inc) in Maguindanao, ARMM.
- 2) RSec. Mastura of ARMM-RBOI mentioned the advantages of setting a standard Return on Investment (ROI) for the identified priority industrial crops. The body suggested that the average ROI be set from 8% to 10%. And ROI beyond 10% would entitle the farmers and fisherfolks to have shares in the incremental ROI, similar to the corporative concept of Mr Alex.
- 3) The Economic Cluster member agencies can help promote HARVEST and they are hoping that concerned offices like DTI and CDA be allowed to participate in capacity building/trainings to be conducted by HARVEST TA (to enhance the capacities of SMEs and cooperatives).
- 4) CDA Admintrator Radia informed the group that there are about 6,000 registered cooperatives in ARMM but only 500 are functioning/working.
- 5) All the crops that have been presented as priorities in the mapping of the Agro-Industrial Clusters in Bangsamoro Area were acknowledged and accepted by the participants. They said, however, that the rubber is the strength of Basilan and not of Tawi-tawi and that seaweed in Tawi-Tawi is developed and needs a processing facility (a potential for investment).

- 6) Seaweed is the strength Tawi-Tawi and Sulu but are said to be prone to disease which is allegedly caused by climate change. Currently, the seaweed produced in these island provinces are sold to processors in Sabah and prices also turns out to be unstable.
- 7) The production of Abaca in Sulu is on a declining trend compared to the industry performance several years ago when they have the scale. Boat loads of abaca fibers then were moved/transported to markets in Manila and exports. Note that the largest abaca pulping plant in the country is currently located in Iligan, Lanao del Norte.
- 8) North Upi of the Maguindanao Province is earmarked for the production of rubber and upland rice.
- 9) Meanwhile, the group supports the development of the rubber and palm oil industry for the province of Basilan. They are endorsing the priority industries as presented - with the inclusion of cassava which can be produced in all the 5 provinces in ARMM.
- 10) They have likewise agreed to the PR Tools presented by Mr. Hara. The meeting participants made an important observation on the draft Brochure where the **Landbank logo needs to be minimized** to soften the resistance to conventional lending of the would-be Muslim borrowers. There is clamor for Islamic lending over the conventional banking in ARMM. But there is no operational Shariah Bank in the Philippines, except for the Al Amanah Bank. The latter, though happens to be dormant.
- 11) The RPMA representative expressed his view on the people's preference for video/viewing and should be used in public areas such as seaports and transport terminals.

- 12) The group also volunteered to help promote HARVEST as part of the service promotion of their offices.

[Suggestions and Recommendations]

- 1) RSec Mastura suggested that HARVEST project may replicate the best practice of Unifruitti. Also good to adopt the corporative concept as shared by Pres. Alex B. where the loan can be guaranteed and assured by the borrowing corporation.
- 2) Their advice on HARVEST PR tools is to have them released/distributed when the loan fund is ready for lending. The LBP-Lending Centers should be ready to accept loan applications once the HARVEST promotion starts. This is purposely to preempt the negative perception on government financing programs in ARMM.
- 3) The CDA Administrator suggested for more focused intervention from HARVEST for Marawi City, Lanao del Sur considering the needs for assistance in this province, e.g., for the HARVEST Loan Program to integrate the Islamic Banking concept in its system and procedures.
- 4) It was suggested that production/ of sheep and goat be produced by ARMM for the Middle East market, especially during the Hajj Season. There is no competitive local market for sheep and goat.
- 5) Inclusion of cassava in the identified priority crops for the HARVEST Project was recommended. Aside from the abundance of land area suitable for growing cassava it is also market-driven because of the presence of Nestle in its implementation areas. Nestle provides a ready market for the cassavas, which are used for its production of food and feeds.
- 6) There is a proposal to include SOBA and Japanese Potato in the list of priority as livelihood crops because of the market in Japan. They asked if the TA can provide assistance to determine its potential as new crops, i.e., market study.

- 7) For the TA Capacity Development program to include ARMM agencies, particularly the frontline business service providers like DTI, CDA, etc.
- 8) The selling prices of the industrial crops of smallholders fluctuates regularly. Can the HARVEST TA assist the farmers by establishing a system which can provide them the info on prevailing market prices?
- 9) A more simplified or streamlined requirements for HARVEST borrowers from the Conduit Bank, the LBP.

[Next Steps]

- 1) The lists of Large Agri-Enterprises (LAEs), Micro- Small and Medium Enterprise (MSMEs) as well as Cooperatives will be provided by RBOI-ARMM, DTI-ARMM and the CDA-ARMM to the HARVEST Team of Consultants.
- 2) Include cassava in the list of priority industry clusters as shown Figure 1.

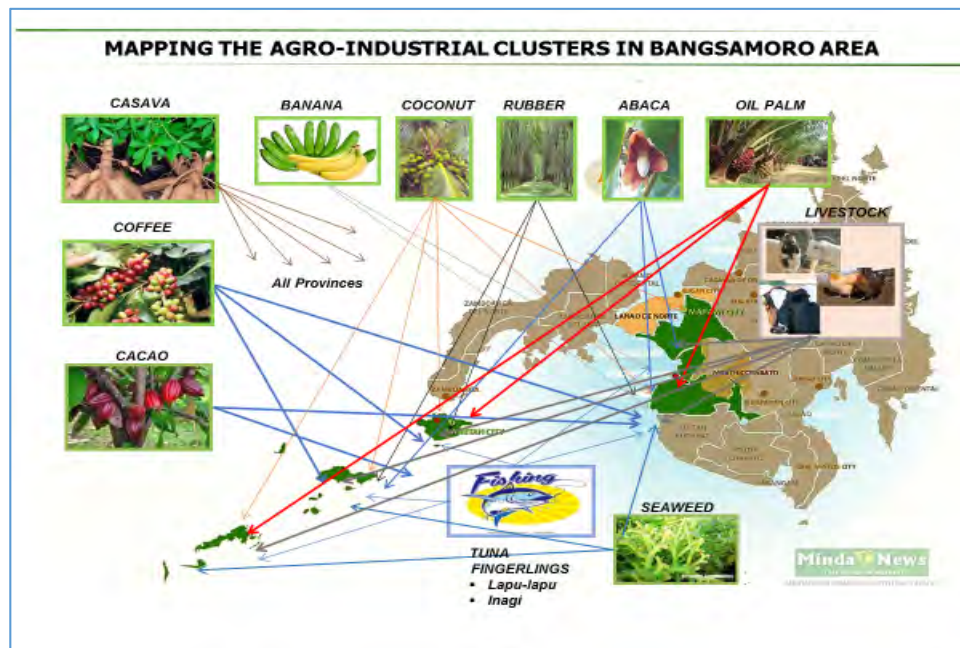


Figure 1: Amended Slide for Priority Industry Clusters

in ARMM

The meeting was adjourned at 1:30PM.

Submitted by: MMCruz & HHara

2. Report on Study Tour to Malaysia

Report on Study Tour to Malaysia

The Project for Capacity Building for Financial
Access in Agribusiness (Phase 1) (Technical
Assistance Grant for HARVEST)

April 2018

Technical Assistance Team

Nomura Research Institute, Ltd.

NTC International Co., Ltd.

Oriental Consulting Global

(1) Background and Objectives

(1-1) Background

Japan International Cooperation Agency (JICA) establishes an agribusiness line of credit to serve private enterprises and agricultural cooperatives located in ARMM and the surrounding areas through a two-step loan (TSL) of which intermediary is the Land Bank of the Philippines (LBP) under Japanese ODA Loan Project called “Harnessing Agribusiness Opportunities through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation (HARVEST).

JICA provides “Project for Capacity Building for Financial Access in Agribusiness (Technical Assistance Grant for HARVEST)” (the Project) to facilitate smooth implementation of HARVEST. This project is Phase 1 (for about 1 year) followed by Phase 2 (for 3-4 years).

LBP considers a new agricultural business scheme named Corporative which is structured word with combination of corporation and cooperative. The concept is characterized by a large agricultural production business led by a large agricultural enterprises (LAE) which bring mutual benefits to both the LAE and participating farmers to be invited either by consolidation of small farm land owned by farmers or mobilization/relocation of poor farmers to a large scale farmland.

There are similar successful cases in Malaysia, which are Federal Land Development Authority (FELDA) and Federal Land Consolidation and Rehabilitation (FELCRA). Projects implemented by FELDA and FELCRA are said to be successful in relocating low-income farmers to increase their income. In this regards, JICA-assigned Technical Assistance Team (TA Teem) organized a study tour to Malaysia to learn lessons from the cases of Malaysia, experiences of FELDA and FELCRA in particular.

(1-2) Objectives

The objectives of the study tour are:

- a) To study the business models and governance schemes applied by FELDA and FELCRA and how they successfully transformed rural Malaysia;
- b) To generate primary data as to the support scheme for farmers and the Islamic Banking system implemented by FELDA and FELCRA;
- c) To study best agricultural practices for optimizing the farmers’ income; and,
- d) To gather the necessary data and information for the preparation of manuals of operations for the stakeholders (especially the intended beneficiaries) of the HARVEST Project.

(2) Outline of Study Tour

The tour's schedule, participants and photos are as follows:

(2-1) Schedule

The schedule of the tour is shown below.

Date/ Time	Activity
March 11, 2018 (Sunday) 7:40 – 11:45 AM	Travel from Manila to Kuala Lumpur
March 12, 2018 (Monday) 8:00 AM – 10:30 AM 10:30 AM – 4:30 PM 4:30 PM – 6:30 PM	✓ Travel from Kuala Lumpur to FELDA Regional Office in Mempaga ✓ FELDA & FTP Briefing from Dato Dzulkifli Wahab, Chairman of FTP, Plantation Visit at Mempaga, visit to FELDA's Museum in Lurah Bilut (1st FELDA scheme) and visit to Palm Oil Nursery ✓ Travel from Mempaga to Kuala Lumpur
March 13, 2018 (Tuesday) 10:00AM -12:00 PM 2:00 PM – 4:30PM	✓ Meeting with former Director General of FELCRA ✓ Meeting with Malaysian Palm Oil Council
March 14, 2018 (Wednesday) 7:30 – 11:30 AM 11:30 AM – 4:30 PM 4:30 – 7:30 PM	✓ Travel from Kuala Lumpur to Jengka ✓ FELDA Global Ventures (FELDA Palm Industries SDN BHD (Jengka 21 Palm Oil Mill) and FELDA Agricultural Services SDN BHD (FASSB Research Laboratories) ✓ Travel from Jengka to Kuala Lumpur
March 15, 2018 (Thursday) 10:00 AM 2:00 – 4:00 PM	✓ Appointment with FELDA Cooperatives was moved to Friday due to internal miscommunication in FELDA ✓ Meeting with FELCRA
March 16, 2018 (Friday) 9:30 – 11:30 AM	✓ Meeting with FELDA Investment Cooperative
March 17, 2018 (Saturday) 9:00 AM – 11:00 AM 4:15 PM – 7:40 PM	✓ Wrap up meeting ✓ Travel from Kuala Lumpur to Manila

(2-2) Participants

The staff of LBP, JICA Philippine Office and HARVEST TA team participated in the tour.

The details are as follows:

-5 officers from Land Bank of the Philippines

Mr.	Gutierrez	P	Joselito
Ms.	Conde	I	Charlotte
Mr.	Luzano	S	Edgardo
Ms.	Lopez	T	Kathryn
Ms.	De Guzman	C	Cornelius

-1 staff member of JICA Philippine Office

Ms. Maan Bakisan

-4 JICA experts (HARVEST TA Team)

Ms.	Cruz	M	Merly
Mr.	Hara		Hiromichi
Ms.	Sato	E	Gloria
Ms.	Michioka		Chikako

(2-3) Photos

Photo taken at FELDA



Photo taken at FELCRA



Photo Taken at FELDA Global Venture (FGV)



(3) Overview of FELDA

(3-1) Scheme of FELDA

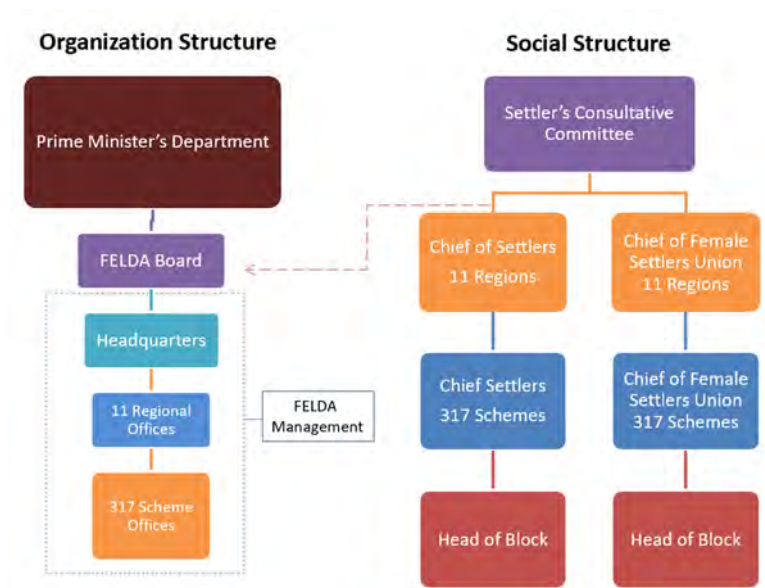
FELDA's Scheme is summarized as follows;

- a) Federal Land Development Authority (FELDA) was established in 1956 under the stewardship of the then Prime Minister and in line with the 1956 Land Development Ordinance.
- b) Settlers were drawn from landless rural Malays and uneconomic smallholdings.
- c) They were given at least 4ha-land in which rubber or oil palm was planted, and were allotted 1,000m² lots in a village where basic facilities were provided (e.g., water supply, schools and mosques).
- d) The federal government of the country set up 3-phase plan:
 - Cooperatives serve as a mechanism for settlers to learn how to farm;
 - Each settler was given a specific plot of land to work; and
 - They were given the land title to that plot. However, settlers were forbidden from selling the land without FELDA's permission.
- e) Costs of developing the land are borne by loans made to the settlers. The loan payments were deducted from the settlers' income over a 15-year period.
- f) FELDA was viewed as one of the world's most successful land development agencies, although a huge amount was spent for the authority. According to the World Bank, the cost of land development for a household was USD 25,000 in the 1980s.

(3-2) Organization of FELDA

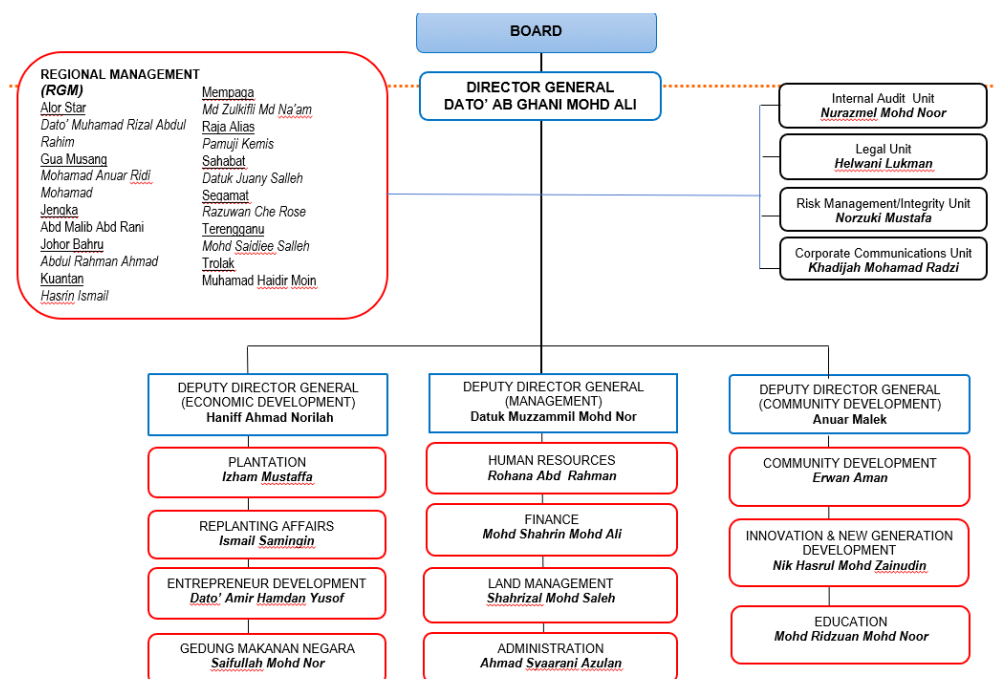
The next figure is an organization structure indicating the mechanism which reflect the voices of external committee (Settlers' Consultative Committee) in the operations of FELDA.

Organization and Social Structures of FELDA



Next figure is the internal organization chart of FELDA including regional management.

Internal organization chart of FELDA



FELDA has some subsidiaries, such as, FGV, FELDA Techno Plant, KPF (FELDA Financial Cooperative), etc.

(4) Overview of FELCRA

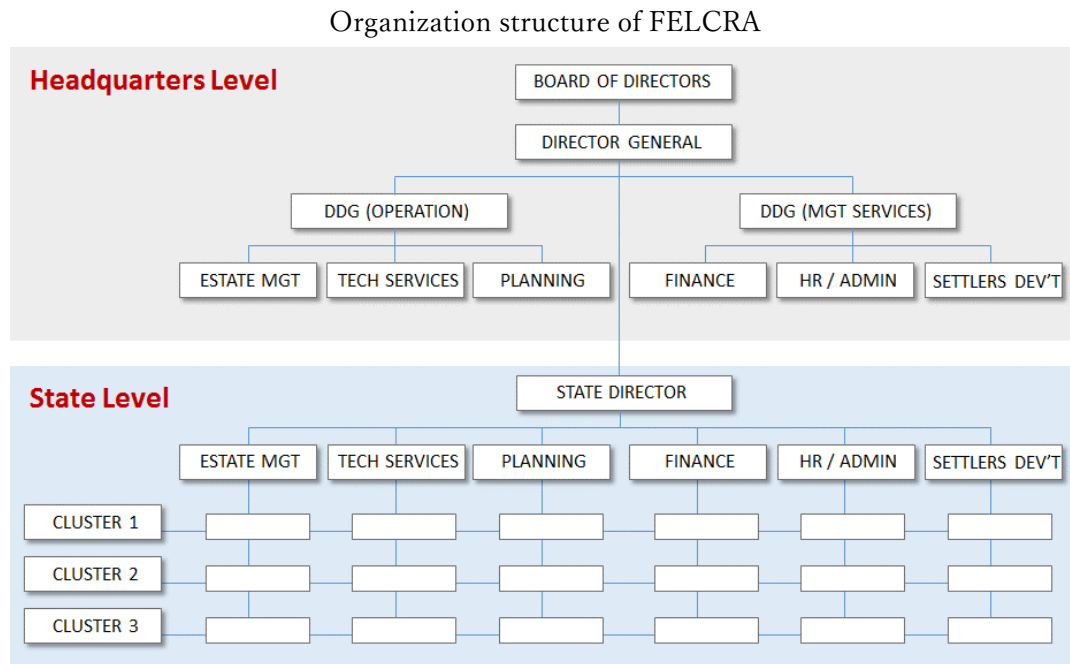
(4-1) Scheme of FELCRA

The following is the summary of FELCRA's Scheme outline;

- a) Parallel to establishment of FELDA, the Federal Land Consolidation and Rehabilitation Authority (FELCRA) was created in 1966 in response to the need of more than 200,000 ha-public lands which were given to farmers under the 1960 Group Settlement Act.
- b) About 1.2 to 3.2 ha-lands were given to each farmer who was landless or with small-landholding.
- c) Many schemes became problematic partly due to little public assistance and partly due to land fragmentation under the inheritance rights.
- d) In 1964, a working group (WG) was formed to create an autonomous land agency with the following functions:
 - To rehabilitate and develop fragmented land holdings plus other areas;
 - To develop such holdings into efficient production units; and
 - To advise and assist landholders after rehabilitation to ensure efficient agricultural practices.
- e) FELCRA's operation was funded by grants from the federal government.
- f) For land development, low-interest loans were granted with a long grace period, interest capitalized and repayment over 25 years.
- g) The smallholder agrees to a long-term usufruct arrangement. FELCRA had three profit schemes;
 - Land owners have the right to revenues to their land size;
 - 80% of the revenues goes to the participants and the rest (20%) to loan repayment; and
 - All participants as shareholders are entitled to profit sharing.

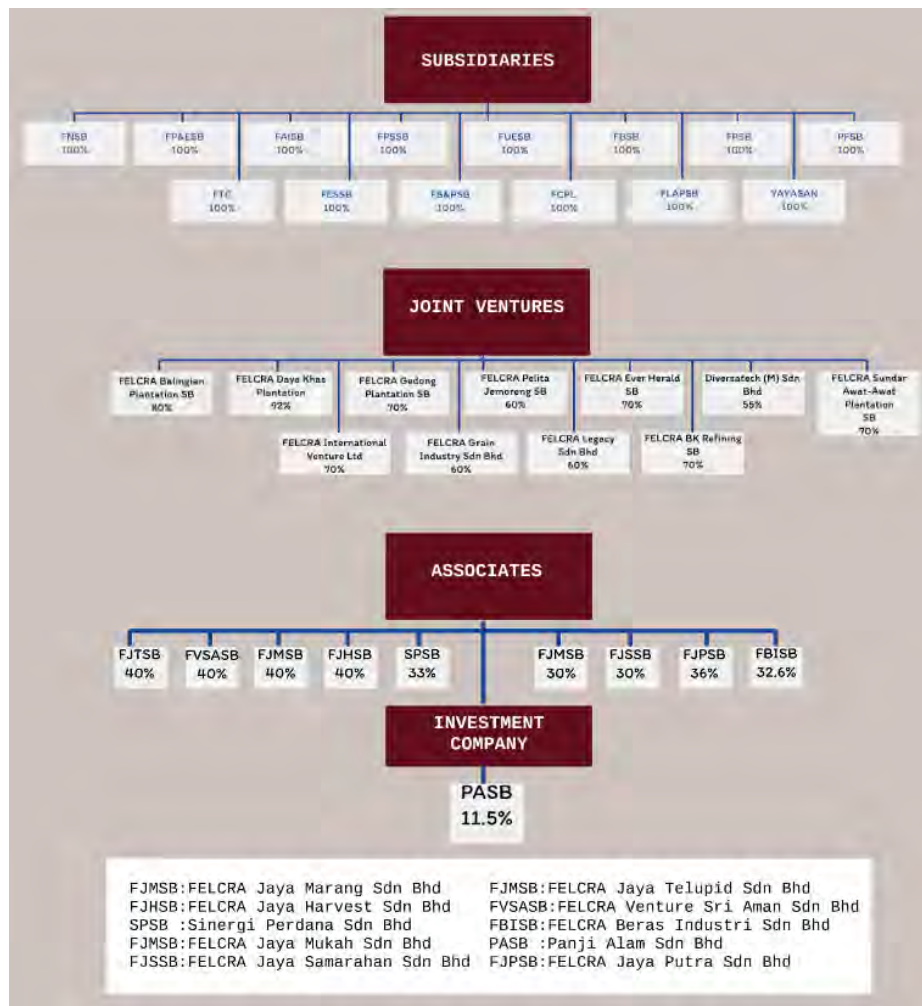
(4-2) Organization of FELCRA

The figure below is a conceptual organization structure of FELCRA which describes delivery system of the various services to local levels.



FELCRA has more than 20 subsidiaries which are categorized into three forms: (a) wholly-owned (100%), (b) majority-owned (joint venture) and (c) associates, all of which cover a wide spectrum of business areas: namely, plantation, agro-industry, property management, training and consultancy, education services, etc.

Subsidiaries of FELCRA



(5) Lessons Learnt from Malaysian Experiences and Implications for HARVEST

In the following sections, lessons learned from Malaysia's experiences and implications for HARVEST are provided.

(5-1) Lessons Learnt in general from Malaysian Experiences

a) Government Support

- One of the key success factors (KSFs) of FELDA and FELCRA is government's leadership. Consistent support was provided for their activities (from the 1971 NEP up to the mid-1990s).

b) Other Activities of FELDA and FELCRA

b-1) FELDA

- The practical know-how about value chain management has been acquired (FELDA

Global Venture).

- Financial service is provided by KPF for small-hold farmers.

b-2) FELCRA

- The know-how about land consolidation and rehabilitation has been obtained trial-and-error basis.

(5-2) Implications for HARVEST

a) Corporative Development

FELDA Scheme

- New Land Development
 - (i) Land use maps are being utilized, among others to identify new land for agricultural development.
 - (ii) Lands are owned by the state.
- Mobilization and Settlement of Landless Farmers
 - (i) Selection criteria of settlers include: age, married with children, landless with normal land holdings of at least 1 ha and physically fit.
 - 1.Age of applicant (21-50)
 - 2.Married, preferably with children
 - 3.Landless or with rural land holdings of less than 1 ha
 - 4.Agricultural background
 - 5.Physical fitness
 - (ii) Plantation development is done by contractors and settlers are involved only at the time that the farm plantation is already established.
 - (iii) Settlers are provided with land for housing
 - (iv) Livelihood training are provided so as to augment income.
 - (v) Settlers are subsidized monthly by the federal government during initial years until they get dividend from plantation (in the 3rd year)

FELCRA Scheme

- Land Consolidation
 - (i) Mapping of unused lands or unproductive lands owned by various small land owners without any classification of whether these are contiguous land or not;
 - (ii) The lands for agricultural development have been consolidated.
 - (iii) The cost of development is considered to be loan to individual farmers and the profits are shared between and among FELCRA and individual farmers;
 - (iv) Land consolidation has no effect on land ownership; and

- (v) Land consolidation are done in two areas: consolidation by agreement and consolidation by giving up land area for a bigger area that is contiguous area (surrender the rights of land but not the ownership of the land).
- Mobilization of Farmers
 - The components of farmers' mobilization are as follows:
 - (i) To study the area;
 - (ii) To gain trust of farmers about the sincerity of the land consolidation program to achieve economy of scale;
 - (iii) To work with the community leaders and religious leaders;
 - (iv) To organize campaigns to help farmers understand the benefits of land consolidation such as wages and dividends derived from the profits and economy of scale;
 - (v) To make off-farm income and other alternative income larger than income from plantation; and
 - (vi) To organize the farmers into cooperatives to engage in any agri-business activities as additional incomes with support from FELCRA.
- Other Challenges include:
 - (i) Land tenure and land ownership;
 - (ii) Peace & order; and
 - (iii) Availability of anchor firm
- b) Environmental Measures
 - Fertilizer management
 - (i) FELDA has conducted fertilizer analyses on its inputs in order to ensure the stable production of oil palm. The quality of fertilizers was examined whether or not it satisfied the specification requirement under Fertilizer Act; and to satisfy regulatory requirements in contract agreements
 - (ii) Approximately 30% of the production cost is used for fertilizers, while approximately 60% of the production cost is used for pesticides with a mixed of inorganic and organic matters. The rest consists of labor costs, agricultural equipment, etc.
 - (iii) Integrated pest management was also adopted through a combination of techniques such as biological control, habitat manipulation, modification of cultural practices, and use of resistant varieties.
 - Soil Management
 - (i) Soil analysis is conducted once a year to optimize fertilizer's economic yield

and proper growth and development of oil palm trees.

- (ii) In order to minimize soil contamination against fertilizers and pesticides, FELDA planted “soft grass” and use empty fruit shell to cover the soil

➤ Safety Measures

- (i) In the process of oil palm production, by-products (crude oil, fibers, etc.), FELDA has adopted various safety measures such as ISO, environmental management system, green technology practices and methane gas capturing.

c) Implications for Policy and Related Measures

- One of the key success factors (KSFs) of FELDA and FELCRA is consistent support from the government since the 1971 New Economic Policy (NEP); the then Prime Minister (PM) of Malaysia was Tun Abdul Razak and former PM is his son, Najib Razak. Organizationally, FELDA Board is supervised directly by Prime Minister’s Department.
- Meanwhile, it is difficult to duplicate Malaysian experiences in the Philippines because the leadership changes every 6 years. Therefore, HARVEST TA project should be private sector-driven in ARMM and other conflict-affected areas.

d) Implications for Target Areas (i.e., ARMM and other Conflict-Affected Areas) (a)

- Since every area has different situations/ conditions, tailor-made TA on each area (site) is necessary.
- Continuous collection of needs of farmers such as questionnaire survey is important to flexibly address challenges caused by changing markets and internal/organizational transitions.
- Starting from baseline data, then the project shall implement i) Planning of specific activities [social/business/environment, etc.], ii) identifying role of Departments/LGUs, and iii) Monitoring and Evaluation.

3. Sample Framework on Social Marketing Plan (LBNC)

[SAMPLE]

The Framework of
the Social Marketing Plan for
LASBUENASCAR

August 2018

JICA Expert Team for the
Project for Capacity Building for Financial
Access in Agribusiness (Phase 1)

[Contents]

A: Setting of Target and Objective

B: Elements of the Social Marketing Plan

- (1) Current Situations and Environments of Farmers
- (2) Activities of Corporative
- (3) Marketing Tools
- (4) Schedule and Location of Marketing Campaign
- (5) How to Mobilize Farmers
- (6) Roles of Key Players
- (7) Schedule Chart

A: Setting of Target and Objective

Target of this project is farmers located in the target area of LASBUENASCAR, which consists of municipalities of Las Nieves, Buenavista, Nasipit and Carmen. Meanwhile, its objective is two-fold. One is to attract the target farmers (equivalent of a certain number of farmers), poor people, indigenous peoples (IPs), returnees from outside the area, and to encourage them to join the Corporative. The other is to reach agreements with their leaders in a certain period

Table 1: Target and Objective

Target	✓ Farmers located in the target area of LASBUENASCAR project
Objective	✓ To attract the target farmers (equivalent of a certain number of farmers) and encourage them to join the Corporative, and ✓ To reach agreements with their leaders in a certain period

Source: JICA expert team

B: Elements of the Social Marketing Plan

(1) Current Situations and Environments of Farmers

The current situations and environments of the farmers are summarized as follows.

Table 2: Current Situations and Environments

Target Areas	✓ Durian, Lower Olave, Poblacion, Aclan, etc.
Number of Household and Population	✓ Population: 27,147 (2015)
Poverty Incidence	✓ Recent trends of poverty incidence by municipality

	<table><tr><td>Buenavista</td><td>34.1</td><td>38.0</td><td>30.8</td></tr><tr><td>Nasipit</td><td>23.0</td><td>28.3</td><td>20.7</td></tr><tr><td>Carmen</td><td>37.1</td><td>40.6</td><td>37.7</td></tr></table> <p>Source: JICA expert team</p>	Buenavista	34.1	38.0	30.8	Nasipit	23.0	28.3	20.7	Carmen	37.1	40.6	37.7
Buenavista	34.1	38.0	30.8										
Nasipit	23.0	28.3	20.7										
Carmen	37.1	40.6	37.7										
Priority Commodities/Crops	✓ Oil palm, coconut, abaca , banana-cardava, cacao, coffee, cassava, rubber, mango, etc.												
Size of Harvest Area	✓ 8,447 hectares (=project land unit 13,175 [minus] conservation area 4,728)												
Environmental Risk	✓ Land slide, erosion, flood and liquefaction												
Industrial Structure of Target Municipalities	Industrial structure of target each municipality : ✓ Las Nieves: primary72%, secondary 5%and tertiary 23% ✓ Buenavista: primary 39%, secondary 13%and tertiary 48% ✓ Nasipit: primary 24%, secondary 19%and tertiary 57% ✓ Carmen: primary48%, secondary 14%and tertiary 38%												

Source: JICA expert team

Other relevant information will be added to the table above (e.g., farmers' annual income, family size, typical economic conditions).

(2) Activities of Corporative

Benefits of participating in the Corporative is as follows. On top of the benefits, other items will be decided in line with investor's business model.

Table 3: Benefits of Participation in the Corporative

Farmers' Busy Season	<ul style="list-style-type: none"> ✓ LANDBANK will assist in applying for a loan. ✓ Plowing of allocated land after loan release. ✓ Insemination and fertilizer distribution during agricultural production. ✓ Crop harvesting in cooperation with family members and workers. ✓ Receipt of sales (*less cost of inputs and repayment). ✓ Profit sharing between the enterprise and farmers based on the agreed ratio. ✓ Family members may assist in the transport of agricultural produce from farm to market by truck. ✓ As a paid worker, other family members may work in nearby factories to earn off-farm income.
Agricultural Off-Season	<ul style="list-style-type: none"> ✓ During off-season, you and/or your family members may engage in other business/livelihood activities to earn off-farm income (e.g., sari-sari store, grocery, eatery and beauty salon) within or outside of the municipality.

Source: JICA expert team

(3) Marketing Tools

LANDBANK and TA team make full use of the following items as marketing tools: that is to say, holding of seminars, banner, T-shirts, video and brochures.

(4) Schedule and Location of Marketing Campaign

- ✓ Schedule (to be decided in line with investor's business model)
- ✓ Location (*ditto*)

(5) Means of Mobilizing Farmers

In this project, there is a need to mobilize farmers. Mobilization is the initial process of getting stakeholders interested and aware of the concept of participation in the Corporate. Mobilization includes notifying people, gathering relevant information, analyzing the situation, and getting those with various concerns or interests involved, making them understand that they are 'in the same boat', and facilitating a positive attitude with a common interest/goal.

The mobilization of stakeholders often involves dealing with less visible stakeholder groups. Obtaining trust of the stakeholders and identifying and involving key persons, such as the leaders of farmers' group, are common mobilization practices so as to ensure an effective participation process and to avoid conflicts.

The following figure shows the development of Stakeholders' Mobilization Framework, which consists of five phases, in order to encourage the target stakeholders (especially farmers) to participate in the Corporate.

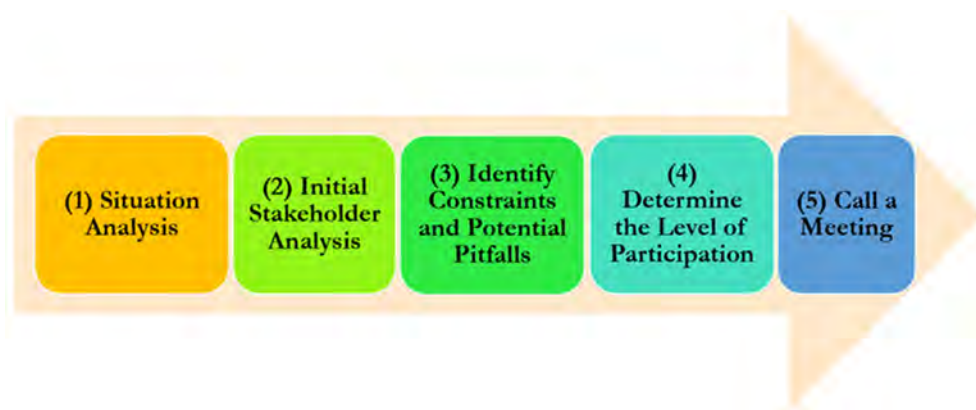


Figure 1 Stakeholders' Mobilization Framework

The contents of each phase are summarized in the following table.

Table 4: Contents of Phases of Mobilization

	Contents
Phase 1	✓ Engage with communities using the appropriate methods for gathering information and conduct an analysis of the economic characteristics of the target areas, agricultural resources, harvesting practices, other activities taking place

	in the areas, local infrastructure, etc.
Phase 2	✓ The stakeholder analysis should reveal the interests, contribution, potential problems and networking capabilities of stakeholders.
Phase 3	✓ Identify which circumstances or existing issues could have an impact on effective participation.
Phase 4	✓ It may, at this stage, be possible to decide on the level and type of participatory interactions.
Phase 5	✓ Once the above activities are complete, a meeting should be organized where participatory roles and process are discussed, planned and formalized.

(6) Roles of Key Players

The key players of this Project include LANDBANK, investor (or anchor firm), local government unit (LGU), leaders of farmers, agricultural cooperatives and associations, and JICA expert team (or TA team). Their roles are shown as follows.

Table 5: Roles of Key Players

LANDBANK	✓ Implementation of loan program, assistance in farmers' loan application, etc.;
Investor/Anchor Firm	✓ Development of business plan in the target area and township development in cooperation with LGU
LGU	✓ Allocation of land to farmers, township development (i.e., physical infrastructure such as roads, water supply facilities, schools, hospitals, etc.) in cooperation with investor, and so forth
Leaders of Farmers	✓ Sharing of relevant information with farmers' group members, dissemination of basic agricultural techniques to the members, etc.
Agricultural Cooperatives and Associations	✓ Training and technical assistance for farmers (e.g., how to grow and harvest target crops and to use advanced agricultural equipment), etc.;
TA Team	✓ Training for leaders of farmers (e.g., how to organize small farmers group), support for farmers' off-farm activities (e.g., business plan preparation and marketing), etc.

Source: JICA expert team

(7) Schedule Chart

(to be prepared in line with investor's business model)

[End of document]

4. Sample Framework on Social Marketing Plan (Biotech Farms)

[SAMPLE]

The Framework of
the Social Marketing Plan for
Bio Tech

September 2018

JICA Expert Team for the
Project for Capacity Building for Financial
Access in Agribusiness (Phase 1)

[Contents]

A: Setting of Target and Objective

B: Elements of the Social Marketing Plan

- (1) Current Situations and Environments of Farmers
- (2) Activities of Corporative
- (3) Marketing Tools
- (4) Schedule and Location of Marketing Campaign
- (5) Means of Mobilizing Farmers
- (6) Roles of Key Players
- (7) Schedule Chart

A: Setting of Target and Objective

Target of this project is farmers located in the target area of Bio Tech. Meanwhile, its objective is two-fold. One is to attract the target farmers (equivalent of a certain number of farmers) and encourage them to join the Corporative. The other is to reach agreements with their leaders in a certain period.

Table 1: Target and Objective

Target	✓ Farmers located in the target area of Bio Tech project
Objective	✓ To attract the target farmers (equivalent of a certain number of farmers) and encourage them to join the Corporative, and
	✓ To reach agreements with their leaders in a certain period

Source: JICA expert team

B: Elements of the Social Marketing Plan

(1) Current Situations and Environments of Farmers

The current situations and environments of the farmers are summarized in the following table. Meanwhile, other relevant information will be added to the table above (e.g., farmers' annual income, family size, typical economic conditions [how many family members are working, etc.], what is social environment (ethnic, public infrastructure, etc.).

Table 2: Current Situations and Environments

Target Areas	✓ Sultan Kudarat and Maguindanao
No. of Farmers	✓ 1,170 (as of February 2018)
No. of Clusters	✓ 15 (as of February 2018)
Priority Commodities/Crops	✓ Rice and corn

Size of Harvest Area	✓ Corn-10,000 hectares and rice 20,000 hectares
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Source: JICA expert team

(2) Activities of Corporative

(To be decided in line with investor's business model)

(3) Marketing Tools

LANDBANK and the TA team will make full use of the following items as marketing tools: that is to say, holding of seminars, banner, T-shirts, video and brochures.

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- ✓ Schedule (to be decided in line with investor's business model)
- ✓ Location (*ditto*)

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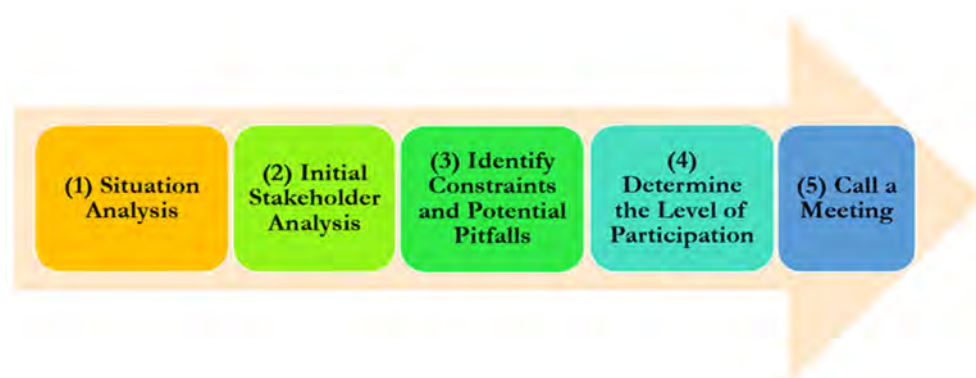


Figure 1 Stakeholders' Mobilization Framework

Source: JICA expert team

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Source: JICA expert team

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Source: JICA expert team

(7) Schedule Chart

(to be prepared in line with investor's business model)

[End of document]

5. Project Study on LASBUENASCAR Pilot Corporative



Land Bank of the Philippines



Japan International Cooperation Agency

PROJECT STUDY ON LASBUENASCAR CORPORATIVE

The Project for Capacity Building for Financial Access in
Agribusiness (Phase 1) (Technical Assistance Grant for HARVEST)

September 2018

Technical Assistance Team

THE PROJECT STUDY ON LASBUENASCAR CORPORATIVE

I INTRODUCTION

1.1 The HARVEST Project

In March 2014, the Government of the Republic of the Philippines (GOP) and the Moro Islamic liberation Front (MILF) signed the Comprehensive Peace Agreement that aims to achieve peace in the Bangsamoro Region (or the Autonomous Region of Muslim Mindanao). With this agreement in place, the Philippine government has stepped up its efforts to push for economic growth in the region on the premise that the development in the area and the improvement in the quality of life of the people therein are the keys to lasting peace and order. Furthermore, this direction is in line with its targeted outcomes, which, as stated in the Philippine Development Plan for 2017-2022, include a “more inclusive” growth that will be “manifested by a lower poverty incidence in rural areas”.

Economic growth in the region, in particular, should translate to the generation of sufficient employment and livelihood opportunities in the localities. For these opportunities to be optimized and sustained, it is urgent to set up human resource development and capacity building programs that will especially benefit the entrepreneurs, the unemployed and the rural poor in the region.

For this very purpose, a partnership between the Land Bank of the Philippines, a government-owned and -controlled corporation, and the Japan International Cooperation Agency (JICA), the Japanese government’s development arm, has been forged. The Japan International Cooperation Agency has established a two-step loan (TSL) facility with the Land Bank of the Philippines (LBP) as the intermediary under the Japanese Official Development Assistance (ODA) Loan Project called “Harnessing Agribusiness Opportunities through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation (HARVEST)”. In turn, the Land Bank of the Philippines (LBP) will package and offer loans with terms that are suited to the cash flow cycles of the stakeholders of prioritized value chains, which include palm oil, rubber, coconut, cacao, coffee, banana, abaca, seaweeds and livestock. Through the HARVEST Project”, which will run from 2017 to 2024, financial resources will be supplied to private enterprises, farmers’ organizations (e.g., cooperatives) and financial institutions catering to the same beneficiaries.

Meanwhile, LASBUENASNAR is the site of a pilot corporative to be supported by the HARVEST. The product and the corporative operations are to be set based on the availability of resources, the suitability of the soil in the area, the accessibility of targeted markets and the sustainability of the agro-industrial value chain that the corporative will set in motion.

1.2 The “Corporative”: A Development Concept

Under the leadership of its President and Chief Executive Officer (CEO), Mr. Alex Buenaventura,

the Land Bank of the Philippines (LBP) has proceeded to promote the creation of “corporatives”, a coined term for a new organizational model for farmers and partner-corporations. Each corporative is to be established for a specific farm product in a particular area. The model designates the LBP and the participating corporation as the providers of the required capitalization while the farmers receiving both salaries for their work in the farm and lease revenues for the use of their land as part of the resources of the corporative. More importantly, this corporative model consolidates for a common farming operation what would have been fragmented and poorly utilized land.

Through corporatives, farmers would be entitled to increased income pegged at a monthly average of P12,000 to P15,000 per household. In contrast, most agricultural cooperatives have turned out to be unprofitable and insolvent largely due to bad governance and mismanagement of agricultural resources.

The corporative model is based on the successful farming organizational model adopted by Federal Land Development Authority (FELDA) of Malaysia. Corporatives should then leverage the financing services and technical capacity building that the HARVEST Project will offer with the LBP as the conduit.

The corporative framework can be applied to ancestral domains. A Farm Management and Marketing Agreement for land covered by a Certificate of Ancestral Domain Title (CADT) can be executed between the families that own the area and a corporation engaged in Corporate Farming. To formalize such agreement, the Free, Prior and Informed Consent (FPIC) of the Indigenous Peoples (IPs) concerned would have to be obtained. The FPIC is a vital principle that IPs invoke to protect their right to participation in the making of decisions that affect them (Portalewska 2012). Indeed, engaging the IPs as partner-farmers and optimizing the use of ancestral domains for the operations of corporatives turns out to be a strategic endeavor that is consistent with both the Local Development Plan as well as the Ancestral Domain Sustainable Development and Protection Plan (ADSDPP), which is formulated by National Commission on Indigenous Peoples (NCIP) and stakeholders as a tool for the empowerment and welfare of the IPs (NCIP 2018).

Similarly, the same Farm Management and Marketing Agreement can be forged between individual owners of rice farms that can be consolidated and the Corporate Farming entity.

1.3 Project Objectives, Beneficiaries and Key Performance Indicators (KPIs)

1.3.1 Project Objectives

The goals for this pilot undertaking include the generation of jobs and livelihood opportunities in LASBUENASCAR thereby enabling families to afford their basic needs and, in general, reducing the prevailing poverty level in the locality.

The specific objectives are as follows:

- To achieve an average family income in LASBUENASCAR that is well above the P10,000-per-month poverty line
- To create jobs for the indigenous peoples, the indigents and the rebel returnees
- To improve the living condition of the people in the area by modeling and replicating the FELDA and FELCRA business models

1.3.2 Project Beneficiaries

Basically, the qualified beneficiaries of the HARVEST Project are those that are located in the Autonomous Region of Muslim Mindanao (ARMM) and other conflict-affected areas. However, those that are based elsewhere in the country may also be qualified so long as they take part in the specific value chains of the products and services of the ARMM and other conflict-affected areas. The authority to name the specific cities, municipalities and towns to be officially classified as “conflict-affected areas” rests solely on the Office of the Presidential Adviser on the Peace Process (OPAPP).

The beneficiaries in LASBUENASCAR will be selected based on the same parameters.

1.3.3 Key Performance Indicators (KPIs)

The Key Performance Indicators (KPIs) for the undertaking are as follows:

- Monthly household income:

The targeted combined total household income ranging from P11,000 to P23,000 is to be composed of the monthly income from the lease of the farm (from P3,000 to P15,000) and the monthly salaries for work done in the farm (at a gross amount of P10,000 and a net amount of P8,000).

- Minimum monthly combined household income:

The minimum household income in the LASBUENASCAR is set at P10,000, based on the threshold set by the Land Bank of the Philippines for the HARVEST beneficiaries. The same figure has been pegged as the poverty line for a Filipino family of five residing in Metro Manila in 2008. A family of five earning a monthly income less than P10,000 would be considered poor, according to the National Statistical Coordination Board (NSCB). (ABS-CBN 2018)

- Classification of beneficiaries

The project beneficiaries would fall under any of the three classifications – indigent families, indigenous peoples, and rebels and combatants.

- Application of business models

The operations of the corporative will follow the business models adopted by Malaysia's Federal Land Development Authority (FELDA) in utilizing ancestral domains and by the Federal Land Consolidation and Rehabilitation (FELCRA) in organizing individual farmers and landowners.

II THE LASBUENASCAR AREA DEVELOPMENT PROFILE

2.1 Physical Profile

"LASBUENASCAR" is a geographic area composed of parts of the municipalities of Las Nieves, Buenavista, Nasipit and Carmen, which are located in Province of Agusan del Norte (see Figure 1). Composed of 10 municipalities and one city, the province has thrived on agriculture (including fishery and forestry), mining and quarrying. In a bid to reduce poverty and achieve inclusive growth, the Provincial Government, together with the concerned local government units as well as the private sector, has stepped up its efforts to promote LASBUENASCAR as a growth center and convergence site. The area is rightly accessible to the existing seaport in Nasipit. The farthest Barangay Balungagan IN Las Nieves is 60 km to Nasipit Port, the barangays of Liungan and Manoligao (Carmen) and Lower Olave (Buenavista) are 26km and 27km, respectively, and the nearest being Brgy Hinandayan of Nasipit.

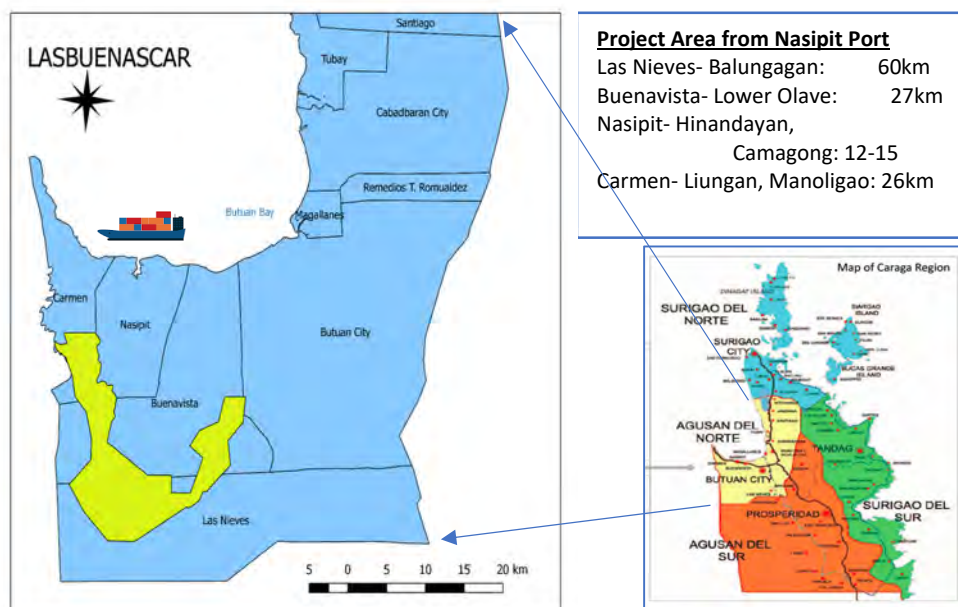


Figure 1: Map of LASBUENASCAR vs Agusan del Norte

The complementarity of the strengths and advantages of the LASBUENASCAR municipalities presents a grounded rationale for engaging investors, industry leaders and locators to consider the area as an operations site. These four municipalities offer resources and present opportunities that, when strategically and efficiently managed, will bring in growth for participating businesses and, ultimately, development and progress for the province.

LAS NIEVES leads the Agusan del Norte Province's coffee cluster and special program for food sufficiency. The cluster has steered the local coffee farmers into working for the regeneration and expansion of coffee farms thereby raising the coffee production level of the entire province.

BUENAVISTA, one of the major coconut production hubs in the province, takes the leadership role in the coconut cluster.¹ Starting out with coconut farmers addressing the need to regenerate and expand coconut farms, the organized cluster has since included coconut processors who are keen to source funds, whether through government interventions or private investments, to put up a Coconut Processing Complex. This facility will then process coconut for the production of copra, coco juice, coco chips, coco shreds, coconut oil, virgin oil, soap input, animal feed inputs and charcoal, among other things.

NASIPIT, as the center for agro-industrial cluster, will serve as the logistics and processing hub and the gateway to domestic and international trade.²

CARMEN, known for its export-quality mangoes, leads the fruits cluster, which also includes Nasipit and Buenavista as producers of other fruits.³

2.2 Economic Profile of the LASBUENASCAR Area

The economy of Agusan del Norte is dominantly agricultural, and it is the nation's leading producer of rice. Other major crops are coconut, corn, mango, bananas, vegetables and prawns.

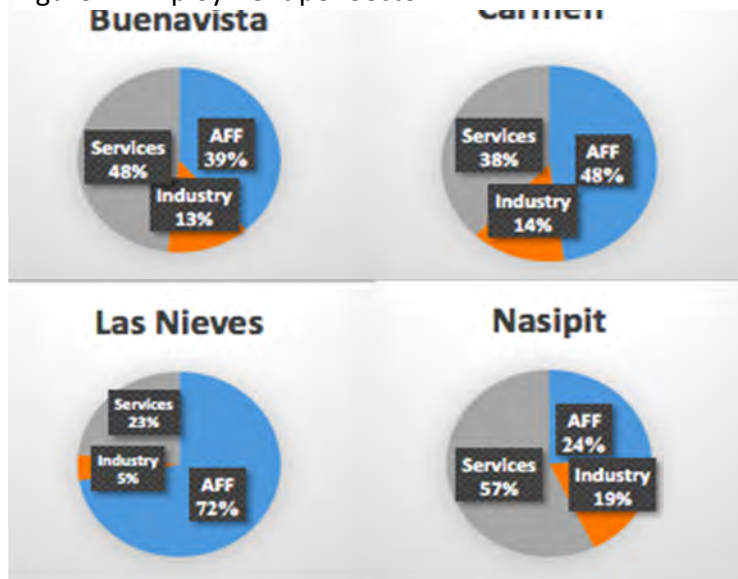
Due to limited database for municipalities, the structure of the local economy shall be derived from the employment statistics as a shadow indicator which is shown in Figure _____. It can be deduced that the strength of the local economy is in Agriculture, Forestry and Fishing (AFF). This is the dominant sector of the local economies of Carmen and Las Nieves that provides employment for 48% and 72% of their labor forces, respectively. In Carmen, the services sector accounts for 38% of the jobs for the labor force while the remaining 14% is employed by the Industry sector. Similarly, after AFF, the services sector of Las Nieves generated 23% employment and the remaining 5%, by the Industry sector.

¹ Provincial Development and Physical Framework Plan of Agusan del Norte

² Ibid

³ Ibid

Figure 2. Employment per Sector



On the other hand, the local economies of the municipalities of Buenavista and Nasipit were primary driven by the services sector, which hires 48% and 57% of their labor forces, respectively. In both municipalities, the AFF sector turns out to be the one with the second highest numbers of jobs provided.

The economic activities of the AFF sector in the municipality of Carmen arise from the production of fruits, primarily mango. The annual mango production volume

in Carmen has reached 15,630 metric tons, which is equivalent to 60% of the total production of the entire Province of Agusan del Norte.

Meanwhile, the municipality of Buenavista is among the top producers of palay, mango, coconut and banana in the province. It produces 3,804 metric tons of palay annually, which, in turn, is equivalent to 16% of the total production of the province.

When it comes to the production of corn, the municipality of Las Nieves takes the lead. It produces 6,332 metric tons of corn annually, an equivalent of 70% of Agusan del Norte's total. Las Nieves is also among the top producers of palay in the province.

The municipality of Nasipit thrives in the manufacturing of forestry-based products. It hosts three plywood manufacturing companies that produce a combined output of 41,138.32 cubic meters annually, which is 33% of the province's total production. In addition to forestry, abaca is also a major product of Nasipit. It produces 3,000 metric tons annually, an equivalent of 38% of the province's total.

The recommended commodities for the area – coconut, coffee and banana-cardava – currently are planted across the project area, as follows (See Figure 3):

- Banana-Cardava in Barangays Lower Olave and Simbalan in the municipality of Buenavista; in Sitio Bocbocon in Barangay Durian in the municipality of Las Nieves.
- Coconut in the municipality of Nasipit; in Barangay Sangay of the municipality of Buenavista; and, in Barangays Lower Olave and Simbalan in the municipality of Buenavista.
- Coffee in Sitios Lekda, Antipolo and Banag-Banag in Barangay Simbalan; and, in Sitios Lawan-Lawan and Bocbocon in the municipality of Las Nieves; and, in Barangay Durian also of the municipality of Las Nieves.

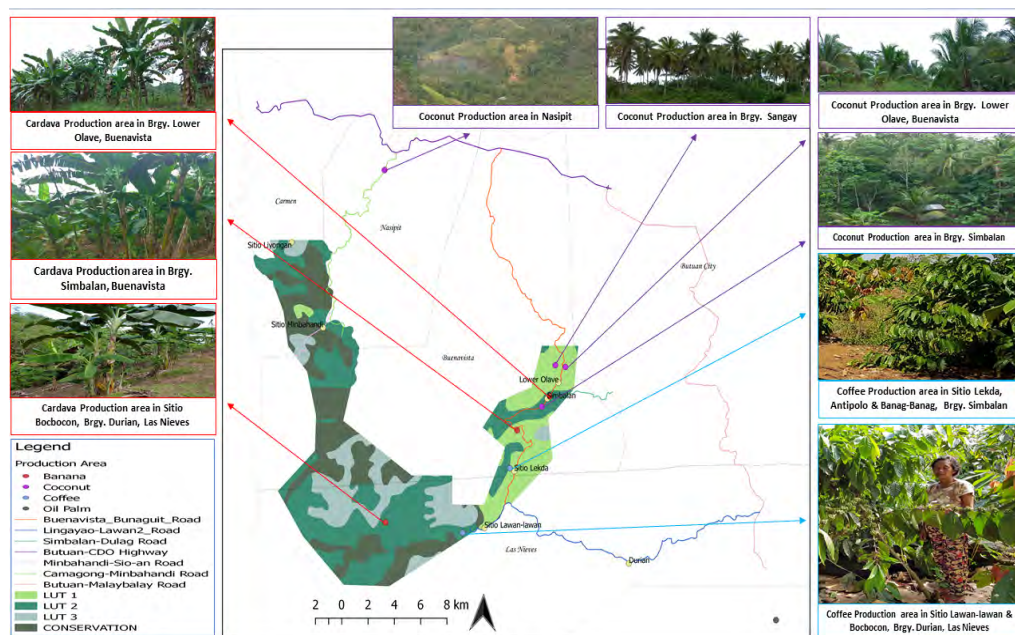


Figure 3. The dispersal map of Banana Coconut and Coffee in LASBUENASCAR

2.3 Demography and Topography

2.3.1 Population. The project area, which has nine barangays, has a total population of 27,147 (49% of which represents the Higaono Tribe) and an average population of 3,016 for every barangay. Its population represents 7.7% of the total 354,503-population of the Agusam del Norte.

The barangays that have registered the highest and lowest population within LASBUENASCAR are both located in the Municipality of Carmen – Barangay Poblacion and Barangay Manoligao, respectively. Accordingly, Barangay Poblacion has the highest population density in the area at 141 persons per square kilometer. On the other hand, Barangay Durian of Las Nieves has the lowest population density at six persons per square kilometer. Based on the Philippine Standard Geographic Code (PSGC), the four municipalities that form part of LASBUENASCAR as well as the barangays therein are all classified as rural areas (see Table 1).

Consistent with the national trend, the population of LASBUENASCAR is expected to grow over the years. This projected population growth forebodes increased demand for basic goods and services as well as the need to provide jobs and livelihood opportunities in bigger numbers.

Table 1. Population of the Proposed Corporative Project Area

Municipality	Barangay	Population (2015)		Projected Population in 2022
		Count	Density (sq. km)	
Buenavista	Guinabsan	3,833	45	4340
	Lower Olave	1,688	28	1911
	Sangay	3,815	50	4319
	Simbalan	4,188	62	4742
Carmen	Manoligao	1,356	51	1454
	Poblacion	5,988 H	141	6420
Las Nieves	Durian	2,085	6	2248
Nasipit	Aclan	2,354	61	2455
	Amontay	1,840 L	70	1919
Total		27,147		

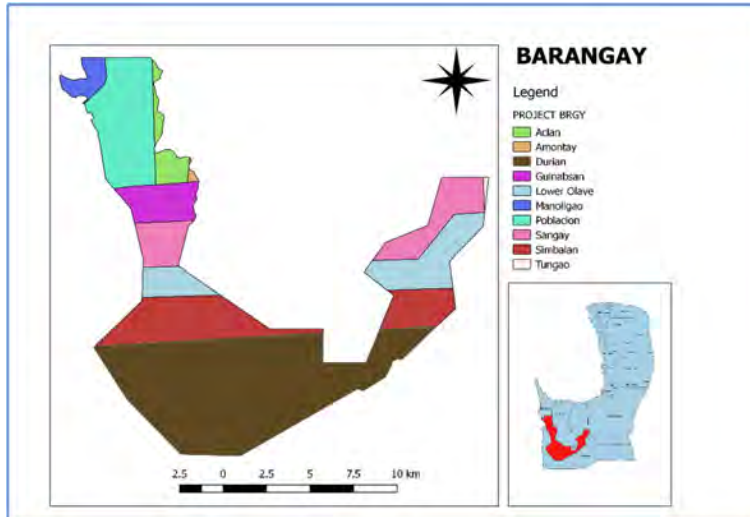
2.3.2 Poverty Incidence. The poverty levels in the LASBUENASCAR municipalities in 2012 are above the averages for the Agusan del Norte Province and the entire country, which are registered at 27.7% and 19.7%, respectively. Among these four municipalities, Las Nieves has the highest poverty incidence while Nasipit has the lowest. Through the years, poverty incidence has been decreasing in Buenavista and Nasipit while increasing in Las Nieves and Carmen. The poverty incidence in Las Nieves and Nasipit in 2012 has reached 59.4% and 20.7%, respectively.

Table 2. Poverty Incidence in the Proposed Corporative Project Area⁴

Municipality	Poverty Incidence (%)		
	2006	2009	2012
Buenavista	34.1	38.0	30.8
Carmen	37.1	40.6	37.7
Las Nieves	52.3	53.0	59.4
Nasipit	23.0	28.3	20.7

⁴ PSA, 2016. 2012 Municipal and City Level Poverty Estimates

2.3.3 Land Area and Landscape Characteristics. The project area lies between 8°39'53.47"N and 125°27'23.04"E, occupying the southwest portion of Agusan del Norte. It shares its borders with the Province of Misamis Oriental in the west, Esperanza, Province of Agusan del Sur in the south, the Province of Agusan del Norte in the north and Bayugan City and Sibagat, Agusan del Sur in the east.

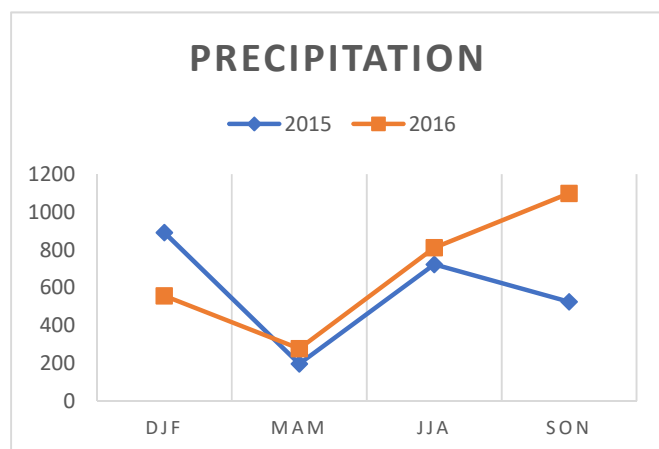


The project area covers 18,966 hectares (or 5.34% of the total land area of the Province of Agusan del Norte) includes the following nine barangays belonging to four municipalities: Guinabsan, Lower Olave, Sangay, and Simbalan in the Municipality of Buenavista; the barangays of Manoligao and Poblacion in the

municipality of Carmen; the barangay Durian in the municipality of Las Nieves; and, the barangays of Aclan and Amontay in the municipality of Nasipit.

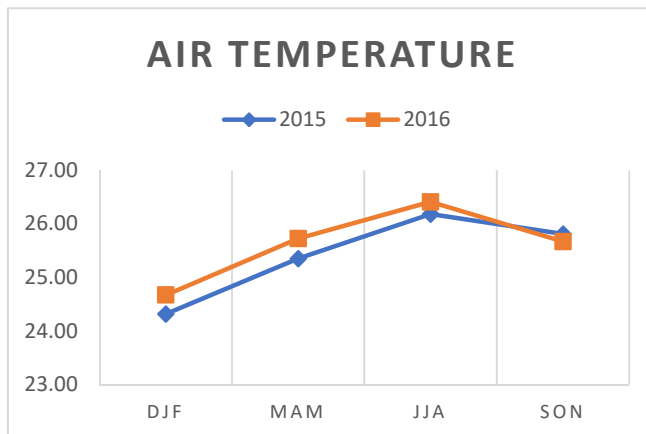
Among the four LASBUENASCAR municipalities, Nasipit was reported to have a metallic deposit (bauxite ore) of around 10.5 hectares. In addition to the metallic deposits, the municipality is also rich in Non-metallic resource such as marble. Similarly, the municipality of Carmen was also reported to have abundant limestone deposits.

The project area is abundant in groundwater resources that can be used mainly as potable and irrigation water. Based on a study conducted in 1998⁵, portions of the municipalities of Nasipit and Buenavista were categorized as shallow well areas where the static water level is generally within six (6) meters below ground surface (mbgs). Wells in the area, thus, are recommended to be no deeper than 20 meters. The rest of the Nasipit and Buenavista areas and greather portion of Carmen and Las Neives were categorized as deep well areas where the static water levels usually exceed six (6) meters below ground surface (mbgs). Thus, depths greater than 20 meters are recommended for wells in these areas. Noticeably, no area in LASBUENASCAR has been categorized as having no sufficient groundwater supply.



⁵ Provincial Development and Physical Framework Plan of Agusan del Norte

The registered annual precipitation in the area ranges from 2,300 to 2,700 millimeters (mm). The lowest amounts of rainfall each year are observed in the months of March, April and May with a range of 197 to 277 mm. Meanwhile, higher amounts are observed from June to November and may even last up to January in the next year.



Average air temperature in the area ranges from 24.32° to 26.41° Celsius. Average temperature in a year ranges from 25.41 to 25.62° Celsius. Colder months start in September and last till February of the next year. Then rising temperature takes over from March to August.

The LASBUENASCAR municipalities are not identified as prone to natural disasters such as earthquakes, volcanic eruptions and typhoons. The Province of Agusan del Norte is part of the fault line that lies to the west of Lake Mainit area, which is an extension of the Philippine Maser Fault that extends from northern Luzon to the Davao Gulf. This fault line runs parallel to the Agusan River following the river's upstream route to Agusan del Sur.

Norte is part of the fault line that lies to the west of Lake Mainit area, which is an extension of the Philippine Maser Fault that extends from northern Luzon to the Davao Gulf. This fault line runs parallel to the Agusan River following the river's upstream route to Agusan del Sur.

Thus, LASBUENASCAR lies outside the active or probable active fault zone. And like most other places in Mindanao, the area is rarely hit by typhoons. Instead, landslides, erosions, floods and liquefaction play havoc with its agricultural yield and, consequently, the people's income generation (Table 3).

Table 3 . Summary of Exposed Land Use of Different Types of Hazards⁶

Hazard	Municipality			
	Buenavista	Carmen	Las Nieves	Nasipit
Earthquake Induce	0.6	0.2	0.4	0.6
Landslide	0.2	0.2	0.2	0.4
Erosion	0.2	0.2	0.2	0.2
Flood	0.2	0.2	0.6	0.2
Liquefaction	1	1	1	1
Rain Induce	1	1	1	1
Landslide	1	1	1	1
Overall Rating	LOW	LOW	LOW	LOW

⁶ Provincial Development and Physical Framework Plan of Agusan del Norte

To combat the potential dire effects of extreme weather and consequential hazards, the LASBUENASCAR municipalities has honed the adaptive capabilities of its systems, institutions and constituents by way of improving their response to the onset of calamities and making crucial resources (e.g., transportation and financial assistance) available in time to save lives and curb the extent of damages. The adaptive capacities of the municipalities to the prevailing hazards affecting their areas were moderate to high (Table 4).

Table4 . Summary of Adaptive Capacity⁷

Hazard	Municipality			
	Buenavista	Carmen	Las Nieves	Nasipit
Earthquake Induce Landslide	0.89	0.72	0.96	0.99
Erosion	0.32	0.2	0.32	0.34
Flood	0.59	0.61	0.75	0.62
Liquefaction	0.21	0.3	0.19	0.2
Rain Induce Landslide	0.3	0.31	0.26	0.35
Rating	HIGH	HIGH	MODERATE	MODERATE

2.3.4 Topography. The slope of the project area (See Figure 4) varies from undulating to very steep while most of the land has a rolling to moderately steep slopes that are equivalent to 41% of the total land area. Land areas with steep and very steep slopes account for 17% and 25% of the total land area, respectively. The undulating to rolling areas cover around 3,000 hectares or 16% of the total land area.

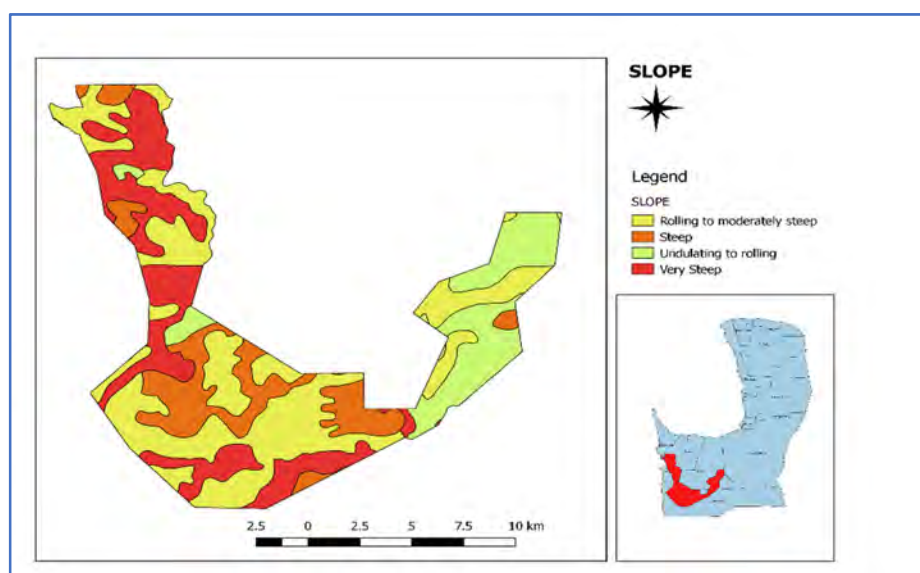


Figure 4. Slope map of LASBUENASCAR

⁷ Provincial Development and Physical Framework Plan of Agusan del Norte

In terms of elevation, the area is situated between 50 to 1,040 meters above sea level (masl). The highest elevation is registered in barangay Simbalan while low-lying areas were observed in the barangays of Lower Olave, Sangay and Simbalan in the municipality of Buenavista and barangay Poblacion of Carmen. Midland areas with a mean elevation of around 300 masl are found in the barangays of Guinabsan, Lower Olave and Sangay in Buenavista; and barangays of Manoligao and Poblacion in Carmen. Meanwhile, barangay Durian in Las Nieves has a large track of upland areas with an elevation ranging from 500 to 700 masl. (See Figure 5)

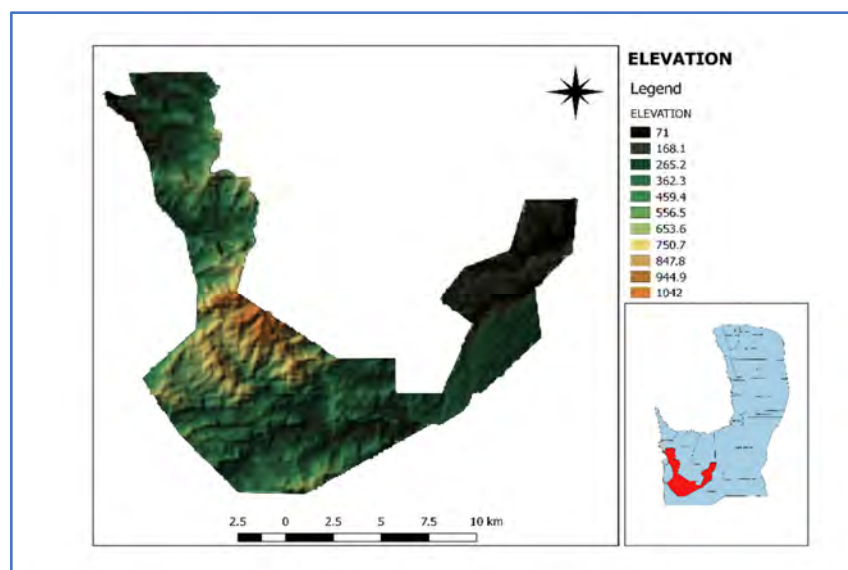


Figure 5. Elevation map of LASBUENASCAR

2.4 Soil Analysis

Soil types in the project area include Alimodian clay, Bantog clay, Camansa clay, Camiguin clay and mountain soil. A large portion of the area is covered with mountain soil and Camansa clay (See Figure 6).

The distinguishing characteristic of the Camansa clay soil series is its substratum of consolidated water-worm gravels, pebbles, and cobblestones mixed with gray sand at varying stages of decomposition. Below this layer is either shale or sandstone or mixtures of both. There are very few, if any, boulders on the surface due to the sedimentary origin of the parent material. The 15- to 18-cm surface soil is yellowish brown, light brown to brown friable, gritty clay loam. The subsoil is light brown to reddish brown, slightly compact, prismatic and gritty sandy clay loam which gradually changes into clay loam in some places. This layer reaches a depth of 45–50 cm below the surface. The substratum, on the other hand, consists of a layer of weathering gravels and stones, shale or sandstone mixed with clayey materials. The relief is hilly and mountainous. Both the external and internal drainage are in good state. Camansa soil series covers around 160,829

hectares of land in Agusan Province planted to corn, coconut, upland rice, plantation crops and abaca⁸.

The pH of Camansa soils ranges from strongly acidic to very strongly acidic. The fertility level and the base saturation of the soil are both moderate.

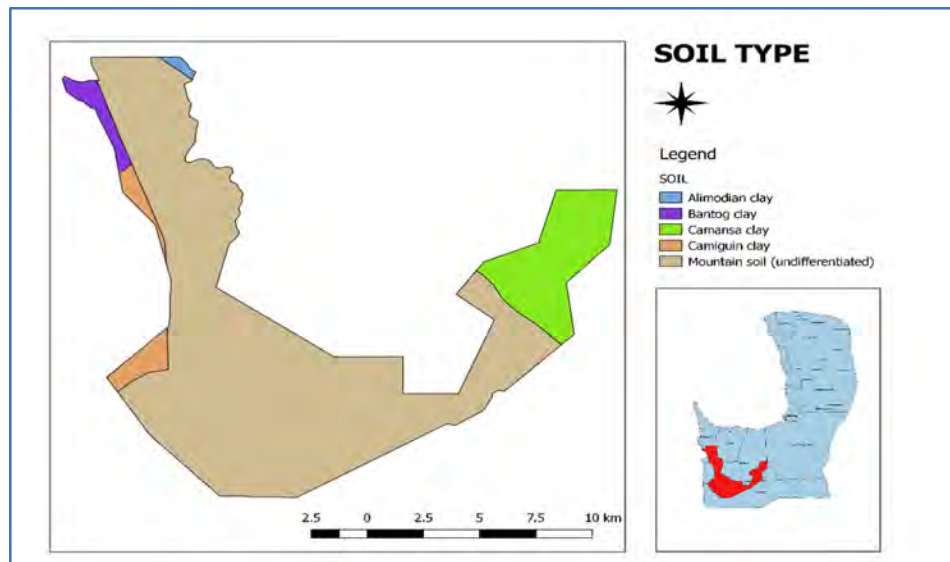


Figure 6. Soil type of the LASBUENASCAR

2.4.1 Land Classification and Cover. A Certificate of Ancestral Domain Title (CADT) was issued for a significant land area of around 49% of LASBUENASCAR and was awarded to Higaonon Tribal Communities. A large portion of the CADT areas is covered with wooded grass while some portions are cultivated with perennial plants. The CADT area is located in barangay Durian and extends its borders to the barangays of Simbalan and Lower Olave (See Figure 7).

⁸ Carating, 2014. The Soils of the Philippines

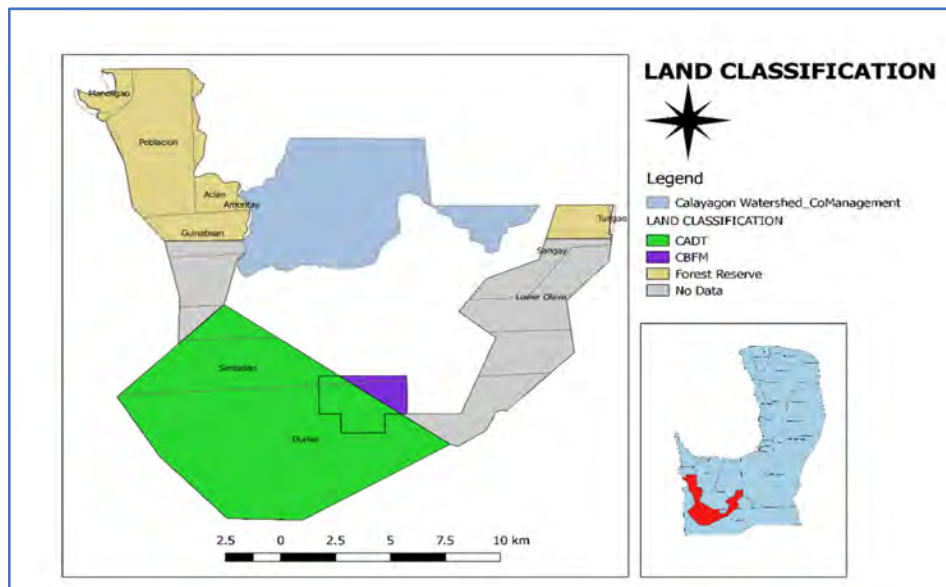


Figure 7 . Land Classification

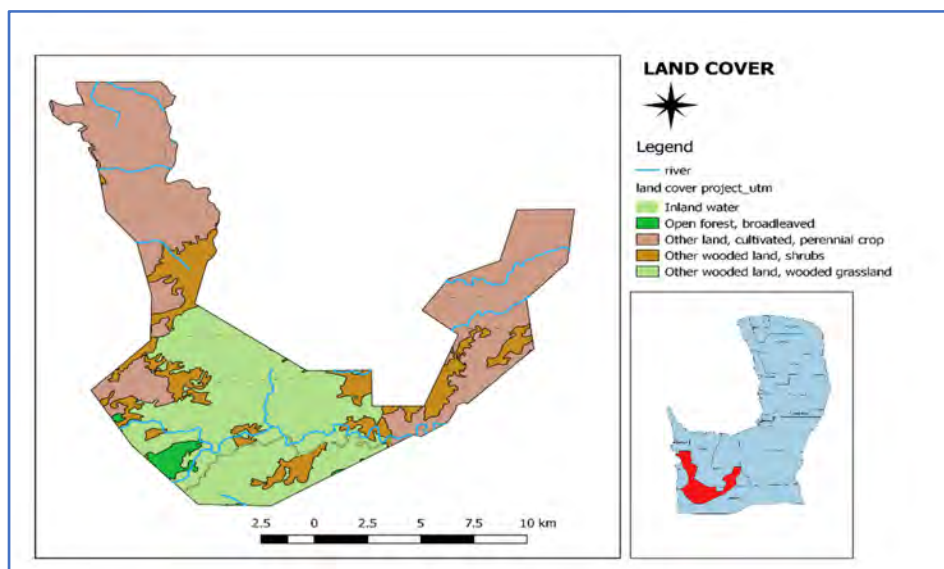


Figure 8 . Land Cover map of the project area

A community-based forest management (CBFM) tenement for around 1,000 hectares was also established in the barangays of Durian and Simbalan. The area covered by the CBFM was used for cultivated perennials while some portion was covered with wooded grass. Significant portions of the CBFM area was encroached by the neighboring CADT of the Higaonon Tribal Communities.

The remaining 23% and 26% of the project area were designated as forest reserve and unclassified, respectively. The present land cover for these areas are cultivated perennial crops

and shrubs. These lands are located in the barangays of Sangay, Guinabsan, Poblacion Carmen, Manaligao, Aclan, Simbalan and Lower Olave. In addition, it was observed that an extensive network of river system traverses the area

2.5 Suitable Crops and Priority Commodities

Priority commodities or crops have been selected for the project area using the stratified-deductive approach. The long list has been trimmed down to just nine – abaca, banana-cardava, coconut, cacao, coffee, cassava, rubber, mango and oil palm. The Philippine Development Plan 2017-2022, the Mindanao 2020 Plan and the Priority Commodities Value Chain Development Plan of Agusan del Norte as well studies produced by development partners of the Philippine Government such as the Mindanao Jobs Report of the World Bank and the National Industry Cluster Capacity Enhancement Project Reports of the Japan International Cooperation Agency (JICA) were reviewed to ensure that the final selection will be consistent with the plans and recommendations of the government and its partners.

Various sets of variables were also considered as part of the criteria for the priority commodities and crops, including the capacity of the value chains to continually create jobs and competitively thrive in the market. The long-term marketability of each of the selected products as well as its suitability to the physical landscape and physiography⁹ of the area were also considered.

Feasibility studies will be prepared for the production and processing of the recommended priority commodities or crops. These studies will include investment plans that present the areas of investments reckoned to be viable for business locators. The section dedicated to value chain analysis should be helpful in determining significant gaps in the value chain that, when addressed and acted on, can boost the overall profitability and competitiveness of the industry players. Furthermore, they will serve as handy guides for projecting and assessing the expected financial returns, liquidity and solvency of the value chain participants, particularly those that will seek financial services for their capital requirements.

Table 5 . Suitability rating of crops in the project land unit

Crop	Suitability Rating	Soil Limitations	
		Severe	Moderate
Abaca	S2tf		Undulating to rolling slope; Acidic soil (low soil pH) and low base saturation
Banana-Cardava	S2tfw		Undulating to rolling slope; Acidic soil (low soil pH) and low base saturation; moderate drainage

⁹ FAO Land Suitability Evaluation and; Crop Requirement by Sys

Cacao	S3f	Acidic soil (low soil pH) and base saturation	Shallow soil depth, undulating slope, moderate drainage
Cassava	S2tfw		Undulating to rolling slope; Acidic soil (low soil pH) and low base saturation; poor drainage
Coconut	S2tf		Undulating to rolling slope and low fertility level
Coffee-robusta	S2tfw		Undulating to rolling slope; low fertility level and poor drainage
Oil Palm	S2tf		Undulating to rolling slope and low fertility level
Rubber	S2tw		Undulating to rolling slope and poor drainage
Mango	S3fe	Low soil fertility level and clayey soil texture	Undulating to rolling slope and poor drainage

Legend:

S2= Moderately suitable
e = texture

S3 = Marginally suitable
t = topography

f = fertility
w = wetness

2.5.1 Crop Suitability Analysis

Results of the suitability rating of crops for the project area (See Table 5) revealed that oil palm and coconut relatively have the competitive advantage over other crops. While there exist limitations on the area's productive capacity for these two crops, these limitations turn out to be manageable through the appropriate use of fertilizers and the application of good agricultural practices. Adopting farming procedures that benefit the land in the area will further combat the existing limitations of the soil and boost its fertility. These procedures include intercropping, livestock integration and recycling of farm waste.

The same suitability rating has labelled abaca and banana cardava as moderately suitable (S2). The identified soil limitations for producing these two are inherent in the area's topography. The lack of a drainage system in the area also counts as a disadvantage. However, these setbacks can be managed with the right farming system.

Robusta coffee, rubber and cassava are also accorded with the moderately suitable (S2) rating. However, addressing the existing soil limitations to make these crops productive in the area would require costly measures, such as the construction of an effective drainage system.

Intermittent rains and those that last for months will adversely affect the harvesting of latex from the rubber trees and could trigger high pest infestation and damage in fruits/tubers. Cacao and Mango are the least suitable among the crops rated. Addressing the limitations associated with these crops will be very costly and will require a long-term interventions.

2.5.2 Recommended Land Utilization Types (LUTs)

Land Utilization Types (LUTs) are detailed descriptions and analyses of the key attributes of land that are intended to facilitate evaluation of and planning for the use of land resources. The project area has three Land Utilization Types (LUTs). In addition, a portion of it will be classified as a conservation area.

LUT 1 and LUT 2 (see Figure 9) will be used mainly for crop production while LUT 3 and the Conservation Area (see Figure10) will be devoted to agro-forestry and ecological services. LUT 1 can be developed as a monocrop plantation of oil palm, coconut or Robusta coffee. Cardava banana is also recommended for LUT 1 under an intercropping system with coconut. Given the suitability of its characteristics and the accessibility of its location, LUT 1 is considered the best site for settlement and for building the necessary infrastructure for trade and commerce in the project area.

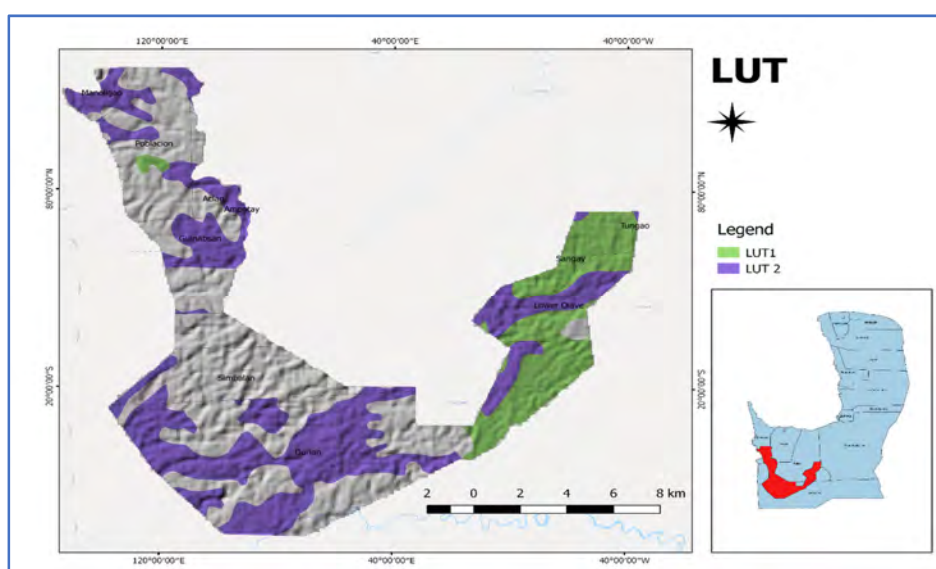


Figure 9 . Map of LUT 1 and 2

On the other hand, the LUT 2 is less conducive (i.e., in comparison with LUT 1) to crop production. The farming systems and production strategies to be applied in LUT 2 would have to specifically manage the limitations of the land so its yield will not be less than what is targetted in terms of both quantity and quality. Like the LUT 1, LUT 2 would be most suitable as a monocrop plantation

for oil palm, coconut and coffee. Intercropping in LUT 2 is recommended for banana with either coconut or coffee.

Meanwhile, the LUT 3 would be areas for agro-forestry systems that produce rubber, coffee and abaca and that employ diversified farming systems. It accounts for 17% of the total project area with its 3,309 hectares (has), 61% of which (i.e., 2,032 has) is located in barangay Durian. The steep slope (30 – 50%) and high elevation (700 masl) of LUT 3 render it prone to erosion, landslides as well as drought. Effective conservation strategies in this area should, thus, be implemented when crops are planted therein. The sloping agricultural land technology (SALT) and diversified farming are among the farming methods recommended for the establishment of rubber, cacao and coffee farms in LUT 3.

The Conservation Area within the project area should be protected and not to be used for crop cultivation. This area accounts for around 4,728 hectares (has) or an equivalent of 25% of the area. Efforts geared towards reforestation and protection of the area should be made to ensure both the balance in the ecosystem and the continuous supply of ecosystem services necessary for crop production and human subsistence (e.g., water). Conservation strategies such as the issuance of payment for ecosystem services as well as the establishment of a community-based forest monitoring system would further help to achieve these ends.

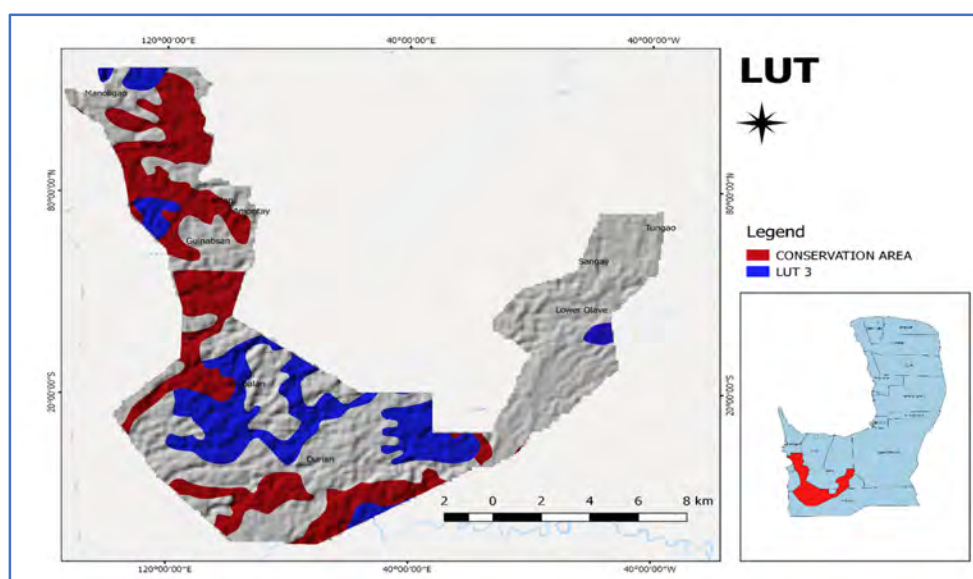


Figure 10 . Map of LUT 3 and Conservation area.

Table 6. Recommended LUT in the project area.

LUT #	Characteristics					Utilization Type/ Farming System
	Barangay	Area (ha)	Elevation (ave.masl)	Slope (%)	Land Classification	

1	Durian	604	300	8-18	no data	Monocrop: Oil Palm, Coconut Intercrop: Coconut, coffee and Cardava Settlement area and build-up area for other infrastructure
	Lower Olave	206	90	8-18	no data	
	Lower Olave	409	136	8-18	no data	
	Poblacion	84	277	8-18	forest reserve	
	Sangay	914	127	8-18	forest reserve/ no data	
	Simbalan	612	269	8-18	no data	
	Total	2,829				
2	Aclan	46	356	18-30	forest reserve	Monocrop: Oil Palm, Coconut Intercrop: Coconut, coffee and Banana Integration: Oil Palm, Coconut with Livestock
	Aclan	188	583	18-30	forest reserve	
	Amontay	35	654	18-30	forest reserve	
	Durian	3626	388	18-30	CADT	
	Durian	252	497	18-30	CADT	
	Durian	93	306	18-30	no data	
	Durian	28	483	18-30	CADT	
	Guinabsan	558	398	18-30	forest reserve	
	Lower Olave	615	174	18-30	no data	
	Manoligao	308	189	18-30	forest reserve	
	Poblacion	72	246	18-30	forest reserve	
	Poblacion	297	240	18-30	forest reserve	
	Poblacion	132	496	18-30	forest reserve	
	Sangay	204	199	18-30	no data	
	Sangay	121	541	18-30	no data	
	Simbalan	125	437	18-30	CBFM	
	Simbalan	209	207	18-30	no data	
	Simbalan	128	582	18-30	CADT	
	Total	7,037				
3	Durian	1165	700-900	30-50	CADT	Agroforestry system (Rubber, cacao, coffee) Diversified farming system (Rubber, cacao, coffee)
	Durian	753		30-50	CADT	
	Durian	114		30-50	CADT	
	Guinabsan	59		30-50	forest reserve	
	Lower Olave	84		30-50	No data	
	Lower Olave	102		30-50	No data	
	Manoligao	63		30-50	forest reserve	
	Poblacion	133		30-50	forest reserve	
	Poblacion	164		30-50	forest reserve	
	Poblacion	672		30-50	forest reserve	
	Total	3,309		30-50		
C	Total	4,728	900- >1000	>50		Conservation and Protection

2.5.3 Spatial Analysis

The Las Nieves-Balungagan part of the project area in LASBUENASCAR is around 60 kilometers (km) away from the port of Nasipi; the Buenavista-Lower Clave part, 27 km; the Hinandayan, Camagong part, 12-15 km; and, the Carmen-Liungan, Manoligao part, 26 km. These distances can be difficult to cover for lack of good roads and commercial hubs that ought to be providing crucial trade- and commerce-related services.

2.6 Recommended Crops and Commodities

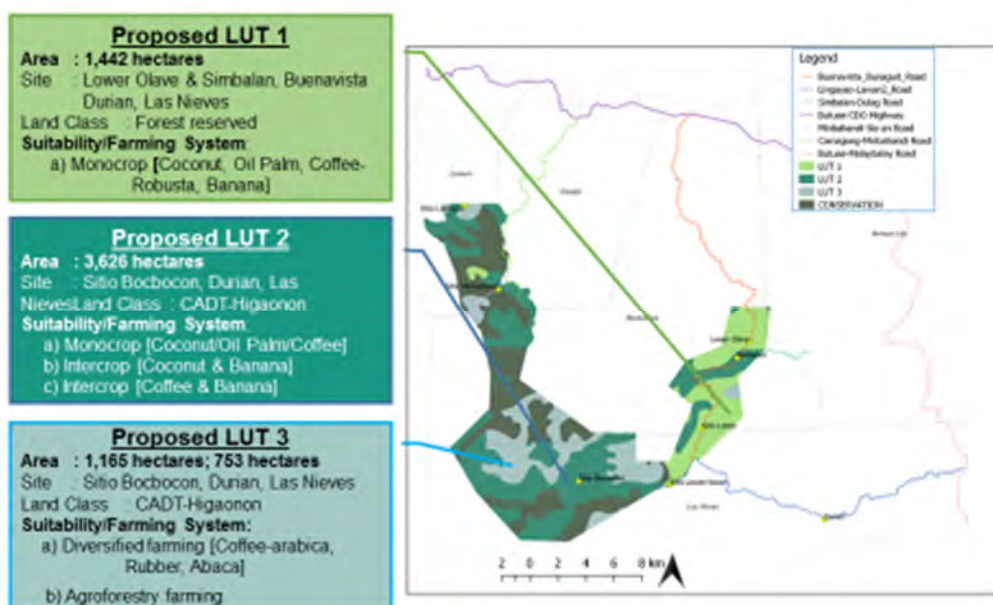


Figure 11 . The recommended crops based on Land Utilization Type (LUT)

Based on the suitability analysis conducted, the crops and commodities recommended for the project area are oil palm, coconut, coffee and banana cardava. These are ranked based on 8 factors, such as: crop suitability, investment per hectare, jobs per hectare of production, acceptability to stakeholders, income per hectare per year, ability to withstand extreme weather conditions, market access and gestation period in number of years. The result of the ranking is shown in the matrix below.

All four of the recommended crops and commodities, turn out to be moderately suitable to the project area. Banana-cardava is best planted using an intercropping system while palm oil and coconut thrive in a monocrop system. As for coffee, either system will do.

In terms of the investment per hectare of land planted, palm oil required the highest figure at P65,000. Coffee comes as the second most capital-intensive farming product, requiring a P33,565-investment for each hectare planted. Meanwhile, lower amounts of investment are needed for banana-cardava and coconut farming, at P16,850 and P12,030 per hectare,

respectively. A prudent investor would look into the gestation period of the crops and commodities so as to calculate the rates of return yielded. Of the four, palm oil and coconut have longer gestation periods at 3 years and 3-5 years, respectively. Coffee and banana-cardava farms come with shorter gestation periods at 2 years and 1 year, respectively.

Labor factors in as one of the major costs of farming. Thus, it comes as no surprise that the ranking of the four crops and commodities in terms of investments emerges as the same ranking in terms of jobs produced per hectare. Accordingly, palm oil farms require the highest number of workers, followed by coffee, banana-cardava and coconut.

The income per hectare, though, does not follow the same ranking. While palm oil delivers the highest income per hectare planted at P33,000-69,000, coconut bags the second highest income figure per hectare at P27,120. Banana-cardava follows closely with its P23,042-income per hectare planted while coffee ends up with the lowest income per hectare at P15,087. All four have access to domestic and global markets. Recently, though, the coconut industry particularly has enjoyed a substantial growth in its local market since the country's Department of Education (DepEd) began implementing its Department Order 13 of 2017, which specifically sets the "Policy and Guidelines on Healthy Food and Beverage Choices in Schools and in DepEd Offices". The latter particularly requires the "promotion and development of healthy eating habits among the youth and DepEd employees by making available healthy, nutritious, and affordable menu choices" and this development has triggered a significant increase in the sale of coconut juice in schools nationwide.

Taking into consideration the vulnerability of the farms to extreme weather conditions, it is worth noting that palm oil and coconut are more resilient compared to coffee and banana-cardava.

Notwithstanding the highest income per hectare that it offers compared to the other three, palm oil is considered by the project area stakeholders as unacceptable and least preferable. In contrast, coconut, coffee and banana-cardava are deemed acceptable by the group.

Table 7. Ranking of the Four (4) Suitable and Recommended Crops

Factor	Palm Oil	Coconut	Coffee	Banana-Saba
1. Suitability	Moderately Suitable [Monocrop]	Moderately Suitable [Monocrop]	Moderately Suitable [Monocrop and Intercrop]	Moderately Suitable [Intercrop]
2. Investment/ha	P 65,000	P 12,030	P 33,565	P 16,850
3. Jobs/ha of prodn	0.4166	0.118	0.309	0.166

4. Acceptability (Stakeholders Preference)	Not Acceptable	Acceptable	Acceptable	Acceptable
5. Income/ha	P 33,000-69,000	P 27,120	P 15,087	P 23,042
6. Ability to withstand extreme weather conditions	Yes	Yes	No	No
7. Market Access	Domestic/Global	Domestic/Global[*DepEd Policy]	Domestic/Global	Domestic/Global
8. Gestation period (years)	3	3 to 5	2	1
Remarks	Not Acceptable	Preferred	Less Preferred	Less Preferred

Source: PSA and KII

III RATIONAL FOR THE PROPOSED CROPS/COMMODITIES

3.1 *Overview of the Recommended Crops/Commodities*

3.1.1 Banana Industry Situationer

The cardaba banana industry is one of the top export revenue sources of the country. It is also among the biggest providers of employment in the rural areas of Mindanao. As a major food crop that can be used as a supplement or substitute for other crops like rice, cardaba banana figures in the country's programs for food security.

Bananas and plantains rank 4th in the world's largest fruit crops with a total annual production estimated at 28 million tons. Global import volumes of the crop was expected to reach 17.8 million tons in 2017, 4% higher than the 2016 equivalent. (FAO 2017) In the Philippines, domestic consumption per capita has increased by 1.55% in 2017 from 129 grams per day to 131.

Through the years, the Philippines' most popular carbada banana products have remained to be banana chips and microwavable bananas and these have made the country the 6th largest cardaba banana exporter in the world with total sales of US\$687.4 million in 2017, which

represented 5.6% of the total world export. The latter grew by 14.8% from 2016 to 2017, a reflection of the robust global growth of the cardaba banana industry. (WTEEx 2018)

In the Philippines, cardaba accounted for 27% of the total banana production in 2017; other varieties produced include cavendish, lakatan and seniorita. The Agusan del Norte Province produced 37,290 tons in 2017 and this represented 33.7% of the CARAGA Region's produce and 1.5% of the country's. Across LASBUENASCAR, farm lands are planted to cardaba as well as lakatan – 1,250 hectares (has) in Las Nieves, PEEDMO; 2,315 has in Buenavista; 900 has in Nasipit; and, 780 has in Carmen (see Figure 12). Banana is usually planted as an intercrop together with coconut and other crops.

In LASBUENASCAR, buying stations are located in barangay centers. These stations cater to processors of banana chips based in Butuan City (e.g., Celebes Agricultural Corporation and BFC Worldwide Inc.) and other consolidators who, in turn, transport the commodity to Cebu and Manila via the Nasipit Port. Farmgate prices of cardaba range from P5 to P6 per kilo and the pricess charged to processors and consolidators in Butuan City and Nasipit range from P7 to P8 per kilo.

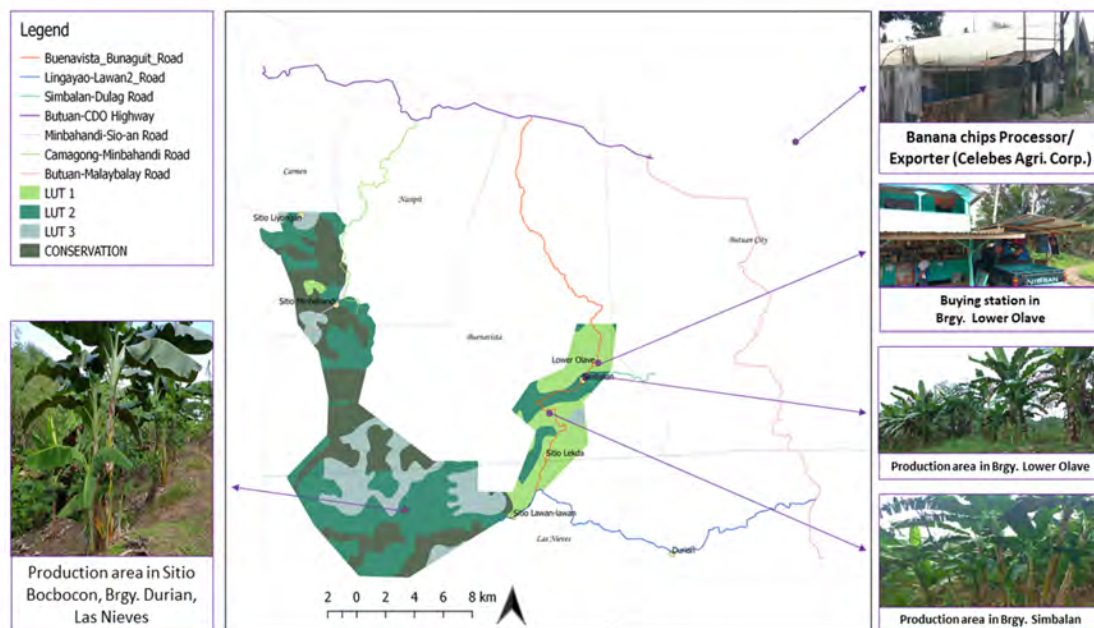


Figure 12: Location Map of Banana in LASBUENASCAR

3.1.2 Coconut Industry Situationer

Coconut trees can be found in all regions of the Philippines. It, hence, comes as no surprise to see the country ranking second in the world's top producers of coconut, next to Indonesia. In

2016, the Philippines' coconut production reached 13,825,080 tons, which is 23.4% of the total world production of 59,010,080 tons.

In 2017, the country's production increased by 1.6% to 14,049,131 tons, around 60% of which or 8,437,742 tons came from Mindanao (see Figure 12). Coconut production in the Agusan del Norte Province in the same year yielded 170,713 tons; this volume accounted for 2% and 22% of Mindanao's and the CARAGA Region's total production, respectively.

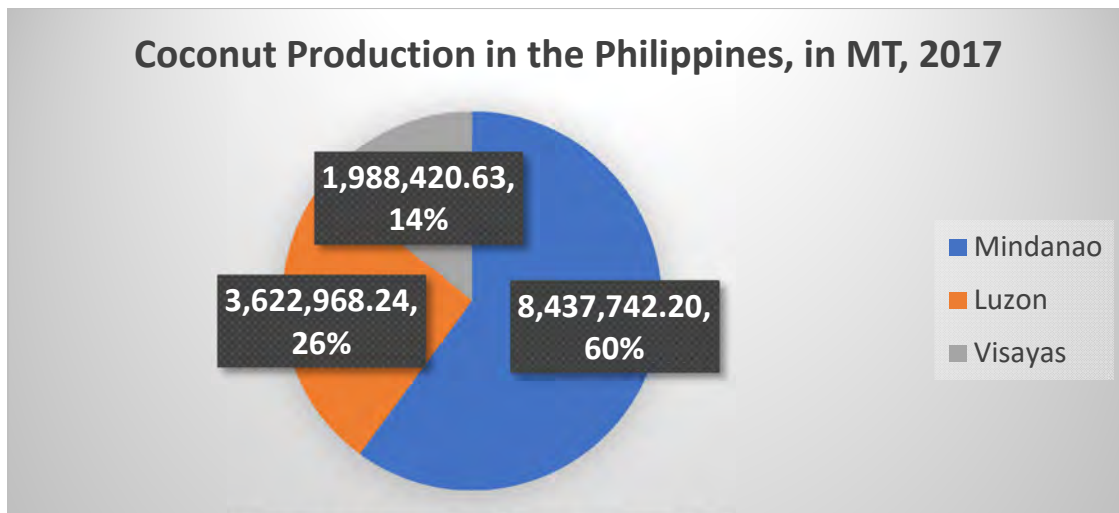


Figure 12: Location Map of Banana in LASBUENASCAR

A net exporter of coconut, the country exported around 92,300 tons of coconut in 2016, which is 37% higher than the 2015 equivalent. The total coconut export revenues generated in 2016 amounted to US\$194.7 million, the bulk of which was to the United States of America (USA) amounting to US\$73,864,963 or 38% of the total export sales. Other major markets for Philippine coconut include Netherlands, Canada and Australia while Brazil, Germany, Belgium and the Russian Federation follow as smaller albeit growing markets for the commodity. (UNCTS 2018)

The country's coconut exports include copra, coconut oil, copra meal, dessicated coconut, oleochemicals, coco shel charcoal, activated carbon, virgin coconut oil, coco water and fresh coconut.

In LASBUENASCAR, coconut trees thrive in almost the entire area of the proposed corporative site. A large portion of the area is planted to the tall variety of coconut trees. These trees are 10 to 15 years old and are all productive. On the other hand, a small part of the area is planted to the drawf variety of coconut trees and these are mostly in the early fruiting stage at 4 to 7 years old. (See Figure 13)

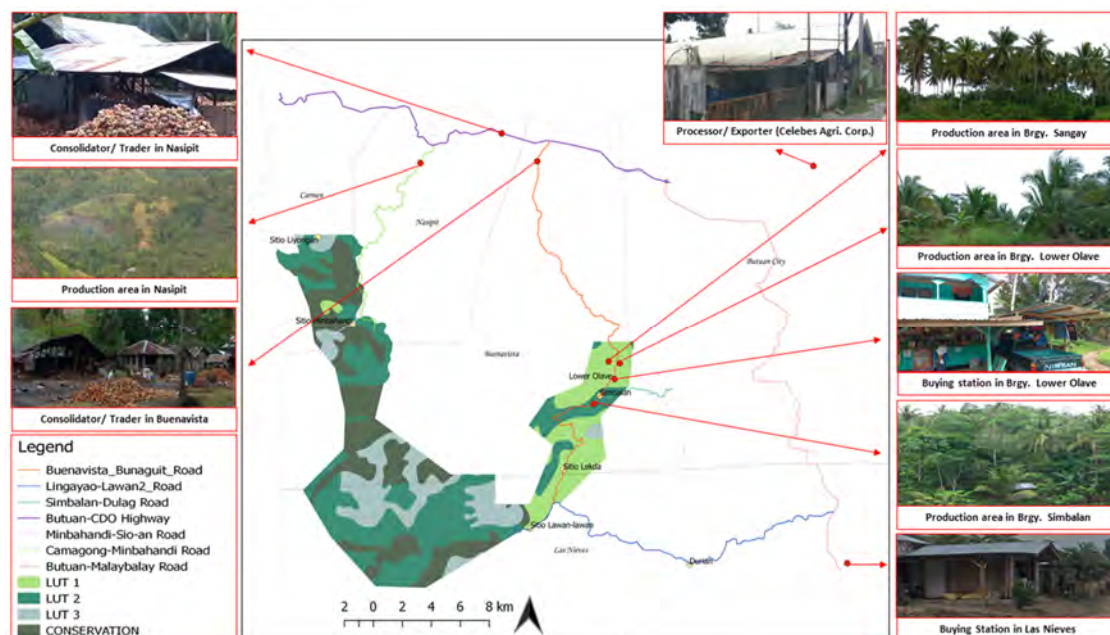


Figure 13: Location Map of Existing Areas Planted to Coconut in LASBUENASCAR

Within LASBUENASCAR, coconut is mostly sold to local buyers as mature dehusked nuts that are priced from P4 to P5 per kilo. Buying stations are found in almost all of the barangays in the area. Consolidators are located in the town proper of every municipality of LASBUENASCAR as well as in Butuan City. One major consolidator is the Celebes Agricultural Corporation (CAC), a processor of banana chips located in Butuan City that eventually expanded its operations to include the production of various coconut-based products such as: dessicated coconut; frozen coconut; coconut meat, cream, milk, juice and water; coconut flour; virgin coconut oil; and, coconut sugar, charcoal and oil.

CAC products have made their way to 49 countries worldwide, among which are Japan, the United States of America (USA) and specific European countries. This is largely thanks to the company's production of organic and accredited products and its acquisition of certifications such as the US Department of Agriculture (USDA) Organic, European Union (EU) Organic, British Retail Consortium (BRC) Food, Japan Agricultural Standard (JAS), Kosher and Fair Trade.

3.1.3 Coffee Industry Situationer

The Philippines produces four varieties of coffee – Robusta, Arabica, Excelsa and Liberica. Robusta makes up the bulk of the production at 69% of the total, followed by Arabica at 23%, Excelsa at 7% and Liberica at 1%.

The past five years from 2012 to 2017 delivers a decreasing trend of coffee production at an average annual rate of 7%. The land planted to coffee, similarly, has contracted during the period at an average annual rate of 1%. Identified reasons behind these adverse developments include (i) the shifting of coffee growers to other crops, (ii) the senility of coffee trees with little or no efforts made to rejuvenate them, (iii) poor farming practices that farmers engage in for lack of knowledge on the necessary farming technologies and methods, (iv) the ageing of coffee farmers that naturally affect their physical agility and capacity for diligent farming, (v) the limited access of the farmers to certified planting materials and supplies, and (vi) their limited access to credit. These setbacks have hindered the farmers' ability to address the constraints that confronted them, ranging from "coffee rust" and the shifting dynamics within the global coffee industry to insufficient government support.

There has been a significant decline in the volume of coffee production in the country. The level of production in the decade from 1990 to 1999 yielded an annual average of 199,055 tons. The equivalent for the year 2017 is 68.9% lower at 62,078 tons. (PSA 2018) However, the expanse of land devoted to coffee has not changed as much. The average area of coffee farms from 1990 to 1999 was 140,249 hectares while the equivalent figure for 2017 was only 19.5% lower at 112,843 hectares. These figures point towards lowered productivity in the coffee farms.

As of 2017, 65% of the land planted to coffee is located in Mindanao and 82% of the country's production volume was generated from the same. The SOCCSARGEN Region is home to the largest coffee farms in Mindanao and, in 2017, produced 35.6% of the country's coffee beans. Within SOCCSARGEN, these coffee farms are mostly found in the Province of Sultan Kudarat. In contrast, the land areas dedicated to coffee plantations in the CARAGA Region represent only 4% of the country's coffee production area and contribute only 2% to the total production volume. The Province of Surigao del Sur has the biggest total land area for coffee farms within the region while Agusan del Norte has an equivalent of only 495 hectares of coffee farms. (PSA 2018)

Table 1: Coffee production volume, in tons, 2012-2017

	2012	2013	2014	2015	2016	2017
Philippines	88,943	78,634	75,454	72,342	68,823	62,078
Mindanao	65,452	59,565	57,933	57,255	55,088	50,950
SOCCSARGEN Region	27,869	28,891	28,000	26,958	25,100	22,119
CARAGA Region	1,787	1,497	1,406	1,646	1,834	1,583
• Agusan del Norte	88	66	71	80	90	85
• Agusan del Sur	237	68	41	42	33	95
• Dinagat Islands		0.21	0.15	0.08	0.09	0.06
• Surigao del Norte	7	5	3	2	2	2
• Surigao del Sur	1,454	1,359	1,290	1,521	1,709	1,401

Source: Philippine Statistics Authority, 2018

The LASBUENASCAR area has a total of 625 hectares (has) of robusta coffee farms – 330 has in Las Nieves and 295 has in the sitios of Lekda, Antipolo and Banag-Banag that are all located in Barangay Simbalan of Buenavista (See Figure 14). The current yield in these farms is around 1 ton of fresh berries per hectare per year with the harvests manually done in the months of August to December.

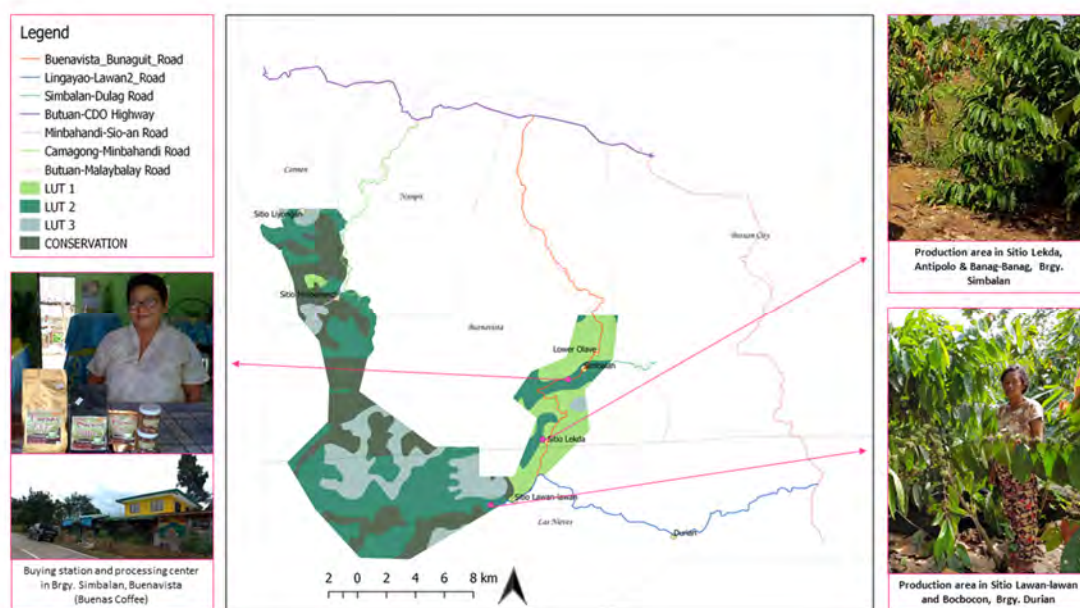


Figure 14: Location Map of Existing Coffee Farms in LASBUENASCAR

The dehulled coffee beans produced by the farms in the area are sold to SRFA, a farmers' association that, as a beneficiary of a program of the Department of Agriculture (DA), was made the recipient of a complete package of a standard equipment for coffee processing that is estimated to be worth P900,000.00.

SRFA buys the dehulled coffee beans at P85 per kilogram (kg) and proceeds to consolidate, dry and deliver the beans to the buying station of Nestle Philippines, Inc., a wholly owned subsidiary of Nestle S.A., the world's largest food company. Nestle Philippines, as a manufacturer of instant coffee, buys locally produced coffee beans all over the country. Its buying station in Butuan City offers P105 per kg of good-quality beans and P89 per kg of low-quality beans.

Not all the produce of the LASBUENASCAR coffee farms would end up being sold to Nestle Philippines. Some SRFA member-farmers are engaged in the processing of coffee berries to make ground coffee that are packed and sold to local distributors in town centers at P400 per kg. The production costs of these bagged ground coffee is estimated at P180-P200 per kg.

3.1.4 Oil Palm Industry Situationer

Palm oil ranks high in productivity among tropical vegetable oils and this boosts income generation. Palm oil production has, in fact, been the key to poverty eradication in Malaysia through the business model established by the country's Federal Land Development Authority (FELDA) and Federal Land Consolidation and Rehabilitation Authority (FELCRA).

Across the globe, Indonesia and Malaysia are the largest producers of palm oil while China and the European Union are the largest consumers. In 2016, world consumption of palm oil was recorded at 59.97 million tons.

At present, the Philippines turns out to be a net importer of palm oil given the inability of the local industry to produce enough of the commodity. The country consumed 950,000 tons and produced only 95,000 tons in 2016. Although local annual production is projected to increase to 105,000 tons, the gaping disparity presents a supply gap to be filled.

Across the country, only a total of 56,637.93 hectares are planted to oil palm. These farms are run by four companies: 1) the Filipinas Palm Oil Plantation, Inc. (FPPI), 2) Agumill Philippines, Inc. (AGPI), 3) Kenram Industrial Development, Inc. (KIDI), and 4) A. Brown Energy Resources Development, Inc. (ABERDI). These companies also operate a total of six CPO milling plants and a refinery. With the total capacity of 211 MT of palm oil per hour, the country has a total production capacity of 1,383,316 tons of palm oil per year and produced only 6.87% of it in 2016.

The palm oil industry has been a priority industry that the Provincial Economic Enterprise Development and Management Office (PEEDMO), an arm of the Provincial Government of Surigao del Norte, endeavored to develop and, eventually, to expand in its area. Surigao del Norte, like Agusan del Norte that LASBUENASCAR forms parts of, has not yet optimized the merits of a thriving palm oil industry.

Across the provinces of the CARAGA Region, stories that discourage the growing of oil palm have led to the low acceptance of investments for infusion in the oil palm industry of the region. The same explains the small number of oil palm farms in LASBUENASCAR.

Based on the ocular survey of the LASBUENASCAR area, oil palm farms are found only in the municipality of Las Nieves. This might be due to the proximity and accessibility of the place to the existing oil palm mills in the municipality of San Francisco in the Province of Agusan del Sur.

Indeed, proximity might have led the Las Nieves community to adopt a more positive view of oil palm farming. The municipality happens to be only 75 kilometers away from FPPI Mills of San Francisco, Surigao del Sur. To get from Las Nieves to San Francisco, one takes the Agusan-Malaybalay road, then the Bayugan-Esperanza Road on the way to the Pan-Philippine Highway that leads to the latter. In contrast, the three other municipalities of LASBUENASCAR all happen to be located farther from the site of the oil palm mills. As a case in point, the part of the

municipality of Buenavista that is incorporated in the LASBUENASCAR project area is around 115 kilometers from the San Francisco oil mills and getting to the site requires going through the traffic in Butuan City. The municipality of Las Nieves, hence, becomes the most practical and feasible site for oil palm farms in the LASBUENASCAR area.

3.2 Infrastructure and Logistics

There are some existing road networks in LASBUENASCAR – both completed and in-progress – albeit, in general, the area remains to be in dire need for new roads and highways to make available the crucial farm-to-market routes that will boost market access and improve the income of the farmers. Details are as follows:

At present, the following roads connect the project area to other towns:

- The Lingayao-Lawan Lawan Road that leads to Agusan del Sur and spans 28.585 kilometers
- The Buenavista-Bunaguit Road that leads to Butuan City and spans 35.80 kilometers

A significant portion of the Lingayao -Lawan Lawan Road is still unpaved while the Buenavista-Bunaguit Road is mostly paved with concrete. Farm-to-market roads (FMRs) and access roads that will connect the western part of the project area to the nearby town of Nasipit are vital to spur economic activities. Roads that will traverse the barangays of Durian and Manoligao are necessary for the establishment of production areas and the movement of goods (e.g., inputs, harvests and processed/semi-processed commodities). (Fig. 15)

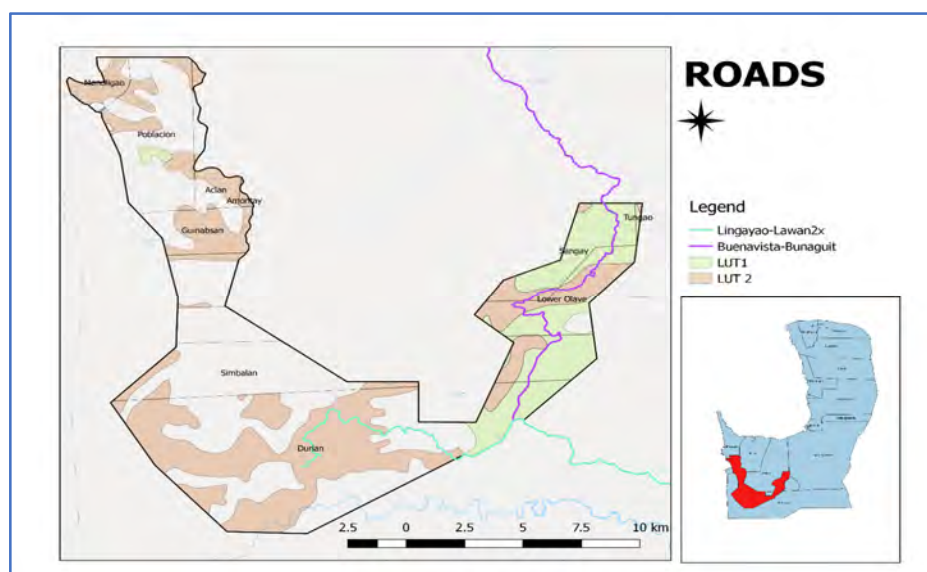








Figure 15: Roads


3.2.1 Existing Road Network in LASBUENASCAR Area

<p><u>Nasipit and Carmen:</u> Access road going to the corporate site is via Camagong – Minbahandi road (18 km) Status:</p> <ul style="list-style-type: none"> - On-going concreting of the 1st 3 km length from Pan-Philippine Highway - The remaining 15 km are unpaved and passable only for skylab and looging trucks - Paving of the remaining length (15 km) was submitted for GAA funding. <p>Necessary road projects:</p> <ol style="list-style-type: none"> 1. Roads that will connect Nasipit and Carmen corporate area to other municipalities 2. FMRs 	 <p><u>Unpaved road of Camagong-Minbahandi road</u></p>  <p><u>Newly paved road section of Camagong – Minbahandi road</u></p>
<p><u>Buenavista:</u> The corporate sites can be reached via two routes (1) From Buenavista town proper via Buenavista-Bunaguit road and (2) From Butuan City via Dulag – Simbalan road Status:</p> <ul style="list-style-type: none"> - The two routes were both paved with only few construction works in some sections of Buenavista-Bunagit road - Both routes are accessible to major type 	 <p><u>Dulag to Simbalan Road</u></p>

<p>of vehicle for land transportation</p> <p>Necessary road projects:</p> <ol style="list-style-type: none"> 1. Paving of roads that will connect Buenavista to Las Nieves (from sitio labong, Simbalan to Las Nieves section of Lingayao-Lawan2x road) 2. FMRs 	 <p><u>Newly constructed Bugabos Bridge in sitio Labong Simbalan, Buenavista. The bridge will connect Buenavista to Las Nieves</u></p>
<p><u>Las Nieves:</u> <u>The corporative site can be reached via Lingayao-Lawan2x road that provided the access to Butuan City via Butuan/Agusan – Malaybalay road and to Esperanza and Bayugan City, Agusan del Sur via Agusan – Malaybalay road and Esperanza-Bayugan road</u> Status:</p> <ul style="list-style-type: none"> - significant portions of the Lingayao – Lawan Lawan Road are unpaved <p>Necessary road projects:</p> <ol style="list-style-type: none"> 1. Paving of Lingayao – Lawan Lawan Road 2. Roads that will connect Las Nieves corporative area to other municipalities 3. FMRs 	 <p><u>Agusan-Malaybalay road</u></p>  <p><u>Bridge along Esperanza-Bayugan City road</u></p>

3.2.2 Logistics

<p>Nasipit Port</p> <p>Is an International Port and serves as the main entry and exit for goods and passengers from Agusan del Norte and other neighboring provinces in Mindanao. The facility has a port area of 46,365 sq.m. With a wharf length of 426.35 m. and a draft depth of 7.0 m, the port can accommodate big passenger and cargo ships. It has a cargo area of 1,120 sq.m., and a modern 1,154 sq. m. passenger terminal .</p> <p>The shipping lines operating in Nasipit Port are Cebu Ferries, Sulpicio Lines, and Gothong Lines. Destinations include Bohol, Cebu and Manila</p> <p>Bananas (Lakatan, Cardava, Cavendish from other parts of Mindanao and wood products from Agusan are the major cargoes exiting from nasipit port.</p> <p>The port is only 30 km away from the corporative site in Lower Olave, Buenavista</p>	  
<p>Ecozones and Cold Storage</p> <p>Few hundred meters away from the port is the he Nasipit Agusan Norte Industrial Estate (NANIE). It is one of the ecozones in the province. One of its locator is the the newly constructed Philippine Cold Chain Facility which could be vital for the traded perishable agri products.</p>	

<p>Bancasi Airport Butuan City</p> <p>Bancasi Airport caters a daily regular flights for the Manila and Cebu destinations of the two air transport companies - Philippine Airlines and Cebu Pacific. The Airport is also serve as the principal hub for private and chartered planes, and for access by Air transport planes carrying essential goods and medicines during natural disasters and emergencies.</p> <p>Airport runway has a length of 2,100 meters and a width of 45 meters. The ramp length is 200 meters and width of 100 meters.</p> <p>The port is only 23 km away from the corporative site in Lower Olave, Buenavista</p>	
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3.3 Risk Assessment and Risk Management

The proposed project is located in municipalities that are not among the top prone areas to disasters, (e.g., earthquakes, volcano eruptions, typhoon and other natural calamities).

3.3.1 Environmental Risk Assessment

The natural hazards that affects the area are landslide, erosion, flood and liquefaction. The Agusan del Norte Province is part of the fault line that lies to the west of Lake Mainit area which is an extension of the Philippine Maser Fault that extend from northern Luzon to Davao Gulf. The fault runs parallel to the Agusan River following the river's upstream route to Agusan del Sur. The project area, however, is noticeably situated outside of the active or probable active

In order to offset the potential for damage, or take advantage of opportunities, created by variations or changes in the climate, the municipalities of Buenavista, Carmen, Las Nieves and Nasipit enhanced their adaptive capacity through empowered institutions, systems and

individuals that all were instrumental to achieving access to financial, logistical and technological resources.

On the other hand, the threat of insurgency in the LASBUENASCAR area, which arise from the presence of rebelt groups and the National People's Army, can be mitigated by implementing safety and protective measures for the farmers and the properties.

3.4 Constraints and Opportunities

The constraints and opportunities identified for the LASBUENASCAR project can be summarized as follows:

CONSTRAINTS	MEASURES/OPPORTUNITIES
1. Access to Market 1.1 Roads that will connect Nasipit and Carmen corporative area to other municipalities 1.2 Paving of roads that will connect Buenavista to Las Nieves (from sitio labong, Simbalan to Las Nieves section of Lingayao-Lawan2x road) 1.3 Paving of Lingayao – Lawan Lawan Road 1.4 Roads that will connect Las Nieves corporative area to other municipalities	<ul style="list-style-type: none"> ▪ Availability of the “Payapa at Masaganang Pamayanan (PAMANA)” program of the Office of the Presidential Adviser on the Peace Process (OPAPP) to undertake infrastructure and utilities development programs in conflict-affected areas as part of township plan; ▪ Infrastructure program in the Phil Rural Development Program of LGUs with Department of Agriculture (DA) and World Bank (WB)
2. Farm to Market Roads (FMR) and Bridges	<ul style="list-style-type: none"> ▪ Availability of priority government programs, (e.g., Construction of FMRs and post-harvest facilities)
3. Lack of basic utilities and communication	<ul style="list-style-type: none"> ▪ Existing PAMANA program of OPAPP which is inclusive of utilities and communication and accessible to Corporative areas
4. Lack of access to finance	<ul style="list-style-type: none"> ▪ Availability of HARVEST Fund to Corporative and SMEs in conflict-affected areas

4. References:

- Portalewska, Agnes (2012). Cultural Survival Quarterly Magazine. "Free, Prior and Informed Consent: Protecting Indigenous Peoples' Rights to Self-Determination, Participation, and Decision-Making". Retrieved from <https://www.culturalsurvival.org/publications/cultural-survival-quarterly/free-prior-and-informed-consent-protecting-indigenous> on 30 September 2018.
- National Commission on Indigenous Peoples (2018). "Guidelines on the Formulation of the Ancestral Domain Sustainable Development and Protection Plan (ADSDPP)". Retrieved from <http://www.ncip.gov.ph/images/pdf/adsdpp-guidelines-ao-1-of-2004.pdf> on 30 September 2018.
- ABS-CBN (2018). *ABS-CBN News*. "NSCB: Family of 5 needs P10,000 monthly income to make ends meet," Retrieved from <https://news.abs-cbn.com/nation/05/30/08/nscb-family-5-needs-p10000-monthly-income-make-ends-meet> on 30 September 2018

**6. Draft MOU for Corporative Program
(LBNC)**

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is hereby made and entered into by, between, and among:

THE OFFICE OF THE PRESIDENTIAL ADVISER ON THE PEACE PROCESS, a government agency created through Executive Order No. 125, s. 1993 which was later amended in 2001 with the signing of Executive Order No. 3, s. 2001, with office address at 5/F Agustin I Building, F. Ortigas Jr. Road, Ortigas Center, Pasig, Philippines, represented herein by its **Secretary, Honorable Jesus G. Dureza**, and hereinafter referred to as **OPAPP**,

THE PROVINCIAL GOVERNMENT OF AGUSAN DEL NORTE, a local government unit, created and existing by virtue of the laws of the Republic of the Philippines with office address at Capitol-Bonbon Rd, Butuan City, Agusan del Norte, represented herein by its **Governor, Hon. Maria Angelica Rosedell Amante-Matba**, and hereinafter referred to as **PGADN**,

THE DEPARTMENT OF ENVIRONMENT AND NATURAL RESOURCES, a government agency, created and existing by virtue of the laws of the Republic of the Philippines with office address at Visayas Avenue, Diliman, 1100 Quezon City, represented herein by its **Secretary, Hon. Roy A. Cimatu**, and hereinafter referred to as **DENR**,

THE NATIONAL COMMISSION ON INDIGENOUS PEOPLES, a government created Commission through **Republic Act No. 8371** with office address at the 2nd Floor N. dela Merced Building, Cor. West and Quezon Avenues, Quezon City, represented herein by its **Chairman, Atty. Leonor T. Oralde-Quintayo**, and hereinafter referred to as **NCIP**,

and

THE LAND BANK OF THE PHILIPPINES, a leading government financial institution with principal/main office at LANDBANK 1598 MH del Pilar St, corner Dr. J. Quintos Sts. Malate, Manila, represented hereinafter by its **President, Mr. Alex A. Buenaventura**, and hereinafter referred to as **LANDBANK**.

Collectively, they are called Parties herein.

Witnesseth that:

WHEREAS, LANDBANK is a government financial institution that strikes a balance in fulfilling its social mandate of promoting countryside development while remaining financially viable;

WHEREAS, LANDBANK wants to contribute to the poverty alleviation program of the government and promote socio-economic development in the countryside through Farmers Corporative Program;

WHEREAS, OPAPP is mandated to oversee, coordinate, and integrate the implementation of the government's commitment to achieving just and lasting peace through a comprehensive peace process;

WHEREAS, PGADN has been looking for concerned government and non-government agencies to assist them in developing the entire or a portion of "LASBUENASCAR" area (Annex A) in order to achieve socio-economic development in the area resulting to sustainable peace and bring about peace dividends;

WHEREAS, DENR has a supervisory mandate on some portion of the LASBUENASCAR area;

WHEREAS, some portion of the LASBUENASCAR area is declared as Ancestral Domain collectively owned by Indigenous Cultural Communities/Indigenous Peoples (ICCs/IPs);

WHEREAS, NCIP is mandated by law to protect and promote the interest and well-being of the Indigenous Cultural Communities/Indigenous Peoples (ICCs/IPs) with due regard to their beliefs, customs and institutions;

WHEREAS, all Parties in this Memorandum of Understanding believe that introducing socio-economic development in the countryside can propagate peace and reduce conflict and insurgency and agreed to call this Program as **FARMERS CORPORATIVE DEVELOPMENT FOR PEACE PROGRAM” (FCDPP)**;

NOW THEREFORE, in consideration of the foregoing premises, the Parties agreed on the Role of each as follows:

LANDBANK:

1. Spearhead the initiation and implementation of the program.
2. Coordinate and consult different stakeholders for the smooth implementation of the program.
3. Conduct a project study and development plan that will allow investors to make sound business decisions.
4. Initiate the selection process of investors interested to develop the identified land.
5. Provide loans to Investor or the Organization (such as Cooperatives) of the Constituents, or concerned LGUs in accordance with its existing lending policies, rules and procedures.

OPAPP:

1. Endeavour to provide road infrastructures, water, power, communication, housing, schools & hospital in the project area in cooperation with PGADN.
2. Give advice and guidance on peace related efforts of the project.
3. Assist in information dissemination and understanding of the project
4. Provide support in whatever means possible to ensure smooth implementation of the project.

PGADN

1. Provide assistance in liaison, data gathering and field visits to the area.
2. Provide assistance in the social preparation of the program.
3. Extend assistance in ensuring peace and order and security.
4. Provide support services to the program within the mandate of LGU.
5. Provide road infrastructures, water, power, communication, housing, schools & hospital in the project area in cooperation with OPAPP.
6. Assist in information dissemination and understanding of the project.

DENR

1. Provide guidance in the procurement of permit/s for the development of forest-reserved lands on selected Project Area.

2. Evaluate, process and issue the necessary compliances/permits for the development of the Project Area within the mandate of the agency.
3. Provide support in whatever means possible to ensure smooth implementation of the project.

NCIP

1. Give assistance in the data gathering, consultation with stakeholders, guidance on the relevant laws and regulations in order to safeguard the rights of the Indigenous People (IP) under IPRA law.
2. Assist in information dissemination and understanding of the project among ICC/IPs.
3. Assist in the social preparation of the beneficiaries and different stakeholders.
4. Extend assistance in ensuring peace and order and security.

This Agreement shall take effect immediately upon signing by the parties and shall remain in effect until completion of the program or until otherwise revoked in writing by any of the Parties.

IN WITNESS WHEREOF, the Parties hereto have caused this instrument to be signed and executed this ___ day of _____ 2018, at _____.

THE OFFICE OF THE PRESIDENTIAL ADVISER ON THE PEACE PROCESS	THE PROVINCIAL GOVERNMENT OF AGUSAN DEL NORTE	THE DEPARTMENT OF ENVIRONMENT AND NATURAL RESOURCES	THE NATIONAL COMMISSION ON INDIGENOUS PEOPLES	THE LAND BANK OF THE PHILIPPINES
By: HON. JESUS G. DUREZA Secretary	By: HON. MARIA ANGELICA ROSEDELL AMANTE- MATBA Governor	By: HON. ROY A. CIMATU Secretary	By: ATTY. LEONOR T. ORALDE- QUINTAYO Chairman	By: MR. ALEX A. BUENAVENTURA President

Signed in the presence of:

ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES

BEFORE ME, a Notary Public for and in the City of _____ personally appeared the following:

Name	I.D. No.	Date/Place Issued
1. HON. JESUS G. DUREZA	_____	_____
2. HON. MARIA ANGELICA ROSEDELL AMANTE-MATBA	_____	_____

3. **HON. ROY A. CIMATU**

4. **ATTY. LEONOR T. ORALDE-QUINTAYO**

5. **MR. ALEX A. BUENAVENTURA**

Known to me and to me known to be the same persons who executed the foregoing Tripartite Memorandum of Understanding consisting of three (3) pages including this page to which this acknowledgment is written and acknowledged to me that the same are their voluntary acts and deeds and of the institutions they represent.

Notary Public

Doc No.: _____;

Page No.: _____;

Book No.: _____;

Series of 2018.

7. Sample memorandum of agreement (MOA) for Corporate project

MEMORANDUM OF AGREEMENT

KNOW ALL MEN BY THESE PRESENT:

This Memorandum of Agreement, entered into by and between:

The LAND BANK OF THE PHILIPPINES, a government-owned and controlled financial institution created and existing under and by virtue of Republic Act No. 3844, as amended, with principal office at 1598 M.H. Del Pilar Cor. Quintos Sts., Malate, Manila, Philippines, represented herein by its President and Chief Executive Officer, ALEX V. BUENAVENTURA, hereafter referred to as the "LAND BANK".

- AND –

XYZ, Inc., a corporation duly organized under the Philippines law, with principal office at xxxx, South Cotabato, Philippines, represented herein by its Chief Executive Officer, Mr. AAA, hereinafter referred to as the "INVESTOR"

- AND –

The PROVINCE OF XXX, a local government unit, created and existing der the laws of the Philippines, with principal office at XXX, Philippines, represented herein by its Provincial Governor XXX, hereinafter referred to as the "PROVINCE";

- WITNESSETH; That –

WHEREAS, one of the flagship programs of the LANF BANK is the Corporative Program under HARVEST PROGRAM WITH JICA designed to alleviate poverty through creation of agrobusiness with special arrangements for participating farmers with the INVESTOR and the provision of credit to increase the income of participating household/families in the PROVINCE;

WHEREAS, sharing the goal of the LAND BANK, INVESTOR has agreed to set up and operate an agrobusiness with special arrangements set forth hereinafter for participating farmers in the PROVINCE and provide necessary investments in equipment and technologies;

WHEREAS, to continue and hasten the smooth operation of the Corporative Program in the countryside, the PROVINCE has decided to launch a livelihood program and has requested the LAND BANK to provide a special loan window for graduating Provincial Livelihood Assistance Program beneficiaries;

NOW, THEREFORE, for and in consideration of the foregoing premises and the mutual covenants and stipulations hereinafter set forth, the parties have agreed as they hereby agree, to forge a Memorandum of Agreement to undertake the following:

I. CREATION OF THE CORPORATIVE

The parties agree to undertake a joint program known as the "CORPORATIVE", which is an agrobusiness of the INVESTOR in the PROVINCE to be set up in cooperation with the LANDBANK, as well as Livelihood Program for participating farmers/households into the Corporative.

II. OBJECTIVES OF THE CORPORATIVE PROGRAM

The Corporative aims to create more business opportunities for viable community-based structures and enterprises to generate more livelihood and employment opportunities for the people and to increase income and improve access to basic services such as food, clothing, education and health thereby reducing poverty and improving the quality of life in the province, as well as to provide staple source of raw material for the INVESTOR.

Specifically, the Corporative aims to:

1. To add value of agri-products to be produced from the program through state of art and marketing know how owned by the Investor.
2. To enhance the capacities of MSMEs, cooperatives, associations and other community-based organizations participating to the program to generate more opportunities for self-employment, livelihood and income generation.
3. To improve the credit worthiness of program beneficiaries and gain access to higher credit to finance their community social enterprises
4. To foster a sustainable environment of entrepreneurship, innovation and enterprise development, and to strengthen partnership and linkages
5. To generate sustainable socio-economic impact of program beneficiaries in their communities they being active participants, initiators and conduits of community development.

III. PROGRAM IMPLEMENTATION

A. Corporative Program Management Committee shall be created and composed of the following:

Provincial Governor	Program Director
LBP AVP	Program Co-Director
COO of INVESTOR	Program Manager

Corporative Program Management Committee shall perform the following functions:

1. Formulate the policies and implementing guidelines of the Livelihood Program as well as the General Lending Guidelines,
2. Recommend to the LANDBANK for finding those that comply with the provisions of the General Lending Guidelines,
3. Review loan defaults to be covered by the guarantee fund,
4. Determine profit sharing scheme of the Corporative, and
5. Review the program periodically and recommend amendments to improve program implementation.

B. Livelihood Program Implementation Team

The Provincial Population Office, headed by the Provincial Population Officer, shall be the agency of the PROVINCE responsible for the management and implementation of the livelihood program. It shall have the following duties and responsibilities:

1. Accept and screen cooperatives, associations and other community-based organizations as well micro entrepreneurs and their livelihood projects/business proposals.
2. Recommend livelihood projects/business proposals to the Program Management Committee for approval and endorsement.
3. Supervise and monitor the livelihood projects to ensure repayment of loans.

IV. OBLIGATIONS OF THE PARTIES

A. The LAND BANK, shall:

1. Spearhead the initiation and implementation of the Corporative.
2. Conduct a project study and development plan that will allow investors to make sound business decisions by the INVESTOR.
3. Initiate the selection process of investors interested to develop the identified land.
4. Provide loans to Investor or the Organization (such as Cooperatives) of the Constituents in accordance to the existing lending policies and procedures.
5. Coordinate with different government and non-government agencies in order to attain smooth implementation of the project.
6. Provide the credit assistance component and establish a special loan window for the program with minimal interest on loans availed through the Corporative Program for beneficiaries endorsed by the Livelihood Program Implementation Team.
7. Receive, evaluate and process livelihood project proposals after these have been endorsed by the Corporative Program Management Committee, for their compliance to the General Lending Guidelines and to the Bank's Accreditation process.
8. Grant credits to the Livelihood Program beneficiaries whose project proposals qualify under the General Lending Guidelines.
9. Be responsible for the safekeeping of the Guarantee Fund and its increments.
10. Assist the PROVINCE in information dissemination on program procedures and guidelines for Corporative.
11. Furnish the PROVINCE with quarterly reports on loan disbursements and monthly reports on repayment and status of the Guarantee Fund.
12. Undertake, in coordination with the PROVINCE, regular field supervision and monitoring from loan disbursement to repayment.
13. Utilize the Guarantee Fund as payment for defaulted loans as approved and authorized by the Corporative Program Management Committee
14. Serves as the Secretariat of the meetings.

B. The INVESTOR, shall:

1. Incorporate and operate the entity to manage agrobusinesses for the Corporative.
2. Provide necessary investment into facilities/equipment and technical know-how.
3. Prioritize to hiring farmers/households of the PROVINCE.

C. The PROVINCE, shall:

1. Allocate out of its own funds the amount of XX Million Pesos (PhP XXX) for the program which shall be deposited at the Land Bank of the Philippines — XX City Branch as a Guarantee Fund to guarantee payment of defaults of loans extended to Corporative Program beneficiaries granted by the LANDBANK.
2. Facilitate the completion and screening of loan applications of Corporative Program beneficiaries in accordance to the General Lending Guidelines.
3. Endorse to LANDBANK for financing the livelihood projects and/or business proposals identified and recommended by the PPO.
4. Take the lead in information dissemination about the program.
5. Provide 100% guarantee coverage of the outstanding balances of loans extended to defaulting Corporative Program beneficiaries.
6. Authorize LANDBANK to disburse/release from the Guarantee Fund as payment for defaulted loans as approved and authorized by the Corporative Program Management Committee.
7. Undertake, in cooperation with the LANDBANK, regular field supervision and monitoring of the projects of Program beneficiaries.
8. To take the lead in securing necessary permits and regulations that will allow the use of the identified area for development.
9. To assist in selection of poor families to be the beneficiary of the Program.
10. To provide assistance in the social preparation of the program.
11. To lobby different government agencies or implement ordinances that ensure smooth implementation of the program and ease in doing business.
12. To extend assistance in ensuring peace and order and security.
13. To provide support services to the program within the mandate of LGU.
14. To assist in the liaison needs of the program.

IV. SHARING OF PROFIT/LOSS AMONG THE PARTIES

The INVESTOR shall share its regular profit to the participating farmers/households by adding at least 10% of prevailing price of product at the gate of farms. The detail of the scheme shall be determined by the Corporative Program Management Committee.

V. EFFECTIVITY, TERMINATION, RENEWAL AND AMENDMENT

1. Effectivity, Duration and Termination.

This Agreement shall take effect upon the signing hereof by both parties and shall continue in full force and effect for five (5) years unless for cause, in which case a written notice to the other party shall be duly served at least thirty (30) days prior to termination.

2. Extension and Renewal.

The parties may extend or renew this Corporative Program by agreement, confirmed in a written amendment signed by each party's authorized signatory.

3. Amendment.

No amendment of the terms of this Corporative Program will be effective unless made in writing and signed by each party's authorized signatory.

IN WITNESS WHEREOF, the parties hereto have signed these presents this _____
day of _____, 20__ in _____.

PROVINCE OF XXXXXXXXXX

LAND BANK OF THE PHILIPPINES

XXXXX
Provincial Governor

ALEX V. BUENAVENTURA
President and CEO

XYZ Inc

Mr. XXX
CEO

SIGNED IN THE PRESENCE OF:

ACKNOWLEDGEMENT

Republic of the Philippines)
_____, _____) S.S.

BEFORE ME, this ____ day of _____ at _____,
personally appeared:

Name	Government Issued ID No.	Date of Issue
Alex V. Buenaventura		

known to me through competent evidence of identity to be the same persons who executed the foregoing instrument and acknowledged to me that the same is their free and voluntary act and the office which they respectively represent.

This instrument which consists of five (5) pages, including the page on which thus acknowledgement is written, has been signed by the above parties and their instrumental witnesses and every page thereof and sealed with my notarial seal.

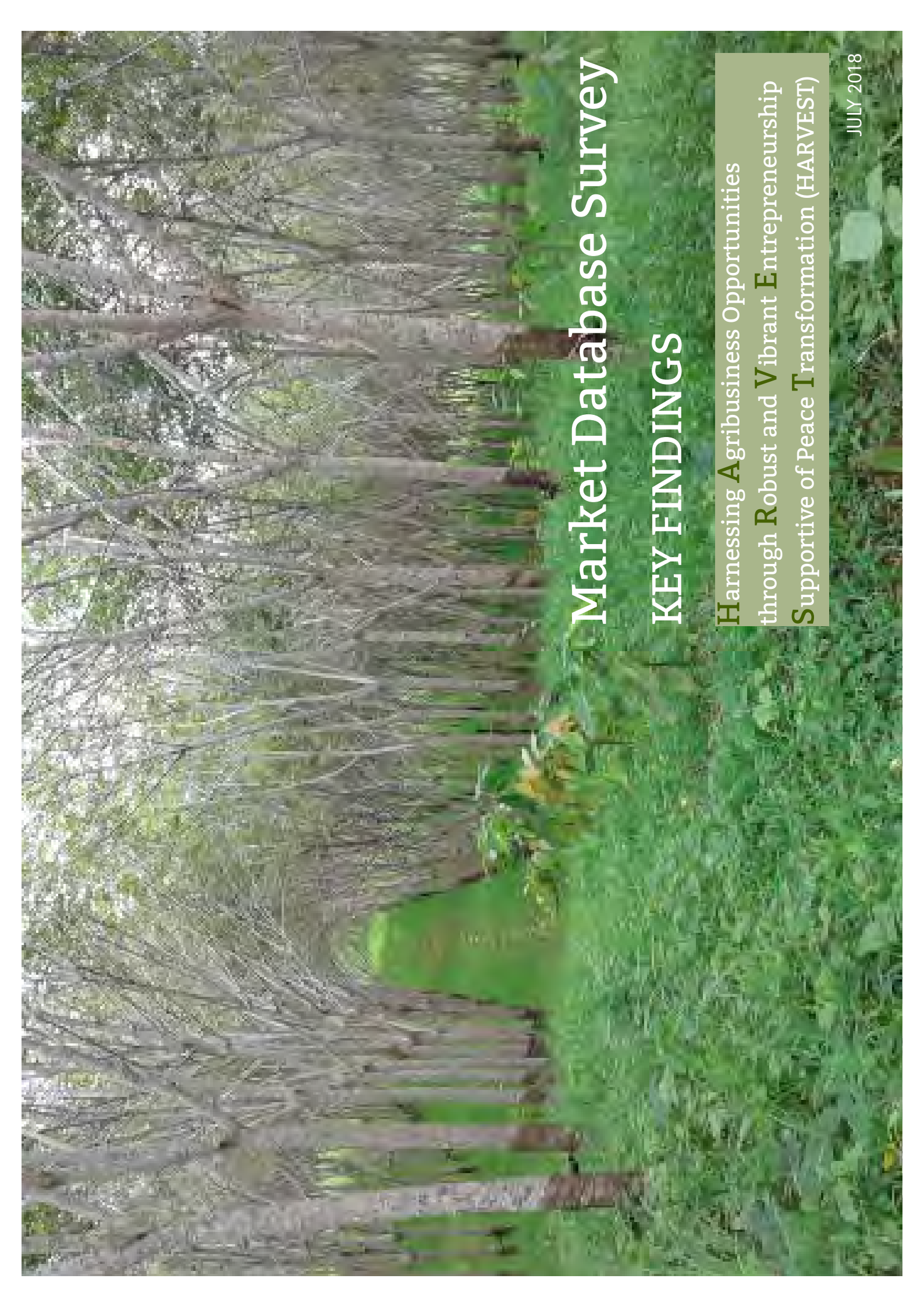
IN WITNESS WHEREOF, I have hereunto affixed my signature this ____ day of _____
20__ at _____,

Notary Public

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

8. Final Report on Market database:

8_1_Market Database: Harvest Key Findings



Market Database Survey

KEY FINDINGS

Harnessing **A**gribusiness Opportunities
through **R**obust and **V**ibrant Entrepreneurship
Supportive of Peace **T**ransformation (HARVEST)

JULY 2018

Profile of ISEDI

The Institute for Socio-Economic Development Initiatives (ISEDI) is an outreach arm of the Ateneo de Davao City (AdDU). The Institute marks its 38th year in existence this year (2018), working with subsistence farmers, indigenous people, fisherfolks, and small-scale entrepreneurs to improve their productivity, sharpen their business judgment, strengthen their organizations/groups, and increase their incomes. ISEDI implements short and medium-term projects funded by national government agencies, local government units, and international development organizations.

ISEDI maintains a lean core staff (five people) and is supported by its project based field staff (seven), on-call consultants and selected university professors (more than 40). ISEDI is based at the Jacinto campus of AdDU. It is given autonomy to pursue development projects that fall within Ateneo principles (i.e. man for others, responsible environmental stewardship, empowerment of vulnerable groups). It subscribes to the university's financial procedures and protocols. All external projects of ISEDI are approved by the University President.

ISEDI has completed over 100 projects since its inception in 1981, in the areas of research, survey, project and organizational assessment, training, project monitoring and evaluation, reforestation, strategic planning and area development, enterprise and livelihood development, and fund management (lending to women's micro-enterprises during the Institute's early years).

The Institute also provides apprenticeship opportunities for the university's students, giving them practical opportunities to implement theoretical learning on actual enterprises/groups (i.e. those who are completing a course in Advertising help in producing promotional materials, etc.).

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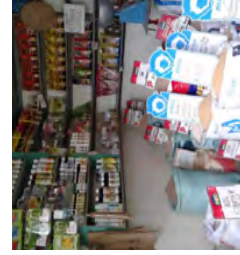
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Acronyms

ARMM	Autonomous Region of Muslim Mindanao
BASULTA	Basilan, Sulu and Tawi-Tawi
BIR	Bureau of Internal Revenue
CAAM	Conflict Affected Areas in Mindanao
CDA	Cooperative Development Authority
DA	Department of Agriculture
DAR	Department of Agrarian Reform
DTI	Department of Trade and Industry
FDA	Food and Drug Administration
HARVEST	Harnessing Agribusiness Opportunities through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation
ISED	Institute for Socio-Development Initiatives
JICA	Japan International Cooperation Agency
LBP	Land Bank of the Philippines
ODA	Official Development Assistance
PCA	Philippine Coconut Authority
SEC	Securities and Exchange Commission

1 INTRODUCTION

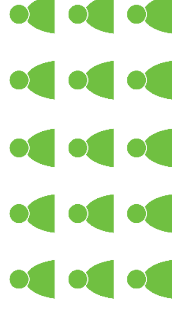
The Japan International Cooperation Agency (JICA) and the Land Bank of the Philippines (LBP) are working to improve access to agribusiness financing in Autonomous Region of Muslim Mindanao (ARMM). The project **"Harnessing Agribusiness Opportunities through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation"** (HARVEST) is an Official Development Assistance (ODA) loan project that will extend financial services to private enterprises and agricultural cooperatives located in ARMM and in other conflict-affected areas in Mindanao (CAAM). With enhanced access to funds that will allow expansion of existing enterprises or entry in new livelihood opportunities, these enterprises and cooperatives will be able to create employment, maximize resources, and lure more investment into the ARMM or conflict-affected areas. HARVEST Phase 1 starts this year (2018), while the Phase 2 will stretch for another 3 to 4 years.

A Market Database Survey, one of the preparatory activities of the project's Phase 1, was commissioned to the Institute for Socio-Economic Development Initiatives of the Ateneo de Davao University (ISED-AdDU),

The field data collection was undertaken between the weeks of May 27 until June 10, with four (4) teams of 15 enumerators. The teams covered the 5 provinces in ARMM and 6 provinces in CAAM, equivalent to 131 barangays and 30 cities and municipalities. Pace of the data collection was affected by heavy rain in most areas that persisted for days (even days before Typhoon Domeng), suspending the interviews for a few hours until the roads became passable and there were motorcycles willing to be hired. There were also many instances of replacement of original respondents because the initially-identified could not be found or had ceased to operate. In Basilan, the assigned team was accompanied by staff from the local government to ensure their safety.



May 27 to June 10, 2018
15 day-field work



4 Field Teams composed
of 15 enumerators

131 barangays
30 cities
5 provinces in ARMM
6 provinces in CAAM

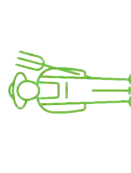
2 SUMMARY OF ALL RESPONDENTS

Table 1: Summary of Respondents

Province	Producers			Processors			Service Providers	MFIs	TOTAL
	Coop	Ent	Total	Coop	Ent	Total			
BASULTA	30	14	44	1	6	7	37	9	97
Lanao del Sur	16	49	65	7	4	11	12	8	96
Maguindanao	26	35	61	5	5	10	33	2	106
Other CAAM	13	3	16	2		2	9	4	31
Grand Total	85	101	186	15	15	30	91	23	330

 330 interviewed over 300 target respondents

 186 respondents engaged in production (56%)

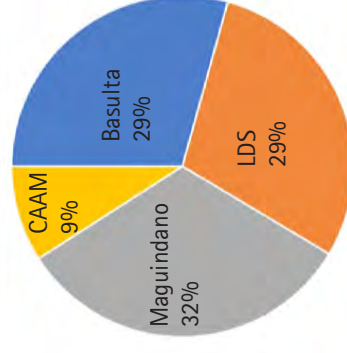
 116 respondents are enterprises (35%)

 100 respondents are cooperatives (30%)

About the classification of respondents:

The respondents are divided into four categories:

- 1. Producers** – These are enterprises and cooperatives whose main activity is crop production, livestock or poultry production, or aqua-culture/fishery/marine.
- 2. Processors** – These are enterprises and cooperatives whose main source of income/livelihood is related to processing agricultural products (food or non-food). They procure their raw agricultural products from farmers or cooperatives. They perform primary activities such as drying, milling, or cooking that physically transform products.
- 3. Service Providers** – These are enterprises and cooperatives that provide services related to agriculture such as those operating a nursery, selling of fertilizers and pesticides, offering trucking services, and retailing/trading.
- 4. Micro-Financing Institutions** – These are individuals or corporations who extend loan for agricultural and personal purposes. These are also cooperatives which extend production capital exclusively to their members.



3 KEY RESULTS – PRODUCERS

Table 2: Number of producers, by type

Province/Cluster	Number of Producers	By Type	
		Enterprise	Cooperative
BASULTA	44	14	30
Lanao del Sur	65	49	16
Maguindanao	61	35	26
Other CAAM	16	3	13
Grand Total	186	101	85

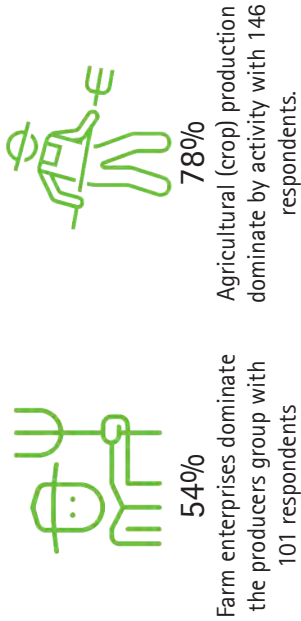


Table 3: Number of producers, by main activity

Province/Cluster	By Type of Main Activity		
	Agricultural Production	Livestock Production	Fishery and Aqua-culture Production
BASULTA	21	9	14
Lanao del Sur	60	4	1
Maguindanao	52	7	2
Other CAAM	12	3	1
Grand Total	145	23	18

Key Points:

- Most number of farm entrepreneurs and farm-based production are based in Lanao del Sur.
- Producers interviewed are primarily engaged in the crop production of coconut, rubber, coffee, vegetables, cassava, banana.
- Most cooperatives interviewed area based in BASULTA.
- Most number of respondents engaged in livestock and fishery/aqua-culture production are based in BASULTA.
- Least number of respondents engaged in livestock and fishery/aqua-culture production are located in Lanao del Sur and other CAAM.

PRODUCERS...



Corn in sacks



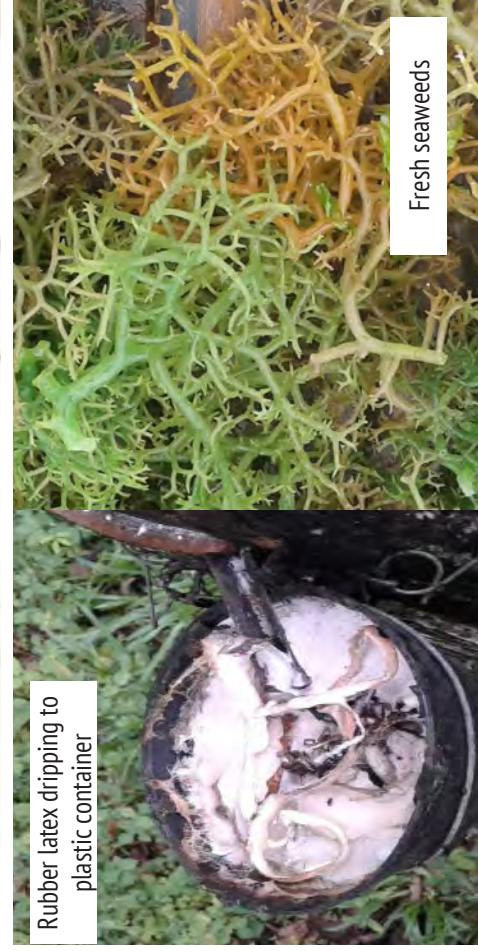
Ducks in backyard



Fish catch in a stall



Free-range chicken



Fresh seaweeds



Rubber latex dripping to plastic container

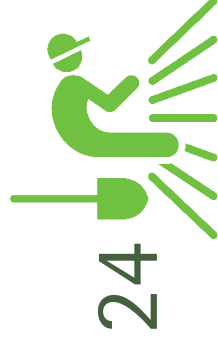


Goats in a cage

PRODUCERS...

Table 4: Number of producers and average number of employees, by scale, all producer-enterprises

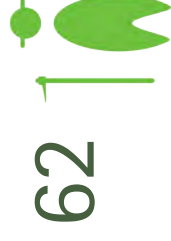
Province/Cluster	By Scale, Number of Enterprises (N=101)			By Scale, Average Number of Employees per Enterprise	
	Micro	Small		Micro	Small
BASULTA (N=14)	10	4		4	37
Lanao del Sur (N=49)	45	4		5	14
Maguindanao (N=35)	26	9		5	27
Other CAAM (N=3)	2	1		2	18
Average employees per enterprise				4	24



Average number of employees per small-sized producer.



Average number of employees for micro-sized producer.



Average number of male members in a cooperative.



Average number of female members in a cooperative.

Table 5: Number of total members by sex, all producer-cooperatives

Province/Cluster	By Scale, Total Number of members of cooperative, by area/cluster (N=85)			Average number of members per cooperative, both sex, by area/cluster
	Total Male Members (all cooperatives)	Total Female Members (all cooperatives)		
BASULTA (N=30)	2,482	1,085		119
Lanao del Sur (n=16)	502	236		46
Maguindanao (N=26)	1,048	660		66
Other CAAM (N=13)	1,170	949		163
Average members per cooperative, by sex	62	35		

Key Points:

- Farm enterprises interviewed in ARMM and other CAAM are micro and small in scale based on the average number of employees.
- Males dominate the membership base, with an average of 62 males compared to 35 females (ratio of 1.8:1). Other CAAM-based cooperatives have the highest average number of members with 163 for both sexes.
- About the variables used:
 - Scale by number of employees: Micro-enterprises have less than 9 employees while small enterprises have between 10 to 99 employees.
 - The membership base of a cooperative is an indicator of scale (along with asset size and total land area, among others). With more members, more people are pooling their resources to implement income-generating projects or to cater specific social needs.

PRODUCERS...

Table 6: Input requirements, all producers, all areas/cluster

	Producer-Enterprises	Producer – Cooperatives
A. Agricultural production		
Seedlings and planting materials	63	49
Fertilizers and pesticides	60	49
Farm machinery	8	21
Farm labor	54	48
Production capital	2	19
B. Aqua-culture/fishery and livestock/poultry production		
Medicines	5	10
Cages	2	5
Feeds	9	16

Note: some respondents have multiple answers.



Seedlings or planting materials are the top 1 input requirement of producers.



Fertilizer (both organic and inorganic) comes as 2nd most important input.



Farm labor is 3rd input, a necessary factor of production (land preparation and farm maintenance).

Key Points:

- A foundation of a good value chain includes quality and affordable inputs -- which must be accessible particularly to micro and small farmers/enterprises and cooperatives. In ARMM and other CAAM, seedlings, fertilizers and farm labor are the top three input requirements. These three represent the biggest, recurring farm expenses.
- About the variables used:
 1. Seedlings and planting materials – These are often sold or available at local nurseries. Sometimes, the local government units or national government agencies distribute seedlings to attain specific target area/hectares.
 2. Fertilizers and pesticides – Farmers and cooperatives often require these inputs to improve soil condition and to protect crops.
 3. Farm machinery – These are often needed in land preparation, prior to planting, or in opening new areas.
 4. Farm labor – These are people who are paid to do daily farm work or a group of tasks. They are in great demand during planting and harvesting season.
 5. Medicines – These are necessary to maintain the health of livestock and poultry.
 6. Cages – These are necessary to keep and protect farm animals or fishes in fishponds.
 7. Feeds – Food for either livestock and poultry.

PRODUCERS...



Farm tractor



Mangrove seedlings nursery



Typical road



Cacao seedlings in a nursery

PRODUCERS...

Table 7: Location of backward and forward linkages, all producers, all areas/cluster

	Location of Key Suppliers (Backward)	Location of Major Buyers (Forward)
A. Producer-enterprises		
Within municipality	88	77
Within province	52	53
Adjacent province/s	13	32
From other regions	11	16
From Visayas/Luzon	0	1
From other countries	0	1
B. Producer-cooperatives		
Within municipality	58	57
Within province	54	57
Adjacent province/s	20	15
From other regions	12	11
From Visayas/Luzon	2	2
From other countries	2	0

Note: Some respondents have multiple answers.



Key Points:

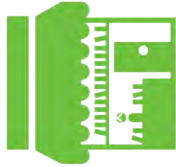
- Majority of the respondents do not venture far in procuring their input supply (fertilizers, seedlings and capital), as these are available within the municipality.
- In similar fashion, majority of the respondents also sell their marketable surplus to buyers that are also located within their reach.
- About the variables:
 1. Accessibility to suppliers of key inputs (resources) is important to micro/small farmers and cooperatives. Producers can easily procure and compare these inputs, saving time and money.
 2. Similarly, the "nearness" of markets allow farmers to transport their raw produce in shorter distance .
 3. However, accessibility here refers to physical location and does not automatically equate to quality of roads (as bad roads and lack of transport options may increase spoilage or increase transport cost).
 4. Availability of inputs and markets may contribute to the farmers/ cooperatives' interest/effort to improve their yield.

PRODUCERS...

Table 8: Type of buyers, all producers, all areas/cluster

	Producer-Enterprises	Producer – Cooperatives
Primary processors	22	20
Local traders (inside province)	75	74
External traders (outside province)	21	18
Retail outlets	45	23
Exporters	5	2

Note: Some respondents have multiple answers.



Majority of the producers sell their produce to the local traders inside the province.

Key Points:

- Nearly all of the crops covered in this survey are part of the priority industry clusters of the region: coconut, rubber, oil palm, seaweeds, coffee and cassava. These crops are typically processed further for added value. However, micro/small-scaled farmers and cooperatives do not have processing equipment to undertake additional activities and thus, they prefer to sell their harvest to local traders for immediate cash.
- About the variables:
 - Primary processors are those enterprises and cooperatives that have post-harvest facilities such as dryers, granulators, fermentation chamber, and storage/warehouse. Their main income comes from processing services.
 - Local traders are in the business of buying-and-selling agricultural crops. Sometimes, they pick the crops at the farm gate with their own trucks, sometimes farmers deliver to them. Local traders often do not perform additional activities, except for storage. They also sell consolidated crops (in volume) to processors.
 - Retail outlets refer to public markets, local groceries and restaurants - which offer agricultural products to the end consumers.
 - Exporters are enterprises which process/sell agricultural products to foreign markets. Some areas in ARMM are closer to Malaysia and Indonesia. Farmers and cooperatives who supply to exporters deliver in volume.

PRODUCERS...

Table 9: Average production capacity by land area, number of heads and tonnage harvest, producer-enterprises

	In hectares (for farm-based)	In number of heads (for livestock & poultry)	In tonnage, annual (for aqua-culture and fishery products, annual)
BASULTA	5.9	14	3
Lanao del Sur	2.9	1	-
Maguindanao	12.26	643	-
Other CAAM	3.3	-	10
Average per enterprise	6.09	431	3.25

Table 10: Average production capacity by land area, number of heads and tonnage harvest, producer-cooperatives

	In hectares (for farm-based)	In number of heads (for livestock and poultry)	In tonnage, annual (for aqua-culture and fishery products, annual)
BASULTA	834.0	47	5
Lanao del Sur	10.6	1,000	300
Maguindanao	55.5	17	1
Other CAAM	228.6	1,012	80
Average per cooperatives	282.0	519	96.5

Farm Enterprise

6.09
hectares



431
heads



3.25
tons



Cooperative

282
hectares

519
heads

96.5
tons

Key Points:

- Maguindanao enterprises have the largest land area for crop production, while BASULTA cooperatives have the largest average total (combining the land area of the members).
- About the variables:
 - Land area can be an indicator of scale. In the Philippines, more than half (55%) of the farm lands are less than 2 hectares (source: Mindanao Jobs Report). Ideally, the respondents' 6-hectare average of farm area suggests good income, provided they have access to inputs, markets, technology, and if they maximize the use of the land.
 - Livestock and poultry is counted by head. Higher numbers refer to respondents raising poultry.
 - Aqua-culture/fishery products are counted by annual harvest in tons.

PRODUCERS...

Table 11: Agricultural production systems (farming), all crop producers (N=145)

	BASULTA	LDS	MAG	CAAM	Total
By degree of commercialization					
1. Subsistence farming	17	18	12	2	49
2. Commercial farming	4	42	40	10	96
By intensity of rotation					
1. Shifting cultivation	4	28	6	3	41
2. Permanent cultivation	14	27	32	8	81
3. Multiple cropping	3	5	14	1	23
By type of implements used					
1. Spade and hoe farming	16	58	28	10	112
2. Mechanized or tractor farming	2		1	1	4
3. Combination or semi-mechanized	3	2	23	1	29
By harvesting system					
1. Traditional (by hand)	20	58	45	9	132
2. Semi-mechanized	1	2	7	3	13



96 (66%)
with marketable surplus



86 (56%)
are practicing
permanent cultivation



112 (76%)
still using basic farm implements
and 132 (91%) harvest by hand.

Key Points:

- Majority of the producers are able to sell excess of their harvest to the market; have planted permanent crops; are still using basic farming implements and are harvesting by hand.
- About the variables:
 - Subsistence farming refers to farmers only able to grow crops good for their own (household) consumption; while those who are doing "commercial farming" have surplus which they sell to the market.
 - Shifting cultivation refers to production of short-gestating crops and they rotate the type of crops they plant on their land. Permanent cultivation refers to farms that plant crops which can be harvested for many years such as coffee, coconut and rubber. Multiple cropping refers to the practice of growing different kinds of crop - which have varying harvesting periods/seasons.

PRODUCERS...

Table 12: Initial capital and as of December 2017, all producers, all areas/cluster (N=186)

	Initial Capital	Latest (Dec 2017)
Below Php20,000	58	44
Between Php 20,001 to 50,000	44	32
Between Php 50,001 to 100,000	32	30
Between Php 100,001 to 500,000	40	48
Between Php 500,001 to 1,000,000	4	6
Between Php 1,000,001 to 5,000,000	5	14
Between Php 5,000,001 to 10,000,000	0	5
Above Php 10,000,000	3	7



Php 44.million

was the estimated combined initial capital of all producer respondents, and this increased
 Php 119.8 million by December 2017.

Key Points

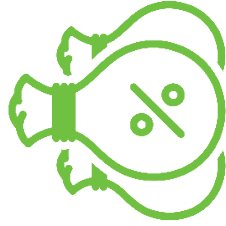
- Fifty-eight (58 or 31%) of the respondents engaged in agricultural production started their farm, animal production or aqua-culture/fishery project with as little as Php 20,000.
- Very few (8 or 4%) have initial capitalization of more than Php 1 million.
- Many have apparently increased their capital by 3rd of December 2017. Comparing the 2nd and 3rd column of the table, there is an increase of respondents on the bottom four rows. To verify, we computed the number of respondents by the lower figure per range, which resulted to an estimated total initial capitalization of Php 44.6 million and this increased to Php 119.8 million by December 2017.

PRODUCERS...

Table 13: Sources of Initial and additional capital, all producer-enterprises and cooperatives, all areas/cluster

	Initial Capital	Additional Sources of Capital
Own money/savings	173	136
Loan from relatives and friends	25	25
Loan from traders/buyers	7	11
Loan from cooperatives	13	16
Loan from commercial banks	2	1
Loan from micro-financing institutions	1	3
Loan from Land Bank of the Philippines	4	8
Reflow of profit back into the enterprise/farm		76

Note: Some respondents have multiple answers.



Whether starting their own farm and putting in more resources, majority of the producers **use own money or savings.**

Key Points:

- Nearly all (173 or 93%) use their own money or savings to put up their farms, livestock/poultry and aqua-fishery production.
- Succeeding capital infusion still came from their own pockets or capital-build up (in the case of cooperatives), to continue or expand their livelihood projects.
- For 76 (41%) of the producers, any profit from the farm/projects are re-invested back to the farms, livestock/poultry and aqua-fishery production.
- Four (4) respondents say they have availed of the LBP financial services when they started. Further, there are nine (9) respondents who say that have tapped LBP for additional sources of funds.
- As for the location of additional capital, these are primarily sourced within ARMM (165).
- About the variables:
 1. As farmers/cooperatives venture into agricultural production and then expansion, they prefer to use their own funds or savings. Cooperatives pool the members' share/contribution, allowing the organization to provide services or undertake income-generating activities.
 2. Local traders/buyers also lend out capital to regular suppliers/customers. They also extend cash advances, typically charged against the farmers' harvest (which is sold to the trader/buyer).
 3. Some producers prefer to invest back their profit to their farm, rather than borrow from external sources.

PRODUCERS...

Table 14: Information on recent capital infusion, all enterprises and cooperatives, all areas /cluster

	Producer-Enterprises (N=101)	Producer-Cooperatives (N=85)
A. When was the recent capital infusion		
Between 2015 to 2018	59	59
More than 3 years ago	42	26
B. By amount		
Below Php 1 million	97	73
Between Php 1 to 10 million	3	8
More than 10 million	1	5
C. Top 3 sources of recent capital infusion		
Own money	77	66
Relatives/money	23	6
Traders	7	
Land Bank of Philippines		11
D. Frequency of interest payment		
Monthly	77	48
Yearly	24	37



59 (58%) of the enterprises and another 59 (69%) of the cooperatives have infused additional capital into their agricultural production in the last 3 years.

Key Points:

- As best as they can remember, the more than half of the enterprises and cooperatives have increased their capital in the last three years. However, nearly all have invested less than Php 1 million. For those who borrowed, they are mostly charged interest on a monthly basis.

PRODUCERS...

Table 15: Experience with Islamic Lending and with LBP services

	Experience with Islamic Lending		Availed of LBP financial services	
	Enterprises	Cooperatives	Enterprises	Cooperatives
BASULTA	1	1	6	10
Lanao del Sur	7	4	15	6
Maguindanao	1	4	11	9
Other CAAM	0	0	1	10
Total	9	9	33	35



68 (37%)

producer-respondents have availed of LBP financial services.



18 (9%)

producer-respondents have experienced Islamic Lending.

Key Points:

- Respondents based in Lanao del Sur have the most number of respondents who claimed they have experienced Islamic lending and have availed of the LBP services.
- About the variables:
 1. Islamic Lending differs from commercial lending because of the risk-sharing feature – where both the lender and the borrow share profit and loss. It prohibits the payment and receipt of predetermined rate of returns. Some of the respondents however reveal that there is a token (very low, not more than 3%) interest, approved amount less than what is applied. A few are waiting for an Islamic Bank to be formally established in their area.
 2. Land Bank of the Philippines – is a government bank that extends agricultural loans through different lending windows. There are respondents who are satisfied with the bank's services. However, there are also respondents who have issues on the bank's high interest rates; strict requirements; and long application, approval and releasing process. During interviews, the respondents were not asked to present documentary evidences to support their experience with LBP.

PRODUCERS...

Table 16: Registration with government agencies, all producers

	LGU	DTI	SEC	CDA	FDA	BIR
BASULTA	16	14	2	29	1	10
Lanao del Sur	38	2	2	13	0	6
Maguindanao	29	9	2	18	1	10
Other CAAM	15	3	0	9	0	12
Total	98	28	6	69	2	38

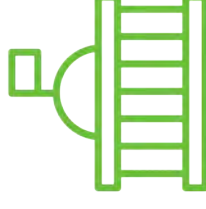
Note: Some respondents have multiple answers.

Table 17: Citation/Recognition received, all producers

	Recognition/Citation Received
BASULTA	5
Lanao del Sur	2
Maguindanao	5
Other CAMM	9

Table 18: Support Received from government agencies, all producers

	DA	DAR	PCA	CDA	LGU	No Support
BASULTA	0	0	0	1	0	0
Lanao del Sur	2	0	1	0	0	17
Maguindanao	2	1	0	0	3	13
Other CAAM	0	0	0	0	0	1
Total	4	1	1	1	3	21



Most (98 or 53%) of the producers have registered their business with the local government -- where they obtain the Permit to Operate.

Key Points:

- A little over tenth (21 or 11%) have received recognition and citations from government agencies.
- Very few respondents also claimed to have received support from specific government agency. What they can recall are the Department of Agriculture (DA), Department of Agrarian Reform (DAR), Philippine Coconut Authority (PCA), their local government unit (LGU) and the Cooperative Development Authority (CDA).
- About the variables (Table 16):
 1. All entities doing business are required to obtain a Permit to Operate from the Business Bureau of a municipal or city government.
 2. For tax purposes, all entities are required to register with the Bureau of Internal Revenue.
 3. The use of a business name for enterprises must be registered with the provincial office of the Department of Trade and Industry (DTI), while corporations are required to register with Securities and Exchange Commission (SEC).
 4. Those operating food processing enterprise/cooperative are required to obtain License to Operate from Food and Drugs Administration (FDA).

PRODUCERS...

Key Points:

- When asked differently, more respondents are able to recall the type of support (but not attribute to the specific sponsor) received from the government. Top inputs that can easily be recalled by the respondents are the planting materials and fertilizer inputs. This makes sense because there are several government agencies as well as the local government units that provide free planting materials to farmers.
- About some of the variables (Table 19):
 - Planting materials or seedlings are often part of the support given by DA, PCA, and the LGUs (if these crops are part of their priority products).
 - Nursery – DA and PCA provide support on the establishment and accreditation of plant nurseries. Certified nurseries typically produce quality and certified seedlings.
 - Fertilizer inputs – such as organic fertilizers (or ingredients to organic fertilizers) are also part of DA and PCA support to farmers.
 - Technology training – These are specific crop management practices shared by DA, PCA, DAR and the LGUs.
 - Management training – These are capacity-building activities designed to enhance the knowledge, skills and systems of enterprises and cooperatives. This include classroom training, exposures and coaching and mentoring.
 - Marketing promotion – DTI and LGUs often organize trade fairs or exhibit to showcase local products.
 - Price information – LGUs and DA publish regular price information to guide the farmers on the prevailing prices of leading crops.
 - Credit or referral to lending agencies – DTI, DA and DAR provide referral and advice where enterprises and cooperatives can borrow funds.
 - Building – Some agencies support the construction of warehouse or solar dryers.
 - Others – Depending on a program, some government agencies have specific support for specific needs.

Table 19: Type of support from government agencies, all producers

	LDS	MAG	BASULTA	CAAM	Total
Planting materials	19	14	23	7	63
Nursery	9	4	2	2	17
Fertilizer inputs	16	10	18	5	49
Technology training	13	6	16	8	43
Management training	19	3	13	10	45
Marketing/ promotion	13	0	5	4	22
Price information	7	0	5	0	12
Credit	2	0	0	3	5
Building	3	0	2	2	7
Processing equipment	6	0	1	4	11
Transport vehicle	10	0	0	1	11
Tractor and other equipment	7	4	2	1	14
Dryer	4	0	2	5	11
Processing equipment	5	0	1	2	8
Testing tools/equipment	3	2	3	1	9
Medicines	4	1	0	5	10
Fry/fingerlings	2	0	0	0	2
Cages	1	0	0	4	5

PRODUCERS...

Table 20: Factors with negative impact on current operation, all producers

	BASULTA	LDS	MAG	CAAM	Total
Planting materials	9	37	22	4	72
Fertilizers	8	34	28	0	70
Marketing and distribution	7	15	21	4	47
Processing	9	2	6	1	18
Logistics and transport	16	17	22	4	59
Financial	27	30	52	3	112
Research and development	2	2	7	3	14
Government policies	4	1	8	1	14
Industry associations	0	0	5	1	6
Availability of supply	14	8	8	5	35
Water and power supply	21	19	10	1	51
Peace and order	6	11	7	0	24

Note: Some respondents have multiple answers.



Financial (or lack of production capital) is top concern among producers.



Planting materials and fertilizers emerge on the 2nd and 3rd top concerns.

Key Points:

- Typical among micro/small farm enterprises and cooperatives to have low production or yield -- which can be traced back to several constraints.
- About the variables:
 1. Planting materials – Issues are poor quality, high mortality rate, high cost, and unavailability.
 2. Fertilizers – Issues are high cost and lack of supply.
 3. Marketing and distribution – Issues are low sales, competition, fluctuating market prices, no fixed markets, over-supply during season, and low quality/damaged products due to weather, pests and diseases.
 4. Processing – Issues include lack of available and proper post-harvest equipment.
 5. Logistics and transport – Issues include bad roads, lack of transport, high transport cost.
 6. Financial – Issues include availability of funds to pay for farm-related inputs and other expenses.
 7. Research and development – Issues include access to affordable and applicable technology.
 8. Availability of supply – Issues include availability of laborers/labor supply during planting and harvesting seasons.
 9. Water and power supply – Issues include lack of power and water supply.
 10. Peace and order – Issues include displacement and destruction of farms.

PRODUCERS...

Table 21: Expansion plans, all producers

	No of respondents with expansion plan			Respondents with planning to expand on (N=165):	
	None	Yes	% Yes	Entirely new	Same activity
BASULTA (N=44)	2	42	95	1	41
Lanao del Sur (N=65)	14	51	78	9	42
Maguindanao (N=61)	1	60	98	7	53
Other CAAM (N= 16)	4	12	75	3	9
Total	21	165	87	20	145

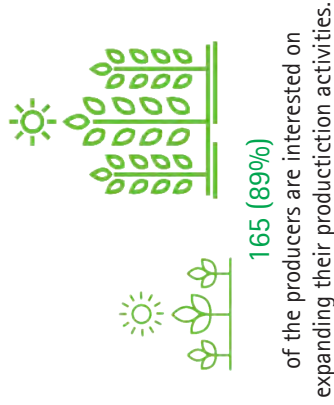


Table 22: Additional fund needed for future expansion, all producers, all areas /cluster

	Additional Fund Needed for Expansion (N=165)
Below Php 20,000	9
Between Php 20,001 to 50,000	21
Between Php 50,001 to 100,000	21
Between Php 100,001 to 500,000	46
Between Php 500,001 to 1,000,000	19
Between Php 1,000,001 to 5,000,000	12
More than Php 5 million	37
Total	165

Key Points:

- Majority (165 or 89%) of the producers want to expand their existing farm, livestock/poultry or aqua-culture/ fishery production. Further, those who want to expand still want to engage in the same activity (145 or 88%).
- Nearly all of the respondents in BASULTA (93%) and Maguindanao (98%) want to continue on their present activity.

PRODUCERS...

Table 23: Desired conditions encourage loan/borrowing , all producers, all areas / cluster

	Frequency
Low interest rate	105
No collateral	34
Long-term payment	28
Fewer requirements	26
Easy process	9
With grace period	9
Total	211

Note: Some respondents have multiple answers.

Table 24: Proposed expenditures for expansion, all producers, all areas /cluster

	Frequency of Responses
Planting materials/seedlings	58
Machinery and equipment for production and harvesting	40
Transport-related (i.e. trucks)	35
Farm maintenance (for labor)	33
Building (e.g. warehouse, cages for livestock)	28
Capital (e.g. procurement fund)	27
Fertilizers and pesticides	24
Land acquisition	22
Farm rehabilitation	3

Note: Some respondents have multiple answers.

3 KEY RESULTS – PROCESSORS

Table 25: Number of processors, by type

	Number of Processors	By Type			
		Single proprietorship	Cooperative	Corporation	Others
BASULTA	7	5	2		
Lanao del Sur	11		6	2	3
Maguindanao	10	5	4		1
Other CAAM	2		2		
Total	30	10	14	2	4



30 respondents are engaged in agricultural processing, nearly half (14 or 47%) are cooperatives.

Table 26: Number of processors, by main activity

	By Type of Main Activity	
	Processing of agricultural raw materials for industrial use	Processing of agricultural raw materials for direct consumption
BASULTA	5	2
Lanao del Sur	11	
Maguindanao	4	6
Other CAAM		2
Total	20	10

Key Points:

- Thirty (30) respondents, equivalent to 9% of the total respondents, are categorized as processors. Most of them are cooperatives and most are located in Lanao del Sur.
- About the variables (Table 27):
 1. Processors of agricultural raw materials for industrial use include those who dry and chip cassava, strip abaca, and dry coconut for copra -- which will undergo further processing to be converted into food or for non-food applications.
 2. There are also processors who processed raw materials with simple drying, milling, roasting and cooking, such as the coffee, rice and banana chips.

PROCESSORS...

Table 27: Average number of employees, by scale, all processor-enterprises

Province/Cluster	By Scale (Average Number of Employees, both sexes) - Enterprise			
	Micro	Small	Medium	Large
BASULTA	8	10	100	-
Lanao del Sur	4	-	-	-
Maguindanao	6	99	-	-
Other CAAM	-	-	-	-
Average	5	40	100	-



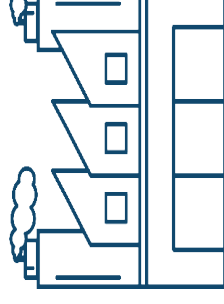
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Average number of employees of micro-scale processor-enterprise.



40

Average number of employees of small-scale processor-enterprise.



100

Average employees of medium-scale processor-enterprise.

Table 28: Average number of members by sex, all processor-cooperatives

Province/Cluster	By Scale - Cooperatives		
	Average Number (both sexes)	Average Male Members per cooperative	Average Female Members per cooperative
BASULTA	237	206	32
Lanao del Sur	125	32	16
Maguindanao	694	18	627
Other CAAM	31	48	15
Average	305	51	209

Note: Typically, there are more male members of a cooperative. However, in this instance, there is one cooperative in Maguindanao where members numbered 3,000, which pulled up the average for women across cooperatives and all areas.



209

Average female members of processor-cooperative.



51

Average male members of processor-cooperative.

PROCESSORS...

Table 29: Raw materials procurement (backward linkages), all processor-respondents, all areas/cluster

Province	Own farm	Informal contract growing	Formal contract growing	Open market	Combination
BASULTA	0	0	0	1	6
Lanao del Sur	7	3	0	3	3
Maguindanao	6	3	1	7	1
Other CAAM	2	1	1	2	6
Total	15	7	2	12	16

Note: Respondents have multiple answers.

Table 30: Location of key suppliers (backward linkages), all processor-respondents, all areas/cluster

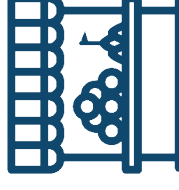
	BASULTA	LDS	MAG	CAAM	Total
Within municipality	3	10	8	2	23
Within province	4	5	2	2	13
Adjacent province/s	1	3	1	0	5
From other regions	0	2	4	0	6
From Visayas/Luzon	0	0	0	0	0
From other countries	0	0	0	0	0

Note: Respondents have multiple answers.



15

Half of the processor-respondents use their own harvest for processing.



12

Number of processors who get raw materials from open market.

Key Points:

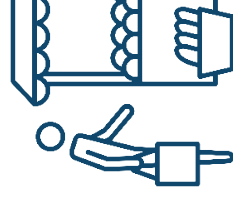
- The survey finds that processors are also producers (15 or 50%) -- who opted to add value to their products by getting into processing activity.
- Like the producers, processors also procure these raw materials within their municipality. This means, they have set-up their processing area in nearby production sites, reducing transport cost.
- About the variables (Table 30):
 - Own farm - This refers to the processors having its own farm to produce the main raw material. It can also mean cooperatives who source their raw materials from their own members.
 - Informal contract growing - This refers to processors having an agreement with a supplier (farmer or cooperative), without the benefit of a formal document.
 - Formal contract growing - This refers to an agreement between a farmer/cooperative legally binding to sell his/her/their produce to a processor/buyer at a specific price.
 - Open market - Producers/suppliers of agricultural produce can sell to any buyers and vice-versa. This is favorable to the processors during peak harvest season, as they are not restricted from buying/dealing from anyone.

PROCESSORS...

Table 31: Type of major buyers (forward linkages), all processors, all areas/cluster

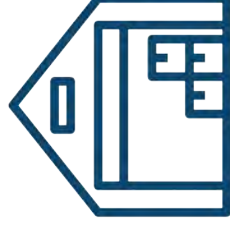
	BASULTA	LDS	MAG	CAAM	Total
Secondary processors	5	7	2	2	16
Retail outlets (small stores, supermarket/groceries, restaurants, etc.)	4	4	8	2	18
Exporters	1	1	2	0	4

Note: Respondents have multiple answers.



18

Processor-respondents sell their products to outlets for direct consumption.



16

Processor-respondents sell their products to secondary processors.

Key Points:

- Majority of the processor-respondents offer their end-products directly to the consumers, which are available in small stores, supermarket/groceries, or restaurants).
- About the variables:
 1. Secondary processors – These are buyers of primarily-processed products for further processing. These are processors of oil, abaca hemp or cassava granules (as component to feeds).
 2. Retail outlets – These are distribution center where consumers may directly buy processed food products like roasted/ground coffee and fruit-based teas.
 3. Exporters – These are processors of agricultural products intended for foreign markets.

PROCESSORS...

Table 32: Average annual production capacity in metric tons, by type of product, all areas/cluster

	BASULTA	LDS	MAG	CAAM
Abaca fiber		22.33		
Abaca,water hyacinth,anahaw,nito			1	
Banana				100
Banana chips,				360
Cassava		12.6		
Cassava Granules with contract in premium			1,500	
Coconut			12	
Coconut husk and including the whole nut for the processing of edible oil			300	
Coffee Powder			14.4	
Copra		2		
Golden Yellow Cassava			24.3	
Herbal products like turmeric, magosteen, ginger			0.015	
Milled coffee			5	
Milling of rice			5	
Nito and Pawa			1	
Organic Fertilizer vermicast		5		
Rubber	60			
Rubber bale	6800			
Turmeric, coffee, salabat		1296		
Upland rice only		5		



Rubber bale

has the most volume of processed products among the processor-respondents. It is a traded format of Technically Specified Rubber, which is turned into conveyor belts, cycle tubes, footwear, and rubber linings, among others.

Key Points:

- Respondents engaged in rubber processing are able to product 6,800 metric tons of rubber bales per year. Other notable product being processed is cassava granules, typically used a component to feeds for poultry/livestock.

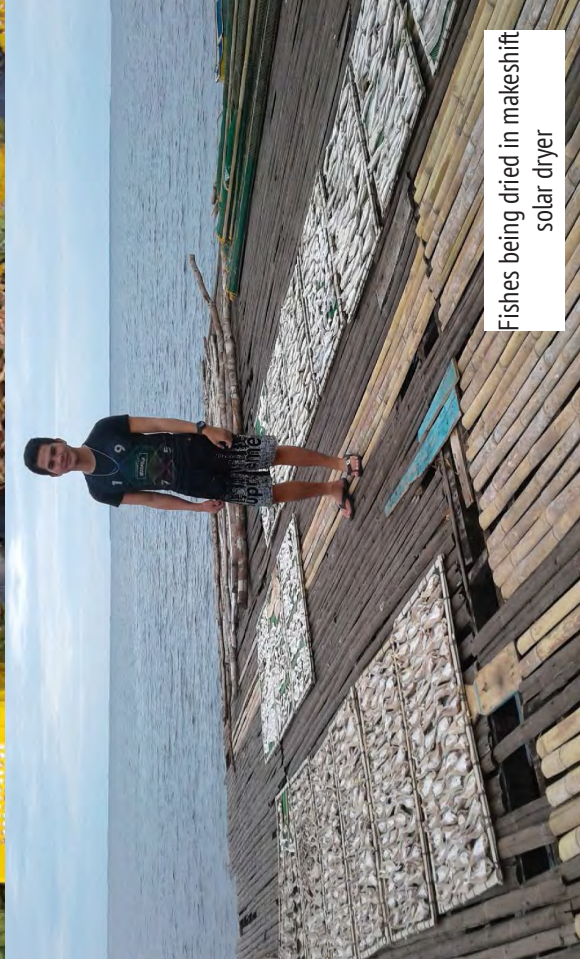
PROCESSORS...



Unripe cardaba banana being peeled prior to cooking



Portable cassava chipper, as used by farm laborers



Fishes being dried in makeshift solar dryer

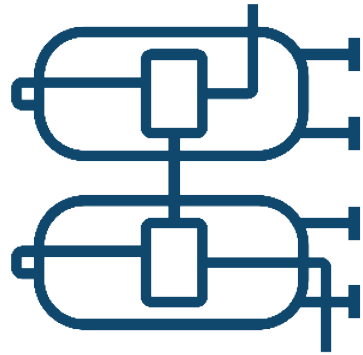


Rubber bales

PROCESSORS...

Table 33: Type of processing equipment/facilities used, all processors

Province	Combination (Local and Imported)	Locally fabricated
BASULTA	1	6
Lanao del Sur	3	8
Maguindanao	2	8
Other CAAM		2
Total	6	24



Locally-fabricated processing equipment/facilities are favored by the processor-respondents because of their accessibility and possibly their price.

PROCESSORS...

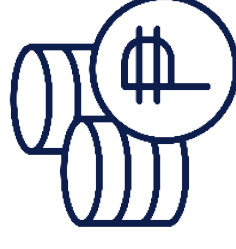
Table 34: Initial capital and as of December 2017, all processors, all areas/cluster

	Initial Capital	December 2017
Below Php20,000	10	5
Between Php 20,001 to 50,000	5	3
Between Php 50,001 to 100,000	4	4
Between Php 100,001 to 500,000	4	
Between Php 500,001 to 1,000,000		5
Between Php 1,000,001 to 5,000,000	2	4
Between Php 5,000,001 to 10,000,000		2
Above Php 10,000,000	2	5
Total	27	28

Note: Some respondents did not provide an answer.

Table 35: Sources of initial and additional capital, ranked by number of responses, all processors, all areas/cluster

	Initial Capital	Additional Sources
Own money/savings	26	22
Loan from relatives and friends		1
Loan from traders/buyers	2	2
Loan from cooperatives		2
Loan from commercial banks	3	2
Loan from micro-financing institutions	1	2
Loan LBP	1	2
Reflow of profit back into the processing enterprise/project		11



Php 22.9 million
Combined capital of the processor-respondents when they started their processing activity.

Php 66.8 million
Combined capital of the processor-respondents at the end of December 2017.

Key Points:

- A third (10 or 33%) started with as small Php 20,000 initial capitalization.
- As of December 2017, 16 respondents (53%) have declared capitalization of more than Php 500,000.
- Similar to producers, the processors also draw from their own money to start their processing activity. For additional capital, they still rely on their finances.
- A third of the respondents have admitted to putting back the profit they earn into the processing activity.

PROCESSORS...

Table 36: Experience with Islamic Lending and with LBP services, all processors

	Experience with Islamic Lending	Availed of LBP financial services
BASULTA	1	5
Lanao del Sur	4	6
Maguindanao	2	4
Other CAAM	1	1
Total	8	16



8 (27%)
Have experienced
Islamic Lending.



16 (53%)
Have availed of
LBP financial services.

Table 37: Registration with government agencies, all processors

	LGU	DTI	SEC	CDA	FDA	BIR
BASULTA	7	7	2	3		5
Lanao del Sur	4	3	3	7		3
Maguindanao	6	7	2	3	1	5
Other CAAM	1			1		1
Total	18	17	7	14	1	14

Key Points:

- There are twice more processor-respondents who have availed of the LBP services compared to those who sought Islamic lending.
- LGU remains the primary registering government agency for the respondents Permit to Operate. DTI comes second, followed by the BIR.
- Seven (23%) of the processor-respondents have received citation/recognition from relevant government agencies.

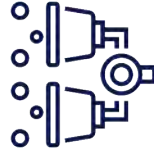
Table 38: Citation/recognition received, all processors

	Recognition/Citation Received
BASULTA	2
Lanao del Sur	2
Maguindanao	2
Other CAAM	1

PROCESSORS...

Table 39: Factors with negative impact on current operation, all processors

	BASULTA	LDS	MAG	CAAM	Total
Planting materials	1	4	2		7
Fertilizers	1		2		3
Marketing and distribution		1	4		5
Processing	4	5	4	1	14
Logistics and transport	1	2	5		8
Financial	1	1	8	1	11
Research and development			1		1
Government policies		7	3	1	11
Industry associations					
Availability of supply	1	3	2	1	7
Water and power supply	3	4	1		8
Peace and order	2	6	2	4	14



14 (47%)

of the processor-respondents pinpoint lack of processing equipment and technology has the greatest negative impact on their current operation.



14 (47%)

of the processor-respondents are also concerned about the peace and order situation in the areas. Similar number also for financials.

Key Points:

- Nearly half of the respondents identify peace and order as a factor in their environment that can lead to losses of assets and market. In some areas in Maguindanao, sporadic events of clan feud can displace people, forcing them to leave behind farms and businesses. In May 2017, armed clashes between government troops and terrorists have displaced hundreds of thousand population from Marawi City.

PROCESSORS...

Table 40: Expansion plans, all processors

	No of respondents with expansion plan		If planning to expand (no. of respondents)	
	None	Yes	Entirely new	Same activity
BASULTA	3	4	1	3
Lanao del Sur	2	9		9
Maguindanao	1	9		9
Other CAAM		2	1	1
Total	6	24	2	22

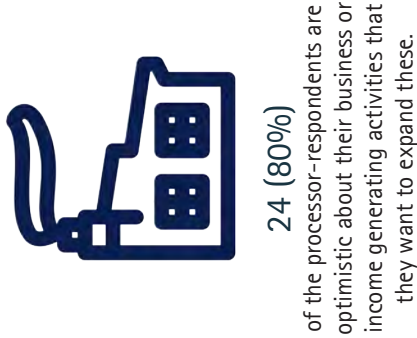


Table 41: Additional fund needed for future expansion, all processors

	Additional Fund Needed for Expansion
Below Php 20,000	1
Between Php 1,000,001 to 5,000,000	1
Between Php 100,001 to 500,000	4
Between Php 20,001 to 50,000	4
Between Php 50,001 to 100,000	4
Between Php 500,001 to 1,000,000	4
More than Php 5 million	6

- Key Points:**
- Majority of the processor-respondents want to continue doing business in their respective areas, and their planned expansion is still within the same activity.
 - An estimated Php 36.6 million is required to proceed with their expansion plans (multiplying frequency of respondents with the lower limit per range).

PROCESSORS...



Packing station of marine products



Packed mangosteen coffee and roasted coffee beans



Outside a coco sugar processing center



Banana chips prior to packing



Bottles of preserved mangosteen

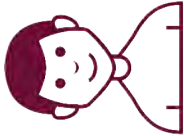
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KEY RESULTS – SERVICE PROVIDERS



Table 42: Number of service providers by type

Province	Number of Service Providers	Single proprietorship	By Type		
			Cooperative	Corporation	Others
BASULTA	37	36	1		
Lanao del Sur	12	2	3	1	6
Maguindanao	33	30	3		
Other CAAM	9	3	5		1
Grand Total	91	71	12	1	7



71 of 91
Service provider-
respondents are single
proprietorship.

Key Points:

- Majority of the service providers are single proprietorship (71 of 91 or 78%), referring to an ownership of the business by one person. Most of these providers interviewed are operating a business in BASULTA.
- Sixty percent (55 of 91 or 60%) have started their business after 2010.
- Most providers source their knowledge, skills or funding within their province (62 or 68%).

SERVICE PROVIDERS...

Table 43: Number of service providers, by main activity

	BASULTA	LDS	MAG	CAAM	Total
Cold chain (storage and transport of temperature-sensitive or perishable products)		3			3
Cold chain (storage and transport of temperature-sensitive or perishable products) and retailing	1				1
Financial service provider (microfinance, micro-insurance)		3		2	5
Financial service provider (microfinance, micro-insurance); Business development services provider (non-financial services such as technical/extension advice, technology, marketing, and management)				1	1
Input supplier – seedlings/planting materials, fertilizer, farm equipment	1	2	1	3	7
Input supplier – seedlings/planting materials, fertilizer, farm equipmentBusiness development services provider (non-financial services such as technical/extension advice, technology, marketing, and management)	1				1
Input supplier – seedlings/planting materials, fertilizer, farm equipmentFinancial service provider (microfinance, micro-insurance)		1			1
Input supplier – seedlings/planting materials, fertilizer, farm equipmentPost-harvest or processing (milling, food processing)		1	1		2
Input supplier – seedlings/planting materials, fertilizer, farm equipment, retailing			4		4



Retailing

is the most common service provided by the respondents. Those in production usually sell their produce to these people.



Retailing+ Warehousing

Some respondents also have warehouses as part of their facilities. This allows them to procure more from the farmers or producers.

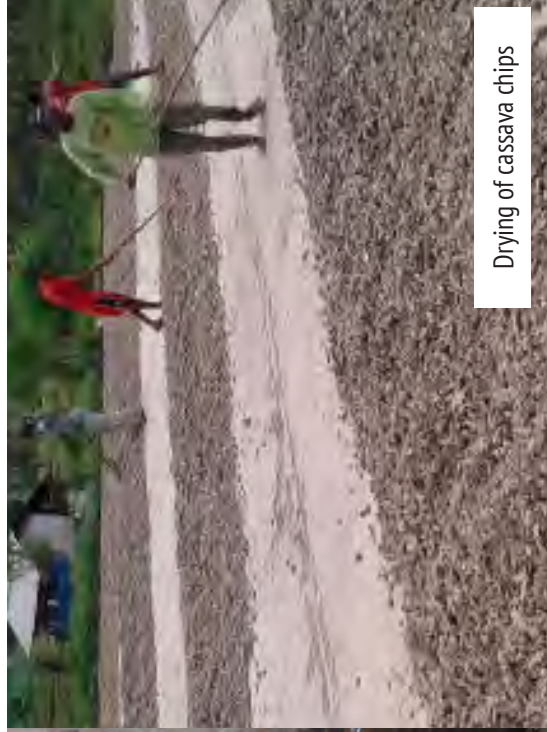
SERVICE PROVIDERS...

Classification	BASULTA	LDS	MAG	CAAM	Total
Input supplier – seedlings/planting materials, fertilizer, farm equipment, warehousing and retailing			1	1	2
Post-harvest or processing (milling, food processing)				1	1
Post-harvest or processing (milling, food processing) and Warehousing	1				1
Retailing	5	1	22		28
Retailing and Business development services provider (non-financial services such as technical/extension advice, technology, marketing, and management)				1	1
Retailing and Financial service provider (microfinance, micro-insurance)	1				1
Warehousing	4				4
Warehousing and Business development services provider (non-financial services such as technical/extension advice, technology, marketing, and management)			2		2
Warehousing and Cold chain (storage and transport of temperature-sensitive or perishable products)	2				2
Warehousing, Cold chain (storage and transport of temperature-sensitive or perishable products) and Retailing			1		1
Warehousing and Retailing	20		1		21
Warehousing, Retailing and Financial service provider (microfinance, micro-insurance)	1				1
Warehousing and Cold chain (storage and transport of temperature-sensitive or perishable products)		1			1

SERVICE PROVIDERS...



Warehouse of a copra trader



Drying of cassava chips



Trader with nursery and livestock production



A signage of fresh coconut and copra trader



Rice miller

SERVICE PROVIDERS...

Table 44: Average number of employees, by scale, all service provider-enterprises

Province/ Cluster	Number of Service Providers by scale - Enterprises		By Scale (Average Number of Employees) - Enterprises	
	Micro	Small	Micro	Small
BASULTA	29	7	5	12
Lanao del Sur	12		2	-
Maguindanao	24	6	5	17
Other CAAM	7	-	3	100
Average			5	43



5

Average number of employees by micro-scale service providers while it is 43 for small-scale service providers.

Table 45: Number of total members by sex, all service provider-cooperatives

Province/Cluster	By Scale (Average Number of Members)		Cooperatives Members	
	Average Members	Average Male Members	Average Female Members	
BASULTA	25	0	25	
Lanao del Sur	31	28	3	
Maguindanao	33	10	23	
Other CAAM	45	15		
Average	32	17	15	

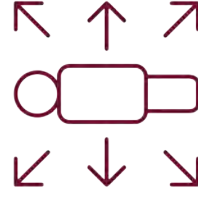
Key Points:

- Service providers tend to have few employees, specifically 5 for micro-scale enterprises, while it is higher for small-scale enterprises at 22. The average is pulled up by one association (not yet a cooperative) in CAAM with 100 "employees".
- For cooperatives that are into services, the average number of members is 32, with 17 average males and 15 average females.

SERVICE PROVIDERS...

Table 46: Estimated average number of clients served last Year (2017), all service providers

	BASULTA	LDS	MAG	CAAM	TOTAL
Less than 100	23	10	17	5	55
Between 101 to 500	13	1	12	3	29
Between 501 to 1,000	1	1	2	1	5
More than 1,000			2		2



55 of 91

Service providers are serving at most 100 customers in 2017.

Table 47: Services offered, final services, all service providers

	BASULTA	LDS	MAG	CAAM	TOTAL
Sale of production inputs	3	2	2	6	13
Sale of primary/raw agricultural products (trading)	30	2	31	6	69
Transport services	1	7	5		13
Storage/warehouse	10	1	1	1	13
Technical, marketing, financial or management advice	2	2	5	2	11
Provision of capital/lending	0	3	2	3	8

Note: Respondents have multiple answers.

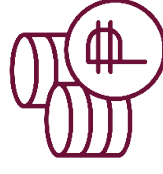
Key Points:

- Service providers, particularly those that with micro-and small-scale operations, also have very limited number of clients/customers.
- Majority of the service providers are into the sale of primary/raw agricultural products, which are procured/bought from farmers/producers. Some of these retailers have their own warehouses to store products temporary, prior to selling to the next link in the chain.

SERVICE PROVIDERS...

Table 48: Initial capital and as of December 2017, all service providers, all areas/cluster

	Initial Capital	Latest
Below Php20,000	21	22
Between Php 20,001 to 50,000	19	6
Between Php 50,001 to 100,000	18	13
Between Php 100,001 to 500,000	28	21
Between Php 500,001 to 1,000,000	3	11
Between Php 1,000,001 to 5,000,000	1	14
Between Php 5,000,001 to 10,000,000		3
Above Php 10,000,000	1	1



34 of 91

About a third of the service providers started their business with initial capital below Php 50,000.



85 of 91

Nearly all of the service providers used their own money/savings to start their business.

Table 49: Sources of Initial and additional capital, all service providers, all areas/cluster

	Initial Capital	Additional Sources
Own money/savings	85	62
Loan from relatives and friends	17	10
Loan from traders/buyers	6	5
Loan from cooperatives	1	3
Loan from commercial banks	1	2
Loan from micro-financing institutions	1	5
Loan from LBP	1	2
Reflow of profit back into the enterprise/farm		56

Note: Respondents have multiple answers.

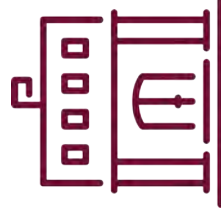
Key Points:

- Service providers can get into business with as little as Php 50,000 initial capital.
- They also rely first on using their own money or savings (capital-build up/contribution for cooperatives).
- More than half of the service providers also opted to invest back (56 or 62%) their profit into the business.
- Table 50 shows that there were 27 respondents who took out a loan for their initial capital and similar number of 27 respondents also borrowed for additional sources. The difference is the slight increase of borrowers from cooperatives, commercial bank, MFIs and LBP.

SERVICE PROVIDERS...

Table 50: Experience with Islamic Lending and with LBP services, all service providers

	Experience with Islamic Lending	Availed of LBP financial services
BASULTA		2
Lanao del Sur	2	5
Maguindanao	1	11
Other CAAM		2
Total	3	20



20 of 91
A little over a fifth (22%) of the service providers have availed of LBP services at least once.

Table 51: Registration with government agencies, all service providers

	BASULTA	LDS	MAG	CAAM
Mayor's Permit	36	3	18	7
DTI – Business Name	14	2	17	6
SEC			1	
CDA	1	3	2	3
FDA				
BIR			8	5
BSP				
FPA			2	2

Key Points:

- As a validation of the results of Table 43 on relying on own resources, 20 have taken out a loan, specifically from LBP. From this number, 7 respondents have been satisfied with the good services extended by the bank. To further improve the bank's services, 10 respondents suggest that the bank simplify the requirements, review the collateral condition, and treat the customers in a nice way.
- Three (3) respondents have tried Islamic Lending.
- 70% of the service providers are operating with Mayor's Permit, which is secured from their respective local government unit. Four in every 10 have registered their business name with the DTI.
- From the 17 service providers selling production inputs (see Table 44), only 4 are registered with the Fertilizers and Pesticide Authority (Table 52).

SERVICE PROVIDERS...

Table 52: Factors with negative impact on current operation, all service providers

	BASULTA	LDS	MAG	CAAM	TOTAL
Planting materials		2	1	1	4
Fertilizers		1	1		2
Marketing and distribution	1	4	16	1	22
Processing	1				1
Logistics and transport	2	7	10		19
Financial	32	4	22	5	63
Research and development	1	1		1	3
Government policies	6	1	1	2	10
Industry associations				1	1
Availability of supply	2	4	4	2	12
Water and power supply	4		1		5
Peace and order (i.e. if they have been displaced before)	2	3	4		9



63 of 91

Financial matters is the top concern among the service providers. They also worry about marketing and distribution (22) and logistics and transport (19).

Key Points:

- For the BASULTA respondents, the lack of capital hound their operation. Even if they want to procure more, they are constrained by their limited capital. Second, they also pinpoint the low quality of coconut products, which have been affected by pest ("cocolisap"). Third, price fluctuation also hurt their profit margin -- they buy high from farmers, but they lose when the price of products suddenly drop for different reasons.
- For LDS respondents, the rainy season contribute to bad harvest ("wet produce"), which do not fetch good price at the market. Other factors with negative impact are the bad roads leading to production areas, lack of planting materials, lack of laborers, and clan feuds.
- For Maguindanao, logistics and transport emerges as the top problem for the respondents. There are also matters on competition, lack of laborers and flooding.
- For CAAM respondents, lack of capital and lack of raw materials/primary products supply -- which limits the volume they can sell to the next link in the value chain.

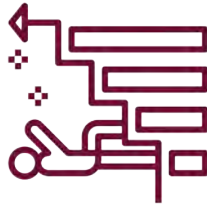
SERVICE PROVIDERS...

Table 53: Expansion plans, all service providers

	No of respondents with expansion plan		If planning to expand (no. of respondents)	Same activity
	None	Yes	Entirely new	
BASULTA		37	100.00	34
Lanao del Sur	4	8	66.67	6
Maguindanao	2	31	93.94	25
Other CAMM	2	7	77.78	4
Total	8	83	91.21	69

Table 54: Additional fund needed for future expansion, all service providers, all areas /cluster

	Additional Fund Needed for Expansion
Below Php 20,000	7
Between Php 100,001 to 500,000	19
Between Php 20,001 to 50,000	4
Between Php 50,001 to 100,000	3
Between Php 500,001 to 1,000,000	24
Between Php 1,000,001 to 5,000,000	14
More than Php 5 million	11



Nearly all of the service provider-respondents are interested to expand their business.

Php 83 million
Level of fund needed by service providers for expansion

Key Points:

- For BASULTA respondents, many want to further invest in their present activity. They plan to set-up additional buying stations to be able to accommodate more farmers, put up building or stock room, take advantage of the available supply at the market, and attempt to sell to the export market. One respondents say he want to invest in something new -- such as putting up a gasoline station.
- For LDS respondents, they want to have higher capital to enable to procure more products from the farmers/producers and purchase a truck.
- For Maguindanao respondents, they see expansion as possible because their existing businesses are becoming profitable. They also see the increase of farmers wanting to sell to them as an opportunity. Those who want to venture to a different business want to try livestock production, put up a restaurant, and a rice-and-corn milling activity.
- For other CAAM respondents, they want to plant more coconut, put up a warehouse, serve more clients/customers, and acquire land.
- When asked on their possible sources of additional funds, many say they will use savings or borrow from parents. Those who want to borrow from banks recommend low interest, simple requirements, long-term payment period, and fast release/quick processing.



Table 55: Micro-financing institutions, by type, all areas/cluster

	Cooperative	Corporation	Individual Lender	Total
BASULTA	1	8		9
Lanao del Sur	1	1	6	8
Maguindanao		2		2
Other CAAM	4			4
Total	6	11	6	23



Key Points:

- Cooperatives, micro-financing institutions and individual lenders offer lending options to people engaged in production and processing of agricultural products.
- The average years in "lending" operation of the 23 interviewed respondents is 10.34 years and the average years operating in their area is 7.8 years. The oldest "lender" is a cooperative based in Basilan, with more than 25 years extending credit/loan to its members.
- In Maguindanao, ASA Philippines and CARD, Inc. are present, both are micro-financing non-government organizations. CARD is reportedly planning to expand its operation in Datu Odin Sinsuat to four (4) branches.

MICRO-FINANCE INSTITUTIONS...

Table 56: Estimated clients served and amount of loan disbursed in 2017, all MFI-respondents

	Estimated Number of Clients Served in 2017	Estimated Amount of Loan Disbursed in 2017
BASULTA	3,876	184,350,000
Lanao del Sur	187	1,592,500
Maguindanao	4,219	24,000,000
Other CAAM	2,956	96,900,000
Total	11,240	306,840,500

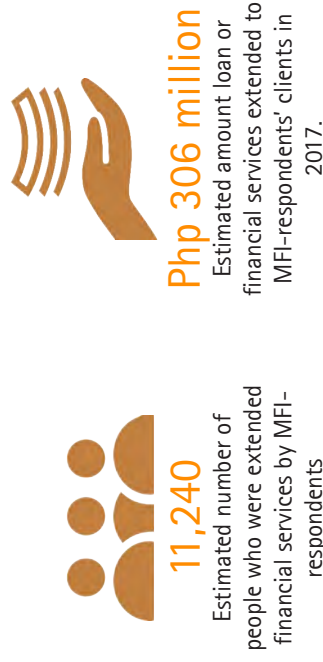


Table 57: Trend of clients served in the past 3 years, all MFI-respondents

	Increasing	Decreasing	Same
BASULTA	3	4	2
Lanao del Sur	6	2	
Maguindanao	2		
Other CAAM	4		

Key Points:

- Among the MFI-respondents, CARD in Maguindanao has the highest number of beneficiaries in 2017, at 3,314 clients. This is followed by Sta. Catalina Credit Cooperative in Sultan Kudarat with 1,800; ASA Philippines in Basilan with 1,600; and ASA Philippines in Tawi-Tawi with 1,259.
- Primary reasons for increasing clients: good conditions (i.e. low interest rate, no collateral, good service, less requirements, quick process, enough time to pay), increasing needs among farmers and households.,
- For those MFI-respondents with decreasing trend, the reasons include: displacement due to siege in Marawin, competitors, delinquency, and increasing number of OFWs with remittances. Loans for farm-related needs are allocated for planting materials, fertilizers, farm animals, equipment, or rehabilitate damaged crops/farms.
- Loans for personal purposes are allocated for health emergencies, tuition fees, and home or vehicle repair

MICRO-FINANCE INSTITUTIONS...

Table 58: Prevalence of Islamic Lending in areas of operation, based on perception of MFI-respondents

	Yes	No
BASULTA		9
Lanao del Sur	6	2
Maguindanao	1	1
Other CAAM		4
Total	7	16

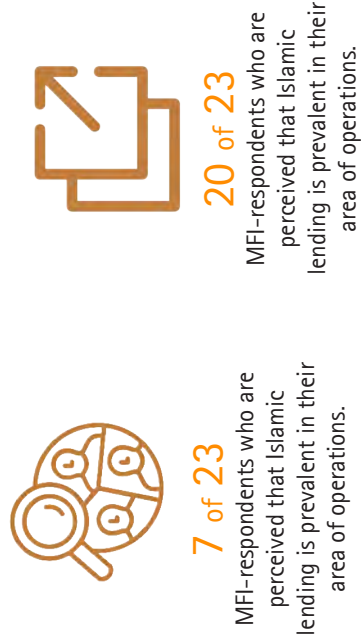


Table 59: MFI-Respondents' plan to increase loan portfolio

	Yes	No	Not Aware
BASULTA	8		1
Lanao del Sur	6	1	1
Maguindanao	2		
Other CAAM	4		
Total	20	1	2

Key Points:

- Nearly a third (7 of 23 or 30%) of the respondents believe that Islamic Lending is prevalent in their areas -- specifically in Lanao del Sur (Marantao, Piagapo, Pualas, Marai, Madamba) and Maguindanao (Datu Odin Sinsuat).
- Nearly all of the MFI-respondents are interested to increase their loan portfolio. The primary reason driving this plan is to accommodate more clients, specifically the farmers. With expanded clientele, they are also hoping to increase their profit from such service.

MICRO-FINANCE INSTITUTIONS...

We have small capital of Php 1 million, which is small. We are affected by delinquency because of Typhoon Vinta in December 2017 affected farms. Now, we are only extending organic and inorganic fertilizers.

Olango Livelihood Producer Cooperative
Piagapo, Lanao del Sur

Working in Maguindanao, the organization considers the peace and order situation as a challenge. We are looking forward to Bangsamoro Basic Law implementation.

CARD, Inc.
Datu Odin Sinsuat, Maguindanao

We see our client base getting smaller because they, or their family members, are now going to work abroad.

MCC Zamboanga Finance Corp.
Lamitan City, Basilan



This report was prepared by the
Institute for Socio-Economic Development Initiatives
of the Ateneo de Davao University.

8. Final Report on Market database:

8_2_Market Database: Tools for HARVEST

Market Database Survey

TOOL #1: MARKET DATABASE SURVEY TOOL FOR PRODUCERS

Item	Possible Choices/Response	Explanation
A. GENERAL INFORMATION		
1. Province:		To determine the location of the respondent by province
2. Municipality		To determine the location of the respondent by municipality
3. Barangay		To determine the location of the respondent by barangay
4. Type of Respondent:	<input type="checkbox"/> Enterprise <input type="checkbox"/> Cooperative	To determine the type of respondent
5. Name of the enterprise, cooperative, company or organization		To differentiate each respondent by their group or activity
6. Year established		To determine the age of the business activity (enterprise) or cooperative
7. Name of the key representative/head		To know the contact person, in case HARVEST need to communicate with them
8. Office address		To get the official address of the respondent
9. Production address, if applicable		Another address, should the production site different from above
10. Availability of Communication Services	a) Telecommunications <input type="checkbox"/> PLDT <input type="checkbox"/> Smart <input type="checkbox"/> Globe <input type="checkbox"/> Others b) Internet Access <input type="checkbox"/> Strong internet signal	To inform HARVEST of the telecom companies that respondents use (for easier contact)

Item	Possible Choices/Response	Explanation
	<input type="checkbox"/> Weak, intermittent signal <input type="checkbox"/> No internet access	To inform HARVEST that respondents can be reached by email; or to be provided with information that can be shared via Internet
11. Classification of company/organization	<input type="checkbox"/> Single proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Cooperative <input type="checkbox"/> Others, please specify:	To determine the ownership of the business activity
12. Type of main activity (agricultural production)	<input type="checkbox"/> Agricultural production <input type="checkbox"/> Livestock production <input type="checkbox"/> Fishery and aqua-culture production	To determine the main activity of the respondent
13. For enterprises – employees/members	<p>a) Number of employees</p> <input type="checkbox"/> Micro-enterprise (1 to 9 employees) <input type="checkbox"/> Small enterprise (10 to 99 employees) <input type="checkbox"/> Medium enterprise (100 to 199 employees) <input type="checkbox"/> Large enterprise (200 or more employees) <p>b) Distribution by sex - if applicable, in number (If not, by percentage)</p> <p>i. Male _____</p> <p>ii. Female _____</p> <p>c) Distribution by status – if applicable, in number (If not, by percentage)</p> <p>i. Permanent _____</p> <p>ii. Contractual _____</p> <p>iii. Per job order _____</p>	<p>To determine the scale of operation, in terms of number of employees</p> <p>Compliance with gender-disaggregated data collection</p> <p>To determine the employment generation potential of the respondents</p>
14. For cooperatives	<p>a) Number of members (in number)</p> <p>i. Male _____</p> <p>ii. Female _____</p> <p>b) Distribution by status – if applicable, in number (if not, by percentage)</p>	<p>Compliance with gender-disaggregated data collection</p> <p>To determine the level of active</p>

Item	Possible Choices/Response	Explanation
	i. Active _____ ii. Inactive _____	members (i.e. also an indication of the satisfaction level on the performance of officers)
B. FORWARD AND BACKWARD LINKAGES		
15. Production input supply (check as many as applicable)	<input type="checkbox"/> Seedlings and other planting materials <input type="checkbox"/> Fertilizers and pesticides <input type="checkbox"/> Farm machinery <input type="checkbox"/> Farm labor <input type="checkbox"/> Production capital from cooperative, micro-finance institutions <input type="checkbox"/> Medicines for livestock/aqua-culture <input type="checkbox"/> Cages <input type="checkbox"/> Feeds for livestock/aquaculture <input type="checkbox"/> Others: please specify	To determine raw materials requirement of the respondents – can indicate the purpose of potential loan (where borrowers plan to use their money)
16. Location of key input suppliers	<input type="checkbox"/> Within municipality <input type="checkbox"/> Within province <input type="checkbox"/> Adjacent province/s <input type="checkbox"/> From other regions <input type="checkbox"/> From Visayas/Luzon <input type="checkbox"/> From other countries	To determine the distance of the key input suppliers from the farmers – which is an accessibility matter
17. Type of major buyers (check as many as applicable)	<input type="checkbox"/> Primary processors <input type="checkbox"/> Local traders (within province) <input type="checkbox"/> External traders (outside the province) <input type="checkbox"/> Retail outlets (public market, supermarket, restaurants, etc.) <input type="checkbox"/> Exporters	To determine the type of buyers/next market of the respondents; indicate the variety of players in the value chain
18. Location of major buyers	<input type="checkbox"/> Within municipality <input type="checkbox"/> Within province <input type="checkbox"/> Adjacent province/s <input type="checkbox"/> From other regions <input type="checkbox"/> From Visayas/Luzon <input type="checkbox"/> From other countries	To determine the distance of the major buyers from the farmers – also an accessibility matter
C. PRODUCTION CAPACITY		
19. Size of farmland (for individual agricultural production), livestock production and aqua-culture	_____ in hectares (for farm based) -- or _____ heads (for livestock) – or _____ in tonnage (for aqua-culture)	To determine the scale/capacity of the respondent; an

Item	Possible Choices/Response	Explanation
		indicator of financial needs
20. Size of total land area (for cooperatives/ farmer groups, total of all members)	____ in hectares (for farm based) -- or ____ heads (for livestock) – or ____ in tonnage (for aqua-culture)	To determine the scale/capacity representing the entire cooperative; an indicator of financial needs
D. PRODUCTION SYSTEMS		
21. Agricultural production only – Type of farming system	a) By degree of commercialization <input type="checkbox"/> Subsistence farming <input type="checkbox"/> Commercial farming b) By intensity of rotation <input type="checkbox"/> Shifting cultivation <input type="checkbox"/> Permanent cultivation <input type="checkbox"/> Multiple cropping c) By type of implements used <input type="checkbox"/> Spade and hoe farming <input type="checkbox"/> Mechanized or tractor farming <input type="checkbox"/> Combination or semi-mechanized	To determine different indicators of capacity; an indicator of financial needs
22. Agricultural production only – type of harvesting system	a) Traditional (by hand) b) Semi-mechanized (mixed manual and machine) c) Fully mechanized	To determine their efficiency level; an indicator of financial needs (if they want to upgrade)
23. Key production activities	A. AGRICULTURAL PRODUCTION <input type="checkbox"/> Land preparation <input type="checkbox"/> Planting/Production <input type="checkbox"/> Harvesting <input type="checkbox"/> Bagging <input type="checkbox"/> Drying <input type="checkbox"/> Selling/Marketing <input type="checkbox"/> Consolidation <input type="checkbox"/> Others: please specify B. LIVESTOCK PRODUCTION <input type="checkbox"/> Breeding <input type="checkbox"/> Feeding operation/production <input type="checkbox"/> Harvesting <input type="checkbox"/> Transporting <input type="checkbox"/> Processing	To determine the major activities in each business activity. Each activity may indicate a financial need.

Item	Possible Choices/Response	Explanation
	<input type="checkbox"/> Storage <input type="checkbox"/> Selling/marketing <input type="checkbox"/> Others: please specify C. AQUA-CULTURE <input type="checkbox"/> Cage construction/maintenance <input type="checkbox"/> Fingerlings/fry purchase <input type="checkbox"/> Growing/production <input type="checkbox"/> Harvesting <input type="checkbox"/> Drying/Primary processing <input type="checkbox"/> Selling/Marketing <input type="checkbox"/> Others: please specify	
E. FINANCIAL INFORMATION		
24. Business outline – Financial information	a) Capital i. Initial/start-up _____ ii. Latest – end of December 2017 _____ (If respondent refused to divulge exact amount, present the following ranges: <input type="checkbox"/> Below Php 20,000 <input type="checkbox"/> Between Php 20,001 to 50,000 <input type="checkbox"/> Between Php 50,001 to 100,000 <input type="checkbox"/> Between Php 100,001 to 500,000 <input type="checkbox"/> Between Php 500,001 to 1,000,000 <input type="checkbox"/> Between Php 1,000,001 to 5,000,000 <input type="checkbox"/> Between Php 5,000,001 to 10,000,000 <input type="checkbox"/> Above Php 10,000,000	To determine the level of funds utilized at the start-up; and the level of asset at the end of 2017.
25. Business outline – Financial information	a) Source of initial capital <input type="checkbox"/> Own money/savings <input type="checkbox"/> Loan from relatives and friends <input type="checkbox"/> Loan from traders/buyers <input type="checkbox"/> Loan from cooperatives <input type="checkbox"/> Loan from commercial banks <input type="checkbox"/> Loan from micro-financing institutions <input type="checkbox"/> Loan from Land Bank of the Philippines b) Source of additional capital/funds <input type="checkbox"/> Own money/savings	To determine who are the sources of capital; indicates the first option farmers approach for capital

Item	Possible Choices/Response	Explanation
	<input type="checkbox"/> Loan from relatives and friends <input type="checkbox"/> Loan from traders/buyers <input type="checkbox"/> Loan from cooperatives <input type="checkbox"/> Loan from commercial banks <input type="checkbox"/> Loan from micro-financing institutions <input type="checkbox"/> Loan from Land Bank of the Philippines <input type="checkbox"/> Reflow of profit back into the enterprise/farm	To determine the succeeding sources of capital
26. Most recent capital infusion/loan	a) Year of the most recent capital infusion/loan b) Amount in Php c) Source of the most recent capital infusion/loan d) Terms of Payment (payment period) e) Interest Rate f) Collaterals Provided/Required g) Other services provided by the source <input type="checkbox"/> Extension services <input type="checkbox"/> Market information (price, trends) <input type="checkbox"/> Marketing/Promotion services/materials <input type="checkbox"/> Management advice <input type="checkbox"/> Installation of financial systems <input type="checkbox"/> Others, please specify:	To determine the most recent infusion, the sources, the terms of the loan, and the usual services (if any) extended by the lender
27. Experience with Islamic Lending	a) Experience with Islamic Lending <input type="checkbox"/> Yes <input type="checkbox"/> No b) Issues encountered c) Recommendations/Comments	To determine the prevalence of Islamic Lending in the target areas; and gaps/issues and how these can be resolved
28. Experience with Land Bank of the Philippines	a) Availed of Land Bank of the Philippines financial services <input type="checkbox"/> Yes <input type="checkbox"/> No	To determine the "popularity of or preference" of LBP as a source of fund.

Item	Possible Choices/Response	Explanation
	b) Issues encountered c) Recommendations/Comments	Also issues and recommendations
29. Government registration/ accreditation – check as many as applicable	<input type="checkbox"/> Mayor's Permit <input type="checkbox"/> DTI – Business Name <input type="checkbox"/> Securities and Exchange Commission <input type="checkbox"/> Cooperative Development Authority <input type="checkbox"/> Food and Drugs Administration <input type="checkbox"/> Bureau of Internal Revenue <input type="checkbox"/> Department of Labor and Employment <input type="checkbox"/> Other government regulatory/registering agencies (specify)	To determine the level of compliance with the registering or accrediting government agencies
30. Government organizations provided support	<input type="checkbox"/> Department of Agriculture <input type="checkbox"/> Department of Agrarian Reform <input type="checkbox"/> Department of Trade and Industry <input type="checkbox"/> Department of Science and Technology <input type="checkbox"/> Department of Labor and Employment <input type="checkbox"/> Philippine Coconut Authority <input type="checkbox"/> Cooperative Development Authority <input type="checkbox"/> Technical Education and Skills Development Authority <input type="checkbox"/> Local Government Unit <input type="checkbox"/> No support received from the government	To determine the specific government agencies extending support to the beneficiaries
31. Type of support received from the government – check as many as applicable	<input type="checkbox"/> Planting materials <input type="checkbox"/> Nursery <input type="checkbox"/> Fertilizer inputs <input type="checkbox"/> Technology training <input type="checkbox"/> Management training <input type="checkbox"/> Marketing/promotion <input type="checkbox"/> Price information and market trends <input type="checkbox"/> Credit <input type="checkbox"/> Building <input type="checkbox"/> Processing equipment/machines <input type="checkbox"/> Transport vehicle <input type="checkbox"/> Tractor and other equipment for production <input type="checkbox"/> Dryer (solar or mechanical) <input type="checkbox"/> Processing equipment <input type="checkbox"/> Testing tools/equipment <input type="checkbox"/> Medicines <input type="checkbox"/> Fry/fingerlings <input type="checkbox"/> Cages	To determine the common services/support given by government agencies to the respondents

Item	Possible Choices/Response	Explanation
	<input type="checkbox"/> Others, please specify:	
32. Foreign-funded projects/NGOs provided support	a) Respondent receive support from <input type="checkbox"/> Yes <input type="checkbox"/> No b) If yes, please enumerate these projects/NGOs:	To determine if non-government organizations (NGOs) have extended support in ARMM
33. Type of support received form ODA/NGOs/private sector	<input type="checkbox"/> Planting materials <input type="checkbox"/> Nursery <input type="checkbox"/> Fertilizer inputs <input type="checkbox"/> Technology training <input type="checkbox"/> Management training <input type="checkbox"/> Marketing/promotion <input type="checkbox"/> Price information and market trends <input type="checkbox"/> Credit <input type="checkbox"/> Building <input type="checkbox"/> Processing equipment/machines <input type="checkbox"/> Transport vehicle <input type="checkbox"/> Tractor and other equipment for production <input type="checkbox"/> Dryer (solar or mechanical) <input type="checkbox"/> Testing tools/equipment <input type="checkbox"/> Medicines <input type="checkbox"/> Fry/fingerlings <input type="checkbox"/> Cages <input type="checkbox"/> Others, please specify:	To determine the type of support or technical assistance extended by NGOs in ARMM
34. Certification (quality-related)	<input type="checkbox"/> 4Cs <input type="checkbox"/> FairTrade <input type="checkbox"/> Rainforest Alliance <input type="checkbox"/> Organic certification <input type="checkbox"/> Good agricultural practices <input type="checkbox"/> Good manufacturing practices <input type="checkbox"/> ISO <input type="checkbox"/> Hazard Analysis Critical Control Points <input type="checkbox"/> None	To determine the number of respondents who are compliant with national and international quality standards
35. Recognition/Citation Received – if applicable	a) Respondent/Enterprise received recognition/citation: <input type="checkbox"/> Yes <input type="checkbox"/> No	To determine how many respondents have received recognition from the

Item	Possible Choices/Response	Explanation
	b) Name of the award/citation c) Name of the organization d) Year	government and other organizations
36. Factors that have negative impact on current operation – as many as applicable	<input type="checkbox"/> Planting materials, specify: <input type="checkbox"/> Fertilizers, specify: <input type="checkbox"/> Marketing and distribution, specify: <input type="checkbox"/> Processing, specify: <input type="checkbox"/> Logistics and transport, specify: <input type="checkbox"/> Financial, specify: <input type="checkbox"/> Research and development, specify: <input type="checkbox"/> Government policies, specify: <input type="checkbox"/> Industry associations, specify: <input type="checkbox"/> Availability of supply, specify: <input type="checkbox"/> Water and power supply, specify: <input type="checkbox"/> Peace and order (i.e. if they have been displaced before)	To determine which of these factors are adversely affecting the operation of the respondents
37. Expansion Plans	a) Are you planning to expand existing operation or start a new one? <input type="checkbox"/> Yes <input type="checkbox"/> No, not willing to expand or start new one. b) If yes, will it be on same or related activity or an entirely new one? c) What made you decide to expand or start a new one? What opportunities do you want to take advantage of? d) How much would you need to get into this project/activity?	To determine if the respondents are optimistic on continuing or expanding their present livelihood or business activities.

Item	Possible Choices/Response	Explanation
	<p>e) With such amount, how do you plan to spend it?</p> <p>f) At this point, where do you plan to source such amount? Give us three choices/options, and why.</p> <p>g) What conditions are you looking into to make you take out a loan (<i>From your perspective, what loan/lending conditions that are seem fair based on your needs, capacity and opportunities</i>)?</p>	

TOOL #2: MARKET DATABASE SURVEY TOOL FOR PROCESSORS

Item	Possible Choices/Response	Note to Enumerator
A. GENERAL INFORMATION		
1. Province:		To determine the location of the respondent by province
2. Municipality		To determine the location of the respondent by municipality
3. Barangay		To determine the location of the respondent by barangay
4. Type of Respondent:	<input type="checkbox"/> Enterprise <input type="checkbox"/> Cooperative	To determine the type of respondent
5. Name of the enterprise, cooperative, company or organization		To differentiate each respondent by their group or activity
6. Year established		To determine the age of the business activity (enterprise) or cooperative
7. Name of the key representative/head		To know the contact person, in case HARVEST need to communicate with them
8. Office address		To get the official address of the respondent
9. Processing address, if applicable		Another address, should the processing site different from above
10. Availability of Communication Services	a) Telecommunications <input type="checkbox"/> PLDT <input type="checkbox"/> Smart <input type="checkbox"/> Globe <input type="checkbox"/> Others	To inform HARVEST of the telecom companies that respondents use (for easier contact)

Item	Possible Choices/Response	Note to Enumerator
	b) Internet Access <input type="checkbox"/> Strong internet signal <input type="checkbox"/> Weak, intermittent signal <input type="checkbox"/> No internet access	To inform HARVEST that respondents can be reached by email; or to be provided with information that can be shared via Internet
11. Classification of company/organization	<input type="checkbox"/> Single proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Cooperative <input type="checkbox"/> Others, please specify:	To determine the ownership of the business activity
12. Type of main activity	<input type="checkbox"/> Processing of agricultural raw materials for industrial use <input type="checkbox"/> Processing of agricultural raw materials for direct consumption	To determine the main activity of the respondent
13. For enterprises – employees/members	d) Number of employees <input type="checkbox"/> Micro-enterprise (1 to 9 employees) <input type="checkbox"/> Small enterprise (10 to 99 employees) <input type="checkbox"/> Medium enterprise (100 to 199 employees) <input type="checkbox"/> Large enterprise (200 or more employees) e) Distribution by sex (if applicable, in number (If not, by percentage) i. Male _____ ii. Female _____ f) Distribution by status – if applicable, in number (If not, by percentage) i. Permanent _____ ii. Contractual _____ iii. Per job order _____	To determine the scale of operation, in terms of number of employees Compliance with gender-disaggregated data collection To determine the employment generation potential of the respondents
14. For cooperatives	c) Number of members (in number) i. Male _____ ii. Female _____	Compliance with gender-disaggregated data collection

Item	Possible Choices/Response	Note to Enumerator
	d) Distribution by status – if applicable, in number (if not, by percentage) iii. Active _____ iv. Inactive _____	To determine the level of active members (i.e. also an indication of the satisfaction level on the performance of officers)
B. FORWARD AND BACKWARD LINKAGES		
15. Raw materials procurement (check as many as applicable)	<input type="checkbox"/> Own farm <input type="checkbox"/> Informal contract growing <input type="checkbox"/> Formal contract growing <input type="checkbox"/> Open market <input type="checkbox"/> Combination of any of above	To determine the sources of raw materials
16. Location of key input suppliers	<input type="checkbox"/> Within municipality <input type="checkbox"/> Within province <input type="checkbox"/> Adjacent province/s <input type="checkbox"/> From other regions <input type="checkbox"/> From Visayas/Luzon <input type="checkbox"/> From other countries	To determine the location/accessibility of the key input suppliers
17. Type of major buyers (check as many as applicable)	<input type="checkbox"/> Secondary processors <input type="checkbox"/> Retail outlets (small stores, supermarket/groceries, restaurants, etc.) <input type="checkbox"/> Exporters <input type="checkbox"/> Others, please specify:	To determine the type of buyers/next market of the respondents; indicate the variety of players in the value chain
18. Location of major buyers	<input type="checkbox"/> Within municipality <input type="checkbox"/> Within province <input type="checkbox"/> Adjacent province/s <input type="checkbox"/> From other regions <input type="checkbox"/> From Visayas/Luzon <input type="checkbox"/> From other countries	To determine the distance of the major buyers from the farmers – also an accessibility matter
C. PRODUCTION OR PROCESSING CAPACITY		
19. Annual production capacity (for processing only)	_____ in metric tons/kilos (specify)	To determine the scale/capacity of the respondent
20. Level of inventory/volume (for traders only)	_____ in metric tons/kilos (specify)	To determine the scale/capacity of the respondent

Item	Possible Choices/Response	Note to Enumerator
D. PRODUCTION OR PROCESSING SYSTEMS		
21. Type of processing equipment/facilities used	<input type="checkbox"/> Locally fabricated <input type="checkbox"/> Imported <input type="checkbox"/> Combination	To determine the type of machinery they use for processing; also, a potential financing need
22. Peak/lean production months (enumerate)	a) Peak months of production - - - b) Lean months of production - - -	To determine the busy months of the processors; indication of financial needs
23. Final products/services	<input type="checkbox"/> Primary processing (drying, milling, bagging) <input type="checkbox"/> Secondary processing (conversion of ingredients into edible products)	To determine the final processing activity performed
E. FINANCIAL INFORMATION		
24. Business outline – Financial information	b) Capital i. Initial/start-up _____ ii. Latest – end of December 2017 _____ (If respondent refused to divulge exact amount, present the following ranges: <input type="checkbox"/> Below Php 20,000 <input type="checkbox"/> Between Php 20,001 to 50,000 <input type="checkbox"/> Between Php 50,001 to 100,000 <input type="checkbox"/> Between Php 100,001 to 500,000 <input type="checkbox"/> Between Php 500,001 to 1,000,000 <input type="checkbox"/> Between Php 1,000,001 to 5,000,000 <input type="checkbox"/> Between Php 5,000,001 to 10,000,000 <input type="checkbox"/> Above Php 10,000,000	To determine the level of funds utilized at the start-up; and the level of asset at the end of 2017.
25. Business outline – Financial information	c) Source of initial capital <input type="checkbox"/> Own money/savings <input type="checkbox"/> Loan from relatives and friends <input type="checkbox"/> Loan from traders/buyers <input type="checkbox"/> Loan from cooperatives	To determine who are the sources of capital; indicates the

Item	Possible Choices/Response	Note to Enumerator
	<input type="checkbox"/> Loan from commercial banks <input type="checkbox"/> Loan from micro-financing institutions <input type="checkbox"/> Loan from Land Bank of the Philippines d) Source of additional capital/funds <input type="checkbox"/> Own money/savings <input type="checkbox"/> Loan from relatives and friends <input type="checkbox"/> Loan from traders/buyers <input type="checkbox"/> Loan from cooperatives <input type="checkbox"/> Loan from commercial banks <input type="checkbox"/> Loan from micro-financing institutions <input type="checkbox"/> Loan from Land Bank of the Philippines <input type="checkbox"/> Reflow of profit back into the enterprise/farm	first option farmers approach for capital To determine the succeeding sources of capital
26. Most recent capital infusion/loan	a) Year of the most recent capital infusion/loan b) Amount in Php c) Source of the most recent capital infusion/loan d) Terms of Payment (payment period) e) Interest Rate f) Collaterals Provided/Required g) Other services provided by the source <input type="checkbox"/> Extension services <input type="checkbox"/> Market information (price, trends) <input type="checkbox"/> Marketing/Promotion services/materials <input type="checkbox"/> Management advice <input type="checkbox"/> Installation of financial systems <input type="checkbox"/> Others, please specify:	To determine the most recent infusion, the sources, the terms of the loan, and the usual services (if any) extended by the lender
27. Experience with Islamic Lending	a) Experience with Islamic Lending <input type="checkbox"/> Yes <input type="checkbox"/> No	To determine the prevalence of Islamic Lending in the target areas; and

Item	Possible Choices/Response	Note to Enumerator
	b) Issues encountered c) Recommendations/Comments	gaps/issues and how these can be resolved
28. Experience with Land Bank of the Philippines	a) Avail of Land Bank of the Philippines financial services <input type="checkbox"/> Yes <input type="checkbox"/> No b) Issues encountered c) Recommendations/Comments	To determine the "popularity of or preference" of LBP as a source of fund. Also issues and recommendations
29. Government registration/ accreditation – check as many as applicable	<input type="checkbox"/> Mayor's Permit <input type="checkbox"/> DTI – Business Name <input type="checkbox"/> Securities and Exchange Commission <input type="checkbox"/> Cooperative Development Authority <input type="checkbox"/> Food and Drugs Administration <input type="checkbox"/> Bureau of Internal Revenue <input type="checkbox"/> Department of Labor and Employment <input type="checkbox"/> Other government regulatory/registering agencies (specify)	To determine the level of compliance with the registering or accrediting government agencies
30. Government organizations provided support	<input type="checkbox"/> Department of Agriculture <input type="checkbox"/> Department of Agrarian Reform <input type="checkbox"/> Department of Trade and Industry <input type="checkbox"/> Department of Science and Technology <input type="checkbox"/> Department of Labor and Employment <input type="checkbox"/> Philippine Coconut Authority <input type="checkbox"/> Cooperative Development Authority <input type="checkbox"/> Technical Education and Skills Development Authority <input type="checkbox"/> Local Government Unit <input type="checkbox"/> No support received from the government	To determine the specific government agencies extending support to the beneficiaries
31. Type of support received from the government – check as many as applicable	<input type="checkbox"/> Planting materials <input type="checkbox"/> Nursery <input type="checkbox"/> Fertilizer inputs <input type="checkbox"/> Technology training <input type="checkbox"/> Management training <input type="checkbox"/> Marketing/promotion <input type="checkbox"/> Price information and market trends <input type="checkbox"/> Credit <input type="checkbox"/> Building <input type="checkbox"/> Processing equipment/machines <input type="checkbox"/> Transport vehicle	To determine the common services/support given by government agencies to the respondents

Item	Possible Choices/Response	Note to Enumerator
	<input type="checkbox"/> Tractor and other equipment for production <input type="checkbox"/> Dryer (solar or mechanical) <input type="checkbox"/> Processing equipment <input type="checkbox"/> Testing tools/equipment <input type="checkbox"/> Medicines <input type="checkbox"/> Fry/fingerlings <input type="checkbox"/> Cages <input type="checkbox"/> Others, please specify:	
32. Foreign-funded projects/NGOs provided support	a) Respondent receive support from <input type="checkbox"/> Yes <input type="checkbox"/> No b) If yes, please enumerate these projects/NGOs:	To determine if non-government organizations (NGOs) have extended support in ARMM
33. Type of support received from ODA/NGOs/private sector	<input type="checkbox"/> Planting materials <input type="checkbox"/> Nursery <input type="checkbox"/> Fertilizer inputs <input type="checkbox"/> Technology training <input type="checkbox"/> Management training <input type="checkbox"/> Marketing/promotion <input type="checkbox"/> Price information and market trends <input type="checkbox"/> Credit <input type="checkbox"/> Building <input type="checkbox"/> Processing equipment/machines <input type="checkbox"/> Transport vehicle <input type="checkbox"/> Tractor and other equipment for production <input type="checkbox"/> Dryer (solar or mechanical) <input type="checkbox"/> Processing equipment <input type="checkbox"/> Testing tools/equipment <input type="checkbox"/> Medicines <input type="checkbox"/> Fry/fingerlings <input type="checkbox"/> Cages <input type="checkbox"/> Others, please specify:	To determine the type of support or technical assistance extended by NGOs in ARMM
34. Certification (quality-related)	<input type="checkbox"/> 4Cs <input type="checkbox"/> FairTrade <input type="checkbox"/> Rainforest Alliance <input type="checkbox"/> Organic certification <input type="checkbox"/> Good agricultural practices <input type="checkbox"/> Good manufacturing practices <input type="checkbox"/> ISO	To determine the number of respondents who are compliant with national and

Item	Possible Choices/Response	Note to Enumerator
	<input type="checkbox"/> Hazard Analysis Critical Control Points <input type="checkbox"/> None	international quality standards
35. Recognition/Citation Received – if applicable	a) Respondent/Enterprise received recognition/citation: <input type="checkbox"/> Yes <input type="checkbox"/> No b) Name of the award/citation c) Name of the organization d) Year	To determine how many respondents have received recognition from the government and other organizations
36. Factors that have negative impact on current operation – as many as applicable	<input type="checkbox"/> Planting materials, specify: <input type="checkbox"/> Fertilizers, specify: <input type="checkbox"/> Marketing and distribution, specify: <input type="checkbox"/> Processing, specify: <input type="checkbox"/> Logistics and transport, specify: <input type="checkbox"/> Financial, specify: <input type="checkbox"/> Research and development, specify: <input type="checkbox"/> Government policies, specify: <input type="checkbox"/> Industry associations, specify: <input type="checkbox"/> Availability of supply, specify: <input type="checkbox"/> Water and power supply, specify: <input type="checkbox"/> Peace and order (i.e. if they have been displaced before)	To determine which of these factors are adversely affecting the operation of the respondents
37. Expansion Plans	a) Are you planning to expand existing operation or start a new one? <input type="checkbox"/> Yes <input type="checkbox"/> No, not willing to expand or start new one.	To determine if the respondents are optimistic on continuing or expanding their

Item	Possible Choices/Response	Note to Enumerator
	<p>b) If yes, will it be on same or related activity or an entirely new one?</p> <p>c) What made you decide to expand or start a new one? What opportunities do you want to take advantage of?</p> <p>d) How much would you need to get into this project/activity?</p> <p>e) With such amount, how do you plan to spend it?</p> <p>f) At this point, where do you plan to source such amount? Give us three choices/options, and why.</p> <p>g) What conditions are you looking into to make you take out a loan (<i>From your perspective, what loan/lending conditions that are seem fair based on your needs, capacity and opportunities</i>)?</p>	<p>present livelihood or business activities</p>

TOOL #3: MARKET DATABASE SURVEY TOOL FOR SERVICES PROVIDERS

Note:

Black font – all types of respondents

Red font – agricultural producers only

Blue font – processors only

Item	Possible Choices/Response	Note to Enumerator
A. GENERAL INFORMATION		
1. Province:		To determine the location of the respondent by province
2. Municipality		To determine the location of the respondent by municipality
3. Barangay		To determine the location of the respondent by barangay
4. Type of Respondent:	<input type="checkbox"/> Service Provider (BDS)	To determine the type of respondent
5. Name of the enterprise, cooperative, company or organization		To differentiate each respondent by their group or activity
6. Year established		To determine the age of the business activity (enterprise) or cooperative
7. Name of the key representative/head		To know the contact person, in case HARVEST need to communicate with them
8. Office address		To get the official address of the respondent
9. Availability of Communication Services	a) Telecommunications <input type="checkbox"/> PLDT <input type="checkbox"/> Smart <input type="checkbox"/> Globe <input type="checkbox"/> Others	To inform HARVEST of the telecom companies that respondents use (for easier contact)

Item	Possible Choices/Response	Note to Enumerator
	b) Internet Access <input type="checkbox"/> Strong internet signal <input type="checkbox"/> Weak, intermittent signal <input type="checkbox"/> No internet access	To inform HARVEST that respondents can be reached by email; or to be provided with information that can be shared via Internet
10. Classification of company/organization	<input type="checkbox"/> Single proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Cooperative <input type="checkbox"/> Others, please specify:	To determine the ownership of the business activity
11. Type of main activity (services)	<input type="checkbox"/> Input supplier – seedlings/planting materials, fertilizer, farm equipment <input type="checkbox"/> Post-harvest or processing (milling, food processing) <input type="checkbox"/> Warehousing <input type="checkbox"/> Transportation <input type="checkbox"/> Cold chain (storage and transport of temperature-sensitive or perishable products) <input type="checkbox"/> Retailing <input type="checkbox"/> Financial service provider (microfinance, micro-insurance) <input type="checkbox"/> Business development services provider (non-financial services such as technical/extension advice, technology, marketing, and management)	To determine the main activity (or combination) of the respondent
12. For enterprises – employees/members	a) Number of employees <input type="checkbox"/> Micro-enterprise (1 to 9 employees) <input type="checkbox"/> Small enterprise (10 to 99 employees) <input type="checkbox"/> Medium enterprise (100 to 199 employees) <input type="checkbox"/> Large enterprise (200 or more employees) b) Distribution by sex – If applicable, in number (if not, by percentage) i. Male _____ ii. Female _____	To determine the scale of operation, in terms of number of employees Compliance with gender-disaggregated data collection

Item	Possible Choices/Response	Note to Enumerator
	c) Distribution by status – if applicable, in number (If not, by percentage) <ul style="list-style-type: none"> i. Permanent _____ ii. Contractual _____ iii. Per job order _____ 	To determine the employment generation potential of the respondents
13. For cooperatives	a) Number of members (in number) <ul style="list-style-type: none"> i. Male _____ ii. Female _____ b) Distribution by status – if applicable, in number (if not, by percentage) <ul style="list-style-type: none"> v. Active _____ vi. Inactive _____ 	
B. FORWARD AND BACKWARD LINKAGES		
14. Origin of key supporters/providers of knowledge, skills, funding	<input type="checkbox"/> Within municipality <input type="checkbox"/> Within province <input type="checkbox"/> Adjacent province/s <input type="checkbox"/> From other regions <input type="checkbox"/> From Visayas/Luzon <input type="checkbox"/> From other countries	To determine the distance of the key supporters/providers of knowledge, skills and funding, which is an accessibility matter
15. Origin of key clients/customers	<input type="checkbox"/> Within municipality <input type="checkbox"/> Within province <input type="checkbox"/> Adjacent province/s <input type="checkbox"/> From other regions <input type="checkbox"/> From Visayas/Luzon <input type="checkbox"/> From other countries	To determine the type of users/consumers of the respondents; indicate the variety of players in the value chain
C. ESTIMATED NUMBER OF CLIENTELES		
16. Estimated number of clients served last year (unique)	<input type="checkbox"/> Less than 100 <input type="checkbox"/> Between 101 to 500 <input type="checkbox"/> Between 501 to 1,000 <input type="checkbox"/> More than 1,000	To determine the scale of services
17. Level of inventory/volume (for traders only)	_____ in metric tons/kilos (per month or year, specify)	To determine the scale/capacity of products traded
D. SERVICES OFFERED		
18. Final services	<input type="checkbox"/> Sale of production inputs	

Item	Possible Choices/Response	Note to Enumerator
	<input type="checkbox"/> Sale of primary/raw agricultural products (trading) <input type="checkbox"/> Transport services <input type="checkbox"/> Storage/warehouse <input type="checkbox"/> Provision of capital/lending <input type="checkbox"/> Technical, marketing, financial or management advice	To determine the final service/step in the respondent's value chain.
E. FINANCIAL INFORMATION		
19. Business outline – Financial information	<p>a) Capital</p> <p>i. Initial/start-up _____</p> <p>ii. Latest – end of December 2017 _____</p> <p>(If respondent refused to divulge exact amount, present the following ranges:</p> <p><input type="checkbox"/> Below Php 20,000</p> <p><input type="checkbox"/> Between Php 20,001 to 50,000</p> <p><input type="checkbox"/> Between Php 50,001 to 100,000</p> <p><input type="checkbox"/> Between Php 100,001 to 500,000</p> <p><input type="checkbox"/> Between Php 500,001 to 1,000,000</p> <p><input type="checkbox"/> Between Php 1,000,001 to 5,000,000</p> <p><input type="checkbox"/> Between Php 5,000,001 to 10,000,000</p> <p><input type="checkbox"/> Above Php 10,000,000</p>	To determine the level of funds utilized at the start-up; and the level of asset at the end of 2017.
20. Business outline – Financial information	<p>a) Source of initial capital</p> <p><input type="checkbox"/> Own money/savings</p> <p><input type="checkbox"/> Loan from relatives and friends</p> <p><input type="checkbox"/> Loan from traders/buyers</p> <p><input type="checkbox"/> Loan from cooperatives</p> <p><input type="checkbox"/> Loan from commercial banks</p> <p><input type="checkbox"/> Loan from micro-financing institutions</p> <p><input type="checkbox"/> Loan from Land Bank of the Philippines</p> <p>b) Source of additional capital/funds</p> <p><input type="checkbox"/> Own money/savings</p> <p><input type="checkbox"/> Loan from relatives and friends</p> <p><input type="checkbox"/> Loan from traders/buyers</p> <p><input type="checkbox"/> Loan from cooperatives</p> <p><input type="checkbox"/> Loan from commercial banks</p> <p><input type="checkbox"/> Loan from micro-financing institutions</p>	<p>To determine who are the sources of capital; indicates the first option farmers approach for capital</p> <p>To determine the succeeding sources of capital</p>

Item	Possible Choices/Response	Note to Enumerator
	<input type="checkbox"/> Loan from Land Bank of the Philippines <input type="checkbox"/> Reflow of profit back into the enterprise/farm	
21. Most recent capital infusion/loan	a) Year of the most recent capital infusion/loan b) Amount in Php c) Source of the most recent capital infusion/loan d) Terms of Payment (payment period) e) Interest Rate f) Collaterals Provided/Required g) Other services provided by the source <input type="checkbox"/> Extension services <input type="checkbox"/> Market information (price, trends) <input type="checkbox"/> Marketing/Promotion services/materials <input type="checkbox"/> Management advice <input type="checkbox"/> Installation of financial systems <input type="checkbox"/> Others, please specify:	To determine the most recent infusion, the sources, the terms of the loan, and the usual services (if any) extended by the lender
22. Experience with Islamic Lending	a) Experience with Islamic Lending <input type="checkbox"/> Yes <input type="checkbox"/> No b) Issues encountered c) Recommendations/Comments	To determine the prevalence of Islamic Lending in the target areas; and gaps/issues and how these can be resolved
23. Experience with Land Bank of the Philippines	d) Availed of Land Bank of the Philippines financial services <input type="checkbox"/> Yes <input type="checkbox"/> No e) Issues encountered f) Recommendations/Comments	To determine the "popularity of or preference" of LBP as a source of fund. Also issues and recommendations

Item	Possible Choices/Response	Note to Enumerator
24. Government registration/ accreditation – check as many as applicable	<input type="checkbox"/> Mayor's Permit <input type="checkbox"/> DTI – Business Name <input type="checkbox"/> Securities and Exchange Commission <input type="checkbox"/> Cooperative Development Authority <input type="checkbox"/> Food and Drugs Administration <input type="checkbox"/> Bureau of Internal Revenue <input type="checkbox"/> Bangko Sentral ng Pilipinas <input type="checkbox"/> Fertilizers and Pesticide Authority <input type="checkbox"/> Other government regulatory/registering agencies (specify)	To determine the level of compliance with the registering or accrediting government agencies
25. Government organizations provided support	<input type="checkbox"/> Department of Agriculture <input type="checkbox"/> Department of Agrarian Reform <input type="checkbox"/> Department of Trade and Industry <input type="checkbox"/> Department of Science and Technology <input type="checkbox"/> Department of Labor and Employment <input type="checkbox"/> Philippine Coconut Authority <input type="checkbox"/> Cooperative Development Authority <input type="checkbox"/> Technical Education and Skills Development Authority <input type="checkbox"/> Local Government Unit <input type="checkbox"/> No support received from the government	To determine the specific government agencies extending support to the beneficiaries
26. Type of support received from the government – check as many as applicable	<input type="checkbox"/> Loan for Relending <input type="checkbox"/> Technical Assistance <input type="checkbox"/> Technology training <input type="checkbox"/> Management training <input type="checkbox"/> Marketing/promotion <input type="checkbox"/> Price information and market trends <input type="checkbox"/> Credit <input type="checkbox"/> Others, please specify:	To determine the type of support usually extended by the government
27. Foreign-funded projects/NGOs provided support	a) Respondent receive support from <input type="checkbox"/> Yes <input type="checkbox"/> No b) If yes, please enumerate these projects/NGOs:	To determine the presence of NGOs in the target areas
28. Type of support received from ODA/NGOs/private sector	<input type="checkbox"/> Loan for Relending <input type="checkbox"/> Technical Assistance <input type="checkbox"/> Technology training <input type="checkbox"/> Management training	To determine the type of support

Item	Possible Choices/Response	Note to Enumerator
	<input type="checkbox"/> Marketing/promotion <input type="checkbox"/> Price information and market trends <input type="checkbox"/> Credit <input type="checkbox"/> Others, please specify:	usually extended by the NGOs
29. Certification (quality-related)	<input type="checkbox"/> ISO <input type="checkbox"/> Others, please specify: <input type="checkbox"/> None	To determine the number of respondents who are compliant with national and international quality standards
30. Recognition/Citation Received – if applicable	a) Respondent/Enterprise received recognition/citation: <input type="checkbox"/> Yes <input type="checkbox"/> No b) Name of the award/citation c) Name of the organization d) Year	To determine how many respondents have received recognition from the government and other organizations
31. Factors that have negative impact on current operation – as many as applicable	<input type="checkbox"/> Planting materials, specify: <input type="checkbox"/> Fertilizers, specify: <input type="checkbox"/> Marketing and distribution, specify: <input type="checkbox"/> Processing, specify: <input type="checkbox"/> Logistics and transport, specify: <input type="checkbox"/> Financial, specify: <input type="checkbox"/> Research and development, specify: <input type="checkbox"/> Government policies, specify: <input type="checkbox"/> Industry associations, specify: <input type="checkbox"/> Availability of supply, specify: <input type="checkbox"/> Water and power supply, specify:	To determine which of these factors are adversely affecting the operation of the respondents

Item	Possible Choices/Response	Note to Enumerator
	<input type="checkbox"/> Peace and order (i.e. if they have been displaced before)	
32. Expansion Plans	<p>a) Are you planning to expand existing operation or start a new one?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No, not willing to expand or start new one.</p> <p>b) If yes, will it be on same or related activity or an entirely new one?</p> <p>c) What made you decide to expand or start a new one? What opportunities do you want to take advantage of?</p> <p>d) How much would you need to get into this project/activity?</p> <p>e) With such amount, how do you plan to spend it?</p> <p>f) At this point, where do you plan to source such amount? Give us three choices/options, and why.</p> <p>g) What conditions are you looking into to make you take out a loan (<i>From your perspective, what loan/lending conditions that are seem fair based on your needs, capacity and opportunities</i>)?</p>	<p>To determine if the respondents are optimistic on continuing or expanding their present livelihood or business activities.</p>

Tool #4: Guide Questions for MFI Key Informants

1. Name of Organization	To get the name of the organization
2. Address	To get the location of the organization
3. Name of Contact Person	To get the full name of the key person
4. Number of Years in Operation	To get the age of the organization
5. Number of Years Operating in ARMM	To get the length of stay of the organization in a specific community
6. Number of Clients with Existing Loans	To get the scale of operation of the respondent
7. Total Amount of Loan Disbursed to Clients in 2017	To get the scale of operation of the respondent
8. Top Five (5) Reasons Why Clients Take-Out Loans	To determine the reasons behind why farmers/cooperatives borrow funds
9. Is the number of clients taking out loan increasing or decreasing over the past three (3) years? Please explain why.	To determine the performance of the respondent as an MFI.

10. Is Islamic Lending/Banking prevalent in your area? Please explain why.	To determine the availability and accessibility of the service in the area
11. Does your organization have plans to increase your loan portfolio in the next 3 to 5 years? Please explain why.	To determine if organization is doing well.

8. Final Report on Market database:

8_3_Market Database: Explanation on the variables

Explanation on the Variables
Market Database Survey
Harnessing Agribusiness Opportunities through
Robust and Vibrant Entrepreneurship
Supportive of Peace Transformation (HARVEST)
30 July 2018

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
1	Summary of Respondents		<p>Why we asked this question?</p> <p>The Terms of Reference of this survey only identified that respondents either be enterprise or cooperative. We added another level of classification in the survey, specifically where in the value chain the respondent belonged to. Among the choices presented were producers (of raw agricultural commodities), processors of agricultural commodities, micro-finance institutions or those individuals/groups offering financial services, and the service providers.</p> <p>As secondary/support players in the chain, the services providers were lumped together. They were understood to be distributed across the value chain.</p>
		Producers	<p>These are enterprises and cooperatives whose main activity is crop production, livestock or poultry production, or aqua-culture/fishery/marine production.</p> <ul style="list-style-type: none"> • Micro, small and medium enterprises are defined as any business activity or enterprise engaged in industry, agribusiness and/or

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			<p>services, whether single proprietorship, cooperative, partnership or corporation whose total assets, inclusive of those arising from loans but exclusive of the land on which that particularly business entity's office, plant and equipment are situated, must have value falling under the following categories (Philippine 14th Congress, 2008) :</p> <ul style="list-style-type: none"> ○ By Asset Size: <ul style="list-style-type: none"> ▪ Micro – up to Php 3,000,000 ▪ Small – Php 3 – 15 million ▪ Medium – Php 15 to 100 million ▪ Large – Php 100 million or more ○ By Number of Employees: <ul style="list-style-type: none"> ▪ Micro – 1-9 employees ▪ Small – 10 to 99 employees ▪ Medium – 100 to 199 employees ▪ Large – 200 or more employees ● Cooperative – is an autonomous and duly registered association of persons, with common bond of interest, who have voluntarily joined together to achieve their social, economic and cultural needs and aspirations by making equitable contributions to the capital required, patronizing their products and services, and accepting a fair share of the risks and benefits of the undertaking in accordance with universally

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			<p>accepted cooperative principles (Philippine 14th Congress, 2009).</p> <p>To simplify the differentiation of respondents during the field survey, the ISEDI team that the enterprise could be owned singularly by an individual, by two people forming a partnership, or by a corporation (as registered with the Securities and Exchange Commission). We defined a cooperative as a group of people, formed by their shared background, purpose and needs.</p>
		Processors	<p>These are the enterprises and cooperatives whose main source of income/livelihood is related to processing agricultural products (food or non-food). They procure their raw agricultural products from farmers or cooperatives. They perform primary activities such as drying, milling, or cooking that physically transform products.</p>
		Service Providers	<p>These are enterprises and cooperatives that provide services related to agriculture such as those operating a nursery, selling fertilizers and pesticides, offering trucking services, and retailing/trading.</p>
		Micro-Financing Institutions (MFIs)	<p>These are individuals or corporations who extend loan for agricultural and personal purposes. These are also cooperatives which extend production capital exclusively to their members.</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			Micro-finance is defined as “credit and savings mobilization program exclusively for the poor to improve the asset base of households and expand the access to saving of the poor. It involves the use of viable alternative credit schemes and savings program including the extension of small loans, simplified loan application procedures, group character loans, collateral-free arrangements, alternative loan repayments, minimum requirements for savings, and small denominated savers’ instruments” (Philippine 10th Congress, 1997).
2	Number of producers		<p>Why we asked this question? In the TOR, the distribution of the respondents by type was required. Prior to deployment, the Team presented a distribution scheme by type and by location (i.e. the number of enterprises and cooperatives per location). Please note that this table only reflected the producers.</p>
		BASULTA	This is the collective name for the three (3) island provinces of Autonomous Region of Muslim Mindanao (ARMM).
		Conflict-Affected Areas in Mindanao	<p>These areas outside of ARMM that have experienced conflict and security incidences. We based the identification of these particular areas from the Attachment 1 – Scope of Work:</p> <ul style="list-style-type: none"> • Cotabato City • Iligan City/Lanao del Norte • Sultan Kudarat

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			<ul style="list-style-type: none"> • General Santos City • Zamboanga City • Davao City • Cagayan de Oro City
3	Number of producers, by main activity		<p>Why we asked this question? The TOR required that the respondents should be engaged in crop production, as well as livestock and poultry production. This was another way to show the distribution of producers.</p>
		Agricultural production	<p>Respondents classified under this activity are engaged in the production of:</p> <ul style="list-style-type: none"> • Rubber • Coconut • Banana • Oil palm • Abaca • Cacao • Coffee • Cassava • Vegetables • Fruits.
		Livestock production	<p>Respondents classified under this activity are engaged in the production/raising of:</p> <ul style="list-style-type: none"> • Cattle • Goat • Poultry

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		Fishery and Aqua-culture production	<p>Respondents classified under this activity are engaged in the production/catching of:</p> <ul style="list-style-type: none"> • Tuna • Seaweeds and abalone • Grouper and others • Milkfish and mud crab
4	Number of producers by scale and average number of employees		<p>Why we asked this question?</p> <p>To determine the scale of operation of an enterprise, two factors are often used: by asset size and by number of employees. However, using both factors could sometimes be contradictory (i.e. an enterprise might have less than 9 people but has more than Php 3 million in capital). Thus, to avoid confusion, the Team agreed on using employees as an indicator of scale. This indicates the employment generation potential of the respondents.</p> <p>The survey however was not able to interview respondents with more than 100 employees (hence, no enterprise that are either medium or large in scale).</p>
		Micro-enterprise	A micro-enterprise refers to a business activity with 1 to 9 employees.
		Small-enterprise	Related above, a small-enterprise has between 10 to 99 employees.
			The survey interviewed enterprises that were either micro or small in scale.
5			Why we asked this question?

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
	Number of total members, by sex, all producer-cooperatives		<p>A cooperative is a group of people. They elect Board of Directors among the members, who then elect among themselves chairperson, vice-chairperson and other officers. The Board and the Officers are responsible for planning the direction, strategies, priorities and activities (i.e. services and income-generating projects).</p> <p>They also create committees – such as Audit, Election, Mediation and Conciliation, Ethics and others to oversee the implementation of projects and other day-to-day concerns.</p> <p>Thus, to simplify the scaling of the cooperatives, the Team settled on the number of members.</p> <p>The membership base indicates the number of individuals (or families) that are pooling their resources together to achieve shared goals. It also indicates the multiplier effect on employment generation, household-level agricultural investment, extent of agricultural technology diffusion, and possibly the land area that are “hopefully” being maximized/productive.</p> <p>The membership base can also be an indicator of the number of potential borrowers per cooperative. Disaggregating the members by sex is part of the gender-related information.</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
6		Total male members	We asked for the total number of male members for each cooperative.
		Total female members	Related above, we also asked the total number of female members for each cooperative.
		Average number of members per cooperative	We computed the average members (both sexes) per cooperative. This provided us a picture on the average size of cooperative per province/cluster.
	Input requirements, all producers, all areas		Why we asked this question? At the start of each cropping cycle, the farmers (enterprises or members of cooperatives) will have to spend for inputs. This question was asked to determine the most common expenses of farmers (and therefore, a reason for borrowing money).
		Seedlings and planting materials	Most farmers understand the importance of planting quality seedlings. If these are not distributed free or part of the services of the government, they must purchase these from local nurseries. Investing in quality seedlings is more cost-efficient in the long run (which is why farmers, if they have a choice, would prefer to get quality seedlings/planting materials).
		Fertilizers and pesticides	Farmers and cooperatives often require these inputs to improve soil condition and to protect their crops. These are typically bought from local retailers or provided by the national government (i.e. Philippine Coconut Authority).

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			Fertilizers and pesticides are quite expensive, particularly for subsistence farmers. Some cooperatives would offer this as part of their services to members (for a fee). Thus, consolidated procurement of fertilizers and pesticide can also be a reason for cooperatives to borrow money).
		Farm machinery	<p>Farm machinery such as tractor is needed for land preparation or to open new areas.</p> <p>For farmers with sufficient funds, they rent farm machinery such as tractors from private businessmen. There are also local government units that provide such machinery, which the farmers can use for a fee.</p> <p>National government agencies such as the Department of Agriculture (DA) and the Department of Agrarian Reform (DAR) provide tractors and other farm equipment to cooperatives. Members of the cooperative either take turns in using the machinery, either for free or with minimal cost (i.e. payment for fuel and the allowance of the operator).</p>
		Farm labor	For larger farm areas, the farm owner hires farm labor to help in the land preparation (tilling and harrowing), planting, application of fertilizers, weeding, and harvesting, among others.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			Farm labors are typically paid daily or in lump sum (they are contracted to do certain activity and are paid in done). They go around other farms to offer their services. There are also farm owners, whose work at their own farm are done, who offer their service to other farmers.
		Production capital/Capital for production	Production capital or capital production, for this survey, refers to the funds needed to start a new crop cycle. For this survey, the team agreed that it be corresponding to funds, which can be used to procure seedlings, fertilizers, tools and other inputs for production.
		Medicines	Farmers who raise livestock, poultry or aqua-products require medicines to ensure good health of their farm animal and consequently, to provide for safer food.
		Cages	Cages are important to keep farm animals safe from another animals, shelter them from wind, rain and extreme heat.
		Feeds	Feeds are given to animals to ensure their good health, growth, and yield. In the Philippines, major components of locally-made feeds include corn, rice cassava.
			Why we asked this question? Accessibility to backward and forward linkages are crucial in helping farm enterprises and cooperatives grow.
7	Location of backward (suppliers of inputs) and forward (major buyers) linkages		

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			<p>The proximity of these linkages will lessen their transport and transaction costs and allow them to compare these sources on who can provide better, prompt, and reliable services.</p> <p>Suppliers of inputs such as seedlings, fertilizers, tools, machinery, and capital) need to be accessible to the farmers.</p> <p>Buyers refer to those who purchase/procure the products/harvest of the enterprises and cooperatives.</p>
		Within municipality	Within municipality refers key input suppliers/major buyers to be located within the municipality where the enterprise or cooperative is located. Ideally, this means that the suppliers/buyers are within comfortable reach of the enterprise or cooperative.
		Within province	Related above, this refers to the suppliers/buyers located outside the municipality (where the enterprise or cooperative is located), but still within the province
		Adjacent provinces	This refers to the suppliers/buyers located next to the province where the enterprise or cooperative is located.
		From other regions	This refers to the suppliers/buyers located in regions outside of ARMM, but still within Mindanao. For the CAAM-respondents, this refers to regions outside of their own.
		From Visayas/Luzon	This refers to suppliers/buyers located in Visayas or Luzon (or, outside of Mindanao).

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		From other countries	This refers to suppliers/buyers located in other countries (outside the Philippines).
8	Type of buyers, all producers		<p>Why we asked this question?</p> <p>Buyers differ in terms of volume and frequency of their procurement. Some processors operate during peak season of their raw materials (i.e. fruits), since this is the time when the price is low. Some traders have additional services, such as cash advances or they provide transport services and fertilizers/pesticides. Exporters have high volume requirements and are strict on delivery and quality.</p> <p>The team did not include the general public or end-users in the selection, as they most likely buy products from retail outlets.</p>
		Primary processors	Primary processors refer to enterprises and cooperatives that have post-harvest facilities, such as dryers, granulators, fermentation chambers, and storage/warehouse. Their profit center is their processing services. For instance, an enterprise has a solar dryer, which he either rents out the space for a number of days, or buy the produce, dry it and then sell to other traders.
		Local traders (inside the province)	Local traders are in the business of buying-and-selling agricultural crops. Typically, they do not engage in crop production. They buy products from farmers or cooperatives, and then re-sell the products to other buyers

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			<p>Traders sometime pick the harvest at the farm gate, using their own trucks. There are times that farmers deliver it to the traders. Most traders have their own warehouse/storage and selling area. They also sell crops in volume (as they are able to consolidate products).</p> <p>There are farmers and cooperatives who prefer to sell their produce to local traders because the latter provide cash advances or inputs (i.e. seeds and fertilizers). Those who took cash advances from traders are compelled to sell their produce to the traders.</p>
		External traders (outside the province)	These refer to traders operating outside of the province.
		Retail outlets	These refer to public markets, local groceries, restaurant and neighborhood stores, which offer raw (unprocessed) agricultural products to the general public.
		Exporters	These are enterprises which sell raw or processed agricultural products to buyers located outside of the country.
9 and 10	Average production capacity by land area, number of heads, and tonnage of harvest – for		<p>Why we asked this question?</p> <p>There are several measures of capacity, and the most common among them are the land area, number of heads (for livestock and poultry), and total tonnage harvested annually.</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
	enterprises and cooperatives	In hectares – capacity by land area for crop production	For enterprise, the Team agreed that this would refer to the land area currently being farmed/tilled. However, the Team did not investigate on the percentage of the land area actually tilled or the crop density. For a cooperative, the Team agreed that this would refer to the total land area of all the members. National figure estimates that the average land area per farmer in the Philippines is less than 2 hectares. Thus, the average of 6 hectares in ARMM/CAAM indicates the potential income of the respondents, as long as they have access to quality inputs, technology, market, and if they have maximized their land (not leave it idle).
		In number of heads – capacity for livestock production	To simplify, the survey asked the respondents to count the number of heads of their livestock. The survey computed the average, lumping the livestock and poultry into one result. Higher numbers of heads refer to more enterprises/cooperatives engaged in poultry production.
		In tonnage – capacity for aqua-culture/fishery)	Similar to above, the survey only collected the annual volume of harvest for aqua-culture/fishery/aqua-culture. Since there are different kinds of products (fishes, crabs, and seaweeds), the Team used metric tons as a measurement of capacity (since fishery/aqua products have different harvesting periods).
11			Why we asked this question?

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
	Agricultural production systems		<p>Additional differentiations were again applied on the respondents. These would indicate who among the respondents would be needing additional capital, should these be available within their reasonable reach. For instance:</p> <ul style="list-style-type: none"> • Subsistence farmers would decide to borrow funds to adopt better technology, shift to more profitable crops, or rent/buy more land. • Commercial farmers would decide to further intensify their operation, especially if they consider their current livelihood profitable. • Farmers who engage in shifting cultivation may be encouraged to adopt permanent crops or get into multiple cropping, just to maximize their land. • Farmers using spade and hoe farming may be encouraged to use tractor and other mechanized tools if these are accessible.
		Degree of commercialization	<p>The degree of commercialization depends on the enterprise or cooperative's level capital, land area, access to technology and preference. For this survey, the Team agreed on two choices:</p> <ul style="list-style-type: none"> • Subsistence farming refers to farmers (or members of the cooperatives) only able to grow crops for their own consumption. • Commercial farming refers to farmers (or members of the cooperatives) whose production has marketable surplus.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		Intensity of rotation	<p>The intensity of crop rotation can also vary. It may depend on several factors, such as the type of soil, terrain, market potentials; as well as the capital, land area (for economy of scale), technology, among others. For this survey, the Team agreed on three choices:</p> <ul style="list-style-type: none"> • Shifting cultivation refers to the production of short-gestating crops. Farmers rotate the types of crop they plant on their farm, usually those that grow and can be harvested in a few months. Vegetables are typical examples. Corn is often rotated with cassava or peanuts. • Permanent cultivation refers to the production of crops that can be harvested continuously for several years. Coconut, banana, coffee, cacao, rubber and oil palm are some of the examples. Fruit trees also fall under this category. • Multiple cropping refers to the practice of growing different kinds of crops which may or may not have varying harvesting periods/seasons, and the plants with different heights. The main purpose of multiple cropping is to maximize the use of the land, allowing different crops to be produced (hence, different sources of income).
		Implements used	The type of implements used indicates the level of investment or access to technology/machinery by the farmers or members of the cooperatives. The use of machinery allows farmers to complete their tasks for

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			<p>efficiently. But efficiency also requires capital to purchase the machinery, fuel and oil, maintenance and repair, and salary of the operator. Efficiency can be a contributing factor to farm productivity.</p> <p>For this survey, the Team agreed on three choices:</p> <ul style="list-style-type: none"> • Spade and hoe farming refer to the utilization of the most basic farm implements such as spade and hoe. • Mechanized or tractor farming refers to the use of tractor and other mechanized equipment, making farm work lighter and quicker to complete. The farmer may save money on farm labor, but has to pay for the costs related to operating the tractor, etc. • Semi-mechanized refers to the combination of the two manual tools and mechanized.
		Harvesting system	<p>Depending on the scale of the farm, the type of products, and the availability (and cost) of harvesting equipment, farmers and members of cooperatives have at least two choices in harvesting their produce:</p> <ul style="list-style-type: none"> • By hand refers to manually picking or uprooting crops. • Semi-mechanized refers to a combination of manual labor and the use of machinery.
12	Initial capital and as of December 2017		<p>Why we asked this question? One of the advantages in getting into the agricultural sector is the ease of entry, particularly for the funding</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			<p>requirements. Initial capital refers to the investment or funding used spent by the enterprise or the cooperative at the start of agricultural production (crop, livestock/poultry, fishery or aqua-culture).</p> <p>Regardless of the age of the enterprise/cooperative, we used the December 2017 as the reference point for the latest financial condition of the respondents. We also recognized that respondents may have had several capital infusions since they started operation.</p>
		Initial capital	<p>In recognition of the expected prevailing level of agricultural activities in ARMM and CAAM, the Team agreed on eight choices:</p> <ul style="list-style-type: none"> • Below Php 20,000 • Between Php 20,001 to 50,000 • Between Php 50,001 to 100,000 • Between Php 100,001 to 500,000 • Between Php 500,001 to Php 1,000,000 • Between Php 1,000,001 to Php 5,000,000 • Between Php 5,000,001 to Php 10,000,000 • More than Php 10,000,000
		Capital as of December 2017	The Team used the same choices above.
13	Sources of initial and additional capital		<p>Why we asked this question?</p> <p>One of the basis of entrepreneurial decision is the availability of capital. More people are likely to get into business if they have access to capital. This question was asked to know how enterprises and cooperatives are funding their livelihood ventures.</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			Those who are able to gain profit from agricultural production due to good yield and good market price are often prevailed to continue investing in their farms. Once initial capital is exhausted, they would infuse more capital for reasons such as land expansion, crop intensity, proper application of fertilizers, farm machinery procurement and hiring more farm labor.
		Own money/savings -sources of initial and additional capital	A farmer/member of cooperative uses his/her own money to finance the start or expansion of his/her agricultural production.
		Loan from relatives and friends	The capital used for the farm is provided by a kin or acquaintance, often free of interest and more relaxed payment schedule.
		Loan from traders/buyers	The capital is provided by a local trader/buyer, usually in the form of cash advance, chargeable against the borrower's future harvest. Traders impose interest and have varying payment period. Traders often do not require documents from the borrowers and they tend to release funds even in short notice.
		Loan from cooperatives	Members of cooperatives contribute funds as their share to the capital build-up of their group. Such contributions can be used to provide credit to members, which can be used for agricultural production purpose.
		Loan from commercial banks	Banks offer agricultural loans, often with interest and collateral requirement.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
14	Information on the most recent capital infusion	Loan from micro-financing institutions (MFIs)-	MFIs are those organizations and individuals who extend credit/loan to persons or cooperatives.
		Loan from the Land Bank of the Philippines (LBP)	A government bank which provides financial services to farmers and fishermen. LBP has several existing windows for agricultural production (some of crop-based), which can be accessed by qualified borrowers.
		Reflow of profit back to the enterprise/farm	Some farmers who do not want to take out loan or have sufficient level of profit (vis-à-vis their requirement) may decide to invest back into their enterprise/farm.
			Why we asked this question? The Team decided to use “most recent capital infusion”, after recognizing that a farmer/member can have several infusions since he/she started.
		Year of most recent capital infusion:	<ul style="list-style-type: none">Between 2015 to 2018 – Refers to the last 3 years prior to this survey.More than 3 years ago – refers to the 2014 and earlier.
			Frequency of interest
		By amount	
		The top 3 sources – enterprises and cooperatives	Same explanation in Table 13 above. The survey finds that most of the respondent prefer to use their own

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
15	Experience with Islamic Lending and with LBP Services		money for additional capital infusion. Using own funds may appear cheaper, because there is no interest paid and no documentary requirement needed. Enterprises also prefer to source funds from relatives and traders, which can be considered as informal sources. Cooperatives, on the other hand, approach LBP as a potential source, given the latter's several financing windows.
		Frequency of interest payment	– Lenders (those who extend credit/financing) require that interest payment be made either on a monthly or yearly basis. Each has its own advantages and disadvantages.
			Why we asked this question? This question was asked to determine the prevalence of this practice in the area and may cultivate the preference of borrowers to avail of funds that have minimal or no interest.
		Islamic Lending	Islamic lending differs from commercial lending because of the risk-sharing feature, where both the lender and borrower share profit and loss. It prohibits the payment and receipt of predetermined rate of returns.
		LBP services	LBP extends agricultural loans through different lending windows. While LBP was not an overwhelming source of funds, those who have availed of the bank's services have raised issues on interest rates, requirements, and long process.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			This question was asked to determine the readiness or familiarity of potential HARVEST borrowers to comply with formal lending processes.
16	Registration with government agencies		<p>Why we asked this question? This question determined the level of compliance to national and local laws/requirements in registering business activities. Registration papers are part of the banks' requirements before approving a loan. Government agencies also require such documents prior to extending assistance – to ensure their legality.</p>
		LGU - registration with government agencies	Permit to Operate can be secured from the Business Bureau of municipality or city. This permit is renewed annually.
		Department of Trade and Industry (DTI)	A business entity needs to seek approval from the DTI to have an exclusive right to use a business name. This registration is renewed every five (5) years. Single proprietorship, partnerships, cooperatives and corporations are required to register with DTI. The registration must be completed prior to the start of the business operation.
		Securities and Exchange Commission (SEC)	All corporations in the country are required to register with the SEC.
		Cooperative Development Authority (CDA)	All cooperatives in the country are required to register with the CDA.
		Food and Drugs Administration (FDA)	All food processors in the country are required to register with the FDA and obtain the License to Operate.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
17	Citation/Recognition	Bureau of Internal Revenue (BIR)	All business entities in the country are required to register with the BIR for tax purposes.
			Why we asked this question? This factor was considered as one of the criteria for the selection of respondents. Enterprises and cooperatives that have been awarded indicate their performance in their respective field.
		Citation/Recognition received	This question was asked to determine any respondents with exemplary performance or contribution to their sector/industry.
18	Support Received from government agencies		Why we asked this question? National government agencies provide support to their target beneficiaries. The support varies depending on the mandate of the agency and their funds available.
			This question was asked to determine the number of respondents who availed or have accessed the support of national and regional government.
		DA	DA is the government agency responsible for the promotion of agricultural development. It is mandated to help and empower the farming and fishing communities and private sector to produce enough, accessible and affordable food for every Filipino and decent income.
		DAR	DAR is a government agency mandated to lead in the implementation of Comprehensive Agrarian Reform Program (CARP) through land tenure improvement,

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			agrarian justice, and coordinated delivery of essential support services to client-beneficiaries.
		Philippine Coconut Authority (PCA)	PCA is the government agency that ensures the development and implementation of high value programs for coconut and other palm oil industry.
		Cooperative Development Authority (CDA)	CDA is the government agency that grants juridical personality to cooperatives. It is mandated to promote the viability and growth of cooperatives as instruments of equity, social justice and economic development.
		LGU	The Municipal LGU has different offices that extend support to farmers, fisherfolks and cooperatives. These include the Municipal Agricultural Office for the agricultural extension, Municipal Veterinarian Office, Cooperative Extension Office, Planning and Development Office, among others.
19	Type of support from government agencies		<p>Why we asked this question?</p> <p>The government agencies mentioned in Table 18 provide material and non-material support directly and indirectly to their respective individual and group beneficiaries.</p>
		Planting materials	Among the top support given to beneficiaries are the planting materials or seedlings. When coffee and cacao rose to prominence five years back, there were several national government agencies that distributed coffee and cacao seedlings, such as the DA, PCA, and DAR. LGUs also provide such seedlings to their constituents as well as foreign funded projects like the Mindanao

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			Productivity for Agricultural Commerce and Trade (MinPACT) of US Department of Agriculture.
		Nursery	DA, PCA and MinPACT provided support on the establishment and accreditation of plant nurseries. Enterprises and cooperatives were given materials and quality seedlings for propagation and later distribution to local farmers. There were also nurseries that were assisted in securing their accreditation from the Bureau of Plant Industry of DA.
			Certified nurseries are preferred sources of quality planting materials. They also quality to take part in government procurement of seedlings.
		Fertilizer inputs	DA and PCA extend fertilizer inputs, particularly those of organic kind. Farmers and cooperatives are taught on how to produce organic fertilizers as an income-generating product.
		Technology training	DA, PCA and DAR are top three government agencies that provide training on crop and farm management. DTI and DOST offer technology training related to processing and food safety.
			Meanwhile, MinPACT and industry associations such as the Cacao Industry Development Association of Mindanao, Inc. (CIDAMI) and Coconut Industry Cluster Link (Cocolink) support also extend technology trainings to farmers engaged in coconut, cacao, and coffee.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		Management training	<p>These are capacity building activities designed to enhance the knowledge, skills and systems of the enterprises and cooperatives. This type of training includes strategic planning, financial management, marketing and promotion, and human resources management, among others. Delivery methods for this type of training include sit-down/classroom training, exposures, and coaching and mentoring.</p> <p>Typical agencies that provide such support are DA, DAR, and DTI.</p>
		Marketing/promotion	<p>These are activities that provide venue for the beneficiaries to display their goods to the intended market, such as trade fairs and exhibits. Fairs and exhibits can be stand-alone affairs, but these are also side events to sectoral/commodity summits/conferences.</p> <p>There are also efforts to bring agricultural products to foreign markets, with DA and DTI sponsoring farmers and cooperatives to attain selling missions to institutional buyers.</p>
		Price information	<p>Some local Agricultural Offices at the municipality and provincial levels post prevailing price of primary/priority products of their areas. This is either posted physically at the offices or sent via text messages, giving the farmers an idea on the current market prices of their products. Such information can</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			be basis for farmers in deciding where and when to sell his/her/their produce.
		Credit	Government agencies such as DA and DAR can provide referral to lending agencies. Sometimes, these agencies hire professional service providers, who in turn, will provide advice to cooperatives on how to comply with bank's requirements/process.
		Building	Government agencies such as DA and DAR can provide funds for the construction of warehouse/storage and processing building.
		Processing equipment	DAR, DA and DOST have technical assistance that allow the procurement of processing equipment – such as those needed in food processing, coffee roasting, chocolate making, and other large-scale cooking equipment.
		Transport vehicle	Cooperatives located in remote areas do not have good access roads and are engaged in bulky agricultural products that often require trucks to transport their produce to the markets. DAR and DAR extend such support to cooperatives, which may be provided for free or with cost to their members.
		Tractor and other equipment	DA and DAR have been known to provide tractor to cooperatives. Members of the cooperative take turns in using the tractor, either for free or with a cost. Some LGUs also request tractor from DA and DAR, which they lend to their farmers (free or with cost).
		Dryer	For enterprises and cooperatives engaged in coconut and cassava, solar dryer is the most important post-

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
20	Factors with negative impact on current operation		harvest facility. DA and DAR also provide this support to cooperatives.
		Testing tools/equipment	Tools for testing moisture and soil are also part of the support to farmers and cooperatives.
		Medicines	LGUs' Veterinary Offices provide medicines to farmers engaged in livestock and poultry raising.
		Fry/fingerlings	Bureau of Fisheries and Aquatic Resources (BFAR) has program on fry/fingerlings dispersal to farmers and cooperatives engaged in aqua-culture.
		Cages	BFAR also has support to farmers and cooperatives in building fish cages.
			Why we asked this question? Farmers and members of cooperatives are confronted with several challenges. These issues need to be resolved to allow them to reap the full benefits of their farms. Some issues require the support of the government, while some issues can be addressed at the level of the farmers/cooperatives (but will require funds).
		Seedlings/planting materials	On planting materials – poor quality, high mortality rate, high cost, and unavailability (i.e. certified).
		Fertilizers	Issues are high cost of inorganic/chemical-based fertilizers and lack of supply.
		Marketing and distribution	Issues are low sales (low yield), high competition (many suppliers), no fixed markets (or no regular buyers), and over-supply during harvest season, and low quality/damaged products due to weather, pests and diseases.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		Processing	Issues include lack of available and proper post-harvest equipment and technology.
		Logistics and Transport	Issues include bad roads, lack of transport options, and high transport cost. Some of the products require cold chain solutions that may not be available in remote areas.
		Financial	Issues include availability of funds to pay for farm-related inputs and other expenses.
		Research and Development	Issues include access to affordable and applicable technology. Government agencies may have support in technology diffusion, but the lack of manpower limits their ability to cover areas/communities.
		Government policies	Sometimes, national and local governments issue policies and orders that cannot be immediately complied by farmers and cooperatives, such as imposition of new taxes and revised registration/renewal requirements.
		Industry associations	Industry associations exist to elevate the issues affecting farmers/cooperatives of a specific commodity/industry. These associations are also good venue for networking. Some farmers and cooperatives may complain of associations not being responsive to their needs.
		Availability of supply (of labor)	Issues include availability of laborers/labor supply during planting and harvesting seasons. Weather and passage of time limit the window for land preparation and planting, as well as harvesting (crops will become

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
21	Expansion plans		over-ripe or too matured). Thus, the availability of labor to help in the farm are important.
		Water and power supply	Livestock and poultry raising require reliable and affordable sources of water and power. The supply and cost of water and power in remote areas affect the health and growth of farm animals.
		Peace and order	Some crops (i.e. rice) need a lot of water to thrive. ARMM has had several minor and major conflict and security incidences. Farmers in areas where these incidences happened were sometimes forced to evacuate their houses and leave their farms for safety.
			Why we asked this question? This question was asked to determine who among the respondents may have future needs for funds. This would also indicate the level of optimism the respondents feel about the crop/sector they belong to, about their region, and about the market.
22	Additional fund needed for future expansion	With expansion plan	This refers to enterprises or cooperatives that are that plan to expand their present agricultural production.
		Entirely new or same activity	A shift to a different activity may mean the farmer/cooperative has found another lucrative venture while remaining in the same activity may mean farmer/cooperative is still optimistic in continuing to engage is what has already been started.
			Why we asked this question? This question determined the level of funds needed by the enterprises and cooperatives should they proceed

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			with their expansion plans. This could be further filtered by the type of commodity or by area, or by number of employees.
		Additional fund needed	The Team agreed to use the same ranges as in Table 12. The Team came up with the rough estimate of the expansion needs of the respondents by computing the lower value for each range by the number of respondents. LBP and the Harvest Team may initially look at the respondents who answered they needed more than Php 5 million to expand.
23		This table is a repeat of Table 22. We will update and submit a new file.	
24	Desired conditions to encourage loan/borrowing		<p>Why we asked this question? In Table 13, the survey found out that most of the enterprises and cooperatives used their own money or savings to start their agricultural production. Further, Table 14 also showed that enterprises and cooperatives would prefer to invest back their profit into their activity.</p> <p>Therefore, the Team asked the respondents should they proceed with their planned expansion and if their funds are not sufficient, would they consider taking out a loan? If they do, would conditions would encourage them to take out the loan. This could be a matter of</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			consideration for the HARVEST project to ensure good take-out.
		Low interest rate	One of the top answers was low interest rate. Considering the level of scale and the high risks involved in agricultural production, the respondents would be comfortable with loans that offer low interest (lower than commercial/prevaling rates).
		No collateral	Most of the respondents only have their land as their main asset/source of income. Thus, they would be reluctant to offer the farm as their collateral. There are lenders who require collateral and if the borrower fails to pay back the loan, ownership of the collateral (farm, house, car, etc.) will be transferred to the lender.
		Long-term payment	Crops have different gestation period. Permanent crops take longer to bear fruit and the waiting period to make profit will also be longer. Thus, respondents are more at ease with loans that have long-term payment period.
		Fewer requirements	Banks and some cooperatives require documents such as proofs of ownership/registration of land or business, feasibility study, farm plans and financial statements to support the loan application. Not all potential borrowers have these in their possession. The more time they need to secure documents, the longer is the process of waiting.
		Easy process	Considering that the respondents are located in countryside and the level of education may not be

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
25	Proposed expenditures of the expansion		equivalent as those in urban areas, they prefer application procedures that are easy and prompt.
		With grace period	Similar to long-term payment, potential buyers would prefer loans with grace period. This is important in agricultural production because it takes time for the plants to grow and for fruits to be harvested. Thus, the respondents would prefer that the payment of the principal amount and the interest be deferred within a reasonable period.
			Why we asked this question? The respondents were asked where they intend to spend the expansion fund. This would inform HARVEST what activity/purpose will likely have borrowers.
		Planting materials	Planting materials/seedlings came on top, as farmers and cooperatives now understand the importance of utilizing quality seedlings or clones to get good yield and health plants. They are now aware of the limitations traditional varieties or wildlings.
		Machinery and equipment for production and harvesting	This refers to the tractor and other mechanized equipment designed to improve farm efficiency.
		Transport-related	To help them in transporting their inputs and produce, there are enterprises and cooperatives who are considering of buying trucks. Owning one will ensure then reliable service.
		Farm maintenance	Some crops need regular maintenance (i.e. weeding and application of fertilizers and pesticides) that makes farm maintenance costly. Farmers and cooperatives

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			without extra labor will need to hire people to under the above activities.
		Building (e.g. warehouse, cages for livestock)	Farmers and cooperatives feel that they can improve their earnings if their products are properly protected. Thus, they plan to have their own warehouse/storage rooms. Those who raise livestock may also want to protect their animals from weather and poachers.
		Capital (procurement fund)	Some cooperatives who are into consolidation of products will require capital to procure from other farmers.
		Fertilizers and pesticides	Fertilizers and pesticides are important inputs for land that have been cultivated for long and for crops that are under threat by pests and diseases. In BASULTA, cocolisap bugs have infected coconut plantations, which farmers want to eradicate with proper pesticides.
		Land acquisition	Some farmers want to expand their farm area and are planning to acquire additional farm land.
		Farm rehabilitation	There were areas in Maguindanao that have been flooded/destroyed by Typhoon Vinta last December 2017. At least three (3) respondents want to rehabilitate their farms.
			Why we asked this question? This is to determine the type of ownership of the processing enterprises/activities.
		Processors	These are the enterprises and cooperatives whose main source of income/livelihood is related to processing agricultural products (food or non-food). They procure
26	Number of processors		

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
27	Number of enterprises by main activity		their raw agricultural products from farmers or cooperatives. They perform primary activities such as drying, milling, or cooking that physically transform products.
		Single proprietorship	This refers to a type of business owned by an individual, who has full control/authority over the business. The owner owns all the assets, as well as liabilities and losses.
		Partnership	This refers to a type of business owned by two or more persons. They contribute money to start the business, share the profit among themselves.
		Cooperative	This refers to an autonomous and duly-registered association of persons, with common bond of interest, who have voluntarily joined together to achieve their common goals/aspirations.
		Corporation	This refers to an entity, created or composed by at least 5 to 15 natural persons, to be called as incorporators.
			Why we asked this question? This is to differentiate the processors in terms of their “next” market.
		Processing of agricultural raw materials for industrial use	Processors of agricultural raw materials for industrial use include those who dry and chip cassava, strip abaca, and dry and chip cassava, and dry coconut for copra. These products will undergo further processing to be converted into food or non-food applications.
		Processing of agricultural raw materials for direct consumption	On the other hand, there are also processors who processed raw materials by doing simple drying,

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			roasting or cooking, such as coffee, rice and banana chips – which are directly consumed by end-users.
28	Average number of employees by scale		Why we asked this question? As stated in Table 1 explanation, enterprises can be classified based on the number of employees.
		Micro	Micro-scale enterprise has between 1 to 9 employees.
		Small	Small-scale enterprise has between 10 to 99 employees.
		Medium	Medium-scale enterprise has between 100 to 199 employees.
		Large	Large-scale enterprise has more than 200 employees.
29	Average number of members by sex		Why we asked this question? This was asked to determine the scale of the cooperatives that have ventured into agricultural processing (adding value to their products). The explanation on variables similar to Table 5.
30	Raw materials procurement (backward linkages), all processors-respondents		Why we asked this question? Processors get their raw materials from different sources. Since HARVEST will make us of the value chain approach in the identification of future borrowers, this would provide a picture on the extent of potential borrowers.
		Own farm – Raw materials procurement (backward linkages)	This refers to the processors having their own farm to produce the main raw materials needed for their processing activity. It can also mean cooperatives that source their raw materials from their own members.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		Informal contract growing	This refers to processors having an agreement with supplier (farmer or cooperative), without the benefit of a formal or legal document.
		Formal contract growing	This refers to an agreement between the farmer/cooperative legally binding to sell his/her/their produce to a processor/buyer at a specific price (and sometimes volume).
		Open market	Producers/suppliers of agricultural produce can sell to any buyers and vice-versa. This is favorable to the processors during peak harvest season, as they are not restricted from buying /dealing from anyone.
		Combination	This refers to a combination of the above options.
31	Location of key suppliers		Why we asked this question? If possible, processors would prefer their raw material suppliers in close proximity to their processing sites. In fact, most processors set-up their operation near production sites to reduce transport cost and have a reliable delivery system.
32	Type of major buyers		Explanation of the variables is similar to Table 7. Why we asked this question? This would inform HARVEST on the extent and the number of actors at the forward side of the value chain.
		Secondary processors – type of major buyer (forward linkage)	These are buyers of primarily-processed products for further processing. These are processors of rubber bales, oil, abaca hemp or cassava granules (as component to feeds).

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
33		Retail outlets	These are distribution centers where consumers may directly buy processed food products like roasted/ground coffee and fruit-based teas, fresh fruits and vegetables. Specifically, these outlets are small neighborhood stores, supermarket/groceries, restaurants, small eateries, and wet markets).
		Exporters	These are processors of agricultural products intended for foreign markets.
	Average annual production capacity in metric tons		Why we asked this question? To simplify the collection and analysis, the Team agreed to ask the annual production of the processors in terms of volume per year. The team then took the average of processed product per area/cluster.
		Abaca fiber	Usual processing activities include stripping and drying, which are mostly done manually. End uses of the fiber include ropes, fabrics, paper, handicrafts, and apparel.
		Water hyacinth, anahaw and nito	These are usually dried and woven, typically used in handicrafts.
		Banana	These are chipped and dried, which can be used for base for banana ketchup. It can also be chipped, cooked and sweetened, to be used in breakfast cereals and snacks.
		Cassava	In Lanao del Sur, a massive cassava starch factory accepts fresh cassava to be processed into starch.
		Cassava granules	This refers to cassava chipped, dried and granulated, which is a component of poultry feeds

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		Coffee powder	Coffee beans that are roasted and then grinded, sold in packs at local shops and coffee shops.
		Copra	This is dried coconut meat, processed into cooking oil.
		Golden yellow cassava	Same as above, typically processed as starch.
		Herbal products such as teas from turmeric-mangosteen, and ginger	these are grinded roots and meat and then dried, sold in packs or canned.
		Milled coffee	Same as ground coffee.
		Milled rice	This is rice separated from chaff.
		Nito and pawa	Woven leaves used in handicrafts
		Organic fertilizer vermicast	This is organic wastes broken down by earthworms and used as fertilizers.
		Rubber and rubber bale	End products are rubber cuplump, which is raw material for rubber tires. Rubber bale is the shape and size of rubber.
		Upland rice	Similar to milled rice, but of different variety (used less water).
34	Type of processing equipment		<p>Why we asked this question?</p> <p>The capacity of a processor depends primarily on the scale and efficiency of his/her/their processing equipment. Processors wanting to improve their capacity may consider upgrading their equipment, hence the need for funds.</p>
		Locally-fabricated processing equipment/facilities	These refer to processing equipment facilities that are designed and made in the Philippines. Having these equipment/facilities fabricated in the country make them easily available and somewhat cheaper in cost.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
		Imported processing equipment/facilities	These refer to processing equipment facilities that are bought from other countries. These are more expensive because of freight and import taxes. However, some people attest that imported processing equipment have better performance or precision.
		Combination	This refers to combination of imported and locally-fabricated processing equipment/facilities. Some processors may procure locally for relatively simple processing operation and procure imported for the more complicated/precise operation.
35	Initial capital and as of December 2017		Explanation is similar to Table 12.
36	Sources of initial and additional capital		Explanation is similar to Table 13.
37	Experience with Islamic Lending and with LBP services		Explanation is similar to Table 15.
38	Registration with government agencies		Explanation is similar to Table 16.
39	Citation/recognitions received		Explanation is similar to Table 17.
40	Factors with negative impact on current operations		Explanation is similar to Table 20.
41	Expansion plans		Explanation is similar to Table 21.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
42	Additional fund needed for future expansion		Explanation is similar to Table 22.
43	Type of service providers		Why we asked this question? Service providers are enterprises, cooperatives, corporations and individuals who provide services to farmers and others engaged in agricultural production. The provision of service may be an add-on to their other activities.
44	Service provider by main activity		Explanation is similar to Table 26 in terms of ownership. Why we asked this question? Service providers extend services to enterprises and cooperatives, allowing the latter to operate or deliver intended products. Some of the service providers offer a combination of services.
		Cold Chain	This refers to individuals and companies that operate ice plants and refrigerated vans (which are needed for frozen marine products and processed marine products).
		Financial services	These refer to individuals and companies that extend micro-finance and micro-insurance products. Micro-finance services can cover for production capital, home improvement, education, purchase of vehicles, and even hospitalization. Micro-insurance covers crop, weather, life and non-life.
		Business development services provider	These refer to individuals and companies that provide non-financial services such as technical/extension

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			advice, technology, marketing, and management). They provide guidance to address specific gap within an enterprise or cooperative.
		Input suppliers	These refer to individuals and companies that are selling seedlings/plantings materials, fertilizers and pesticides, feeds, and farm implements and materials.
		Post-harvest services	These refer to individuals and companies that are offering milling and processing services.
		Retailers/Traders	These refer to individuals and companies that buy the products of the farmers and cooperatives and sell these without introducing any physical or chemical changes in the products. They only temporarily store products until the next buyers come.
45	Scale of enterprise by number of employees		Explanation is similar to Table 4.
46	Scale of cooperative by number of members		Explanation is similar to Table 4.
47	Estimated average number of clients serviced last year (2017)		<p>Why we asked this question?</p> <p>The team wanted to determine the scale of the operation of the service provider. One proxy indicator is the estimated number of clients served last year (2017). We did not ask the frequency of the visit of the customers, which would complicate the response.</p>
		Less than 100	This refers to having less than 100 (unique) individuals/clients served in 2017.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
48	Services offered, final services	Between 101 to 500	This refers to having served between 101 to 500 (unique) individuals/client in 2017.
		Between 501 to 1,000	This refers to having served between 501 to 1,000 (unique) individuals/client in 2017.
		More than 1,000	This refers to having served more than 1,000 (unique) individuals/client in 2017.
			Why we asked this question? This is related to Table 44, which refers to the several activities offered by the service providers. For this table, we refer to the “final services” offered.
49		Sale of production inputs	These refer to input suppliers.
		Sale of primary/raw agricultural products (trading)	These refer to traders/retailers.
		Transport services	These refer to individuals, companies or cooperatives who rent out their trucks, jeeps, and other mode of conveyances to carry goods from farms to markets, or inputs from retailers to farms.
		Storage/warehouse providers	These refer to traders/retailers.
		Technical, marketing, financial or management advice	These refer to business development service providers.
		Provision of capital/lending	These refer to micro-finance institutions.
			Explanation is similar to Table 12.
50	Sources of initial capital and as of December 2017		Explanation is similar to Table 13.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
51	Experience with Islamic Lending and LBP		Explanation is similar to Table 15.
52	Registration with government agencies		Explanation is similar to Table 16.
53	Factors with negative impact on current operation		Explanation is similar to Table 20.
54	Expansion plans		Explanation is similar to Table 21.
	Entirely new or same activity		
55	Additional fund needed		Explanation is similar to Table 22.
56	Micro-financing institutions		Explanation is similar to Table 1.
57	Estimated clients and amount of loan disbursed		<p>Why we asked this question? This would indicate capacity of the MFI/lenders working the specific area – judging from the clients and portfolio. In addition, this would provide a rough estimate on the amount of loan usually applied by and granted to borrowers.</p>
		Estimated number of clients served	This refers to the number of clients who approached the MFI/lender in a year. However, the survey did not differentiate if these borrowers had taken out loan more than once in a year.

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
58	Trend of clients served	Estimated amount of loan disbursed	<p>This refers to the total loan fund released by the MFI/lenders in a specific province/cluster.</p> <p>Why we asked this question? In general, this would indicate the performance of the MFI/lender. An increasing trend could mean several things, such as: spreading awareness on the availability of financial services, good repayment performance of the borrowers, favorable response to the services of the MFI/lender, increasing opportunities that borrowers want to take advantage of, etc.</p> <p>Decreasing would mean the opposite of the reasons mentioned above, plus other negative events in the environment (i.e. conflict/threats).</p>
59	Prevalence of Islamic Lending in areas of operation	Increasing	This refers to the increasing number of clients who took out loan from the MFI/lender.
		Decreasing	This refers to the decreasing number of clients who took out loan from the MFI/lender.
		Same	Nothing has change.
			<p>Why we asked this question? This would show the existence of HARVEST “competitors” in terms of offering financial services.</p>
60	MFI expansion plans	Yes	
		No	
			<p>Why we asked this question? This would indicate the confidence/interest of the MFI/lenders to continue offering services in their</p>

Table Number (based on Draft Report version)	Table Title	Variable	Explanation
			respective communities/location. In addition, they are “competitors” of HARVEST.
		Yes	
		No	
		Not aware	

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Final Report for the

TRAINING NEEDS ASSESSMENT

**Under the Project for Capacity Building for Financial
Access in Agribusiness**

Technical Assistant Grant for HARVEST

30 July 2018

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Chapter 1. INTRODUCTION

A. BACKGROUND

Through the years and various Administrations, the efforts to finally end the insurgency of the Moro Islamic Liberation Front produced a document called the Framework Agreement for the Bangsamoro (FAB). Signed on 15 October 2012, the FAB provided for the parameters for the conduct of peace negotiations between the Government of the Republic of the Philippines (GRP) and the MILF towards the establishment of a new political entity to be known as Bangsamoro.

In 27 March 2014, the Government of the Republic of the Philippines (GOP) and the Moro Islamic Liberation Front (MILF) signed the Comprehensive Agreement on the Bangsamoro (CAB). The CAB is the final Peace agreement between the two parties and mandates the establishment of the Bangsamoro Autonomous Government. The government reckoned that achieving peace should come with economic growth resulting from increased economic activities in the Bangsamoro region (or the Autonomous Region of Muslim Mindanao) and leading to development and improved quality of life for the people therein.

Economic growth in the region, in particular, should translate to the generation of sufficient employment and livelihood opportunities in the localities. For these opportunities to be optimized and sustained, it is urgent to set up human resource development, capacity building, and financing programs that will especially benefit the entrepreneurs, the ex-combatants and their families, and the rest of the rural poor in the Bangsamoro region.

For this very purpose, the Japan International Cooperation Agency (JICA) decided to supply a financial facility to serve private enterprises and agriculture cooperatives located in the Autonomous Region of Muslim Mindanao (ARMM) and the surrounding areas through a two-step loan (TSL) under Japanese Official Development Assistance (ODA) Loan Project called “Harnessing Agribusiness Opportunities through Robust and Vibrant Entrepreneurship Supportive of Peaceful Transformation (HARVEST). The Land Bank of the Philippines (LBP) was designated as the intermediary for the said HARVEST Loan Project. LBP, in turn, will utilize the loan to provide sub-loans for the intended beneficiaries of the project.

The Autonomous Region of Muslim Mindanao (ARMM) is situated in the south-west portion of Mindanao Island. Based on year 2012 statistics, the poverty incidence in the ARMM is 46.9% as compared with the national average of 22.3%. The region’s having the highest poverty incidence among all regions can be attributed to its being affected by over 40 years-long conflict. Population of the region is about 3.7 million which shares 3.5% of the national population, while share of the region in GDP shares only 1%, furthermore the GDP growth remains the lowest among the Philippines.

ARMM, on the other hand, is recognized for its strategic advantage in the field of agriculture (i.e., production of rice, vegetables and fruits), thanks to the rich soil in the area and its location out of the typhoon pathway. However, any development towards optimizing such advantage has been stalled because of the years-long conflict. The

Philippine Government, under the current administration of President Rodrigo R. Duterte, has set to work for the restoration of peace. The availability and accessibility of financing services for the micro-, small and medium enterprises as well as the agricultural cooperatives in the area are among the key factors that will create employment and attract investment by private enterprises. JICA, in partnership with the Land Bank of the Philippines, undertakes to address this lack of suitable financing services in the area through the HARVEST Project.

JICA has since provided for the “Project for Capacity Building for Financial Access in Agribusiness (Technical Assistance Grant for HARVEST)” to facilitate the eventual smooth implementation of HARVEST. This project covers two phases – Phase 1 is for one year (2018) and Phase 2 will be for 3-4 years.

The HARVEST Project aims to accelerate economic activities in the ARMM and its surrounding area thereby generating employment, increasing income opportunities and contributing to sustained peace therein. This can be achieved through the availability and accessibility of loans with terms that are suited to the cash flow cycles of the stakeholders of prioritized value chains, which include palm oil, rubber, coconut, cacao, coffee, banana, abaca, seaweeds and livestock.

B. Objective of the Training Needs Assessment

As part of the HARVEST Project, the “Technical Assistance Grant for HARVEST” specifically aims to facilitate sub-loans (development, approval, and disbursement of sub-loans) by providing the necessary capacity building to improve the processing of the sub-loans and all related activities (such as marketing, credit assessment, disbursement, and monitoring including environmental and social consideration).

The project also aims at developing a new loan scheme (Corporative) and strengthening the financial literacy of micro-, small and medium enterprises and the agricultural cooperatives of the region.

Among the necessary tools for the successful implementation of the HARVEST Project would be trainings for SMEs in agribusiness and agriculture cooperatives in ARMM and its surrounding area. In order to design such training modules, HARVEST Project Team would like to implement Training Needs Assessment for Agribusiness under HARVEST (the Study).

C. Geographic Areas Covered

The Study is intended to cover the main conflict-affected areas of Mindanao, particularly the Autonomous Region in Muslim Mindanao (ARMM), and their immediate environs.

The component units of the Autonomous region of Muslim Mindanao (ARMM) are: the Province of Lanao del Sur, Province of Maguindanao, Province of Basilan, Province of Sulu, Province of Tawi-Tawi.

Also covered are other Conflict-Affected Area, such as Cotabato City, Iligan City/Lanao del Norte, Sultan Kudarat, General Santos City, Zamboanga City, Davao City and Cagayan de Oro City.

D. Sources/Providers of Information

In the Study, there are 2 groups to be surveyed; one is buyers/traders and local government organizations (LGOs), and the other (main target) is agricultural cooperatives/SMEs.

The Consultant coordinated and consulted with the HARVEST Project Team about agricultural cooperatives and SMEs to be surveyed. Agricultural cooperatives and SMEs selected may include good and poor entities, and entities related to JICA projects.

While the study was ongoing, the HARVEST Project Team also advised the Consultant to consider cooperatives that had prior loan experience with Land Bank as respondent for the survey.

The target area is wide as mentioned above, but as there are not so many entities to cover, the Consultant shall propose an efficient way to conduct survey and to select entities.

E. Study Implementation

The Consultant was required to obtain information pertaining to Cooperatives and Small and Medium Enterprises (SMEs) through two (2) methods: conduct of Focus Group Discussions (FGDs) with Local Government Organizations/Units and Traders/Buyers; and through Survey of Cooperatives and Small and Medium Enterprises (SMEs).

Two (2) teams were formed to cover the Mainland Provinces (Maguindanao and Lanao del Sur) of the Autonomous Region in Muslim Mindanao (ARMM) and adjoining areas and the Island Provinces of Basilan, Sulu, and Tawi Tawi plus the Zamboanga Peninsula that is their natural trading partner.

The teams were provided training to familiarize them with the requirements of the Study and to ensure effective and efficient implementation. An important part of the orientation for the FGD/Surveys teams was on security especially when covering areas where security can be critical such as Lanao del Sur (that was affected last year with the attack of terrorist groups associated with the ISIS and continue to be volatile) and the Island Provinces of Sulu and Basilan (where terrorist attacks and kidnappings are common occurrences).

1. Implementing the FGDs

FGDs with Local Government Units

It was unfortunate that the implementation of the Study coincided with the observance of the fasting period during the month of Ramadhan that began in the middle of May and ended in the middle of June 2018. Most of the local government units (LGUs) that were visited declined invitation to attend FGDs proposed to be done in areas outside their jurisdiction and/or said that they will only be available after the month of fasting.

There are also officials of local government units that have security concerns or are not in good terms with officials of other LGUs and insisted that FGDs instead be conducted within their locality.

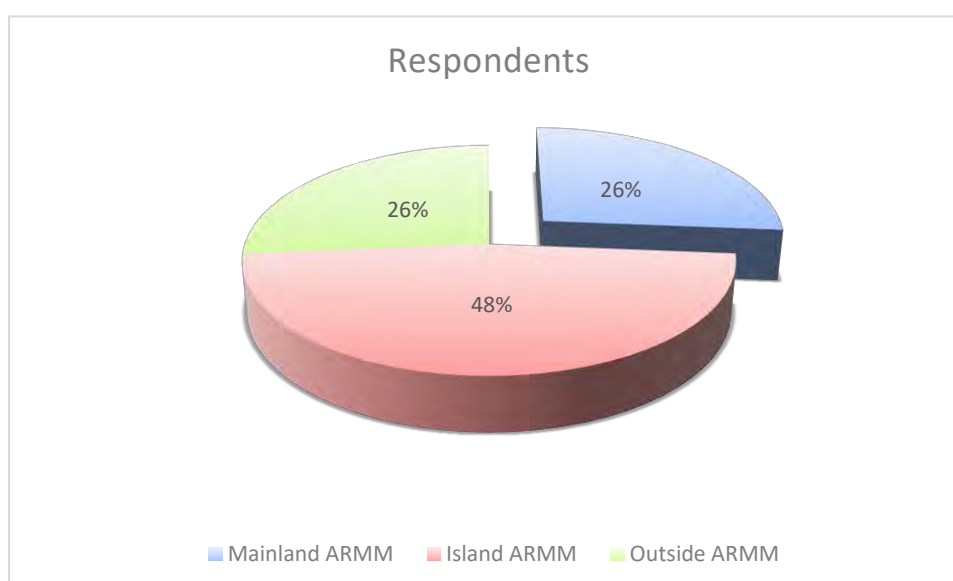
Instead of having several local government units sit down for the discussions, in most instances the Teams visited individual localities though this was time-consuming and more expensive to undertake. There were also LGUs where only one or two officials were available to share their experiences with Cooperatives and SMEs.

The following tables show the FGDs/discussion sessions with local government officials in the Mainland Provinces of ARMM (and adjacent areas) and those done in the Island Provinces of ARMM (and the Zamboanga Peninsula).

There were nineteen (19) Focus Group Discussions held with Local Government Units (LGUs) from Mainland ARMM, Island Provinces of ARMM, and non-ARMM areas. While there were more FGDs in the Island Provinces, there were more individual participants in the FGDs conducted in Mainland ARMM.

The chart below breaks down the distribution of the FGDs of the said three groupings:

Chart 1
Distribution of LGUs covered by FGDs



For the provinces of Maguindanao, Lanao del sur, and the adjacent non-ARMM areas, a total of ten (10) Focus Groups Discussions (or dialogue) with local government units were conducted with at least forty-one (41) officials and key personnel in attendance.

Table 1.a
FGDs in Mainland Provinces and Adjacent Non-ARMM LGUs

Local Government Unit	No. of Participants	Remarks
Parang, Maguindanao Province (ARMM)	Nine (9)	Attended by the Mayor, Municipal Administrator, Local Enterprise and Investment Promotion Officer, and two (2) personnel from the Department of Agriculture
Sultan Kudarat, Maguindanao	Five (5)	Attended by the Municipal Mayor, MPDC, LEIPO, and the Municipal Agricultural Officer from DA
Upi, Maguindanao	Six (6)	Representatives led by the Head of the Business Development Center
Balabagan, Lanao del Sur (ARMM)	Three (3)	Attended by the Municipal Mayor, Municipal Administrator, and Executive Secretary
Calanogas, Lanao del Sur	One (1)	Represented by MPDC
Pigcawayan, North Cotabato	Three (3)	Attended by Municipal Administrator and Municipal Planning and Development Coordinator
Cotabato City	Six (6)	Attended by City Administrator, CPDC, and other personnel
Kidapawan City	Two (2)	Cooperative Development Officer and Staff
Isulan	Two (2)	MPDC and personnel from Agricultural Office
Esperanza	Four (4)	MPDC and personnel from Agricultural Office
Total Participants	Ten (10) LGUs with Forty-One (41) Individual Participants	

In the ARMM island provinces of Basilan, Sulu, and Tawi-Tawi, a total of seven (8) FGDs were conducted involving over thirty-one (31) officials and key personnel of provinces and municipalities.

The FGD include one that was conducted with officials of Zamboanga City who oversee investment promotion and providing services to cooperatives that are organized and operating in the said city, the major trading partner of the island provinces.

Zamboanga City plays a very vital role in the economies of the island provinces of ARMM. The city is the major source of their supplies and materials for agricultural, commercial, and household requirements.

It is also the main market (final or intermediate) for the agricultural and aquaculture produce of the island provinces, principally coffee, rubber, abaca, seaweeds, coconut, and marine fishery products

Table 1.b:
FGDs in Island Provinces and Adjacent Non-ARMM LGUs

Local Government Unit	No. of Participants	Remarks
Bongao, Tawi Province (ARMM)	Fourteen (14)	Attended by the Municipal Planning and Development Coordinator and 5 other personnel from other departments and other line agencies of ARMM
Simunul, Tawi Tawil	One (1)	With the MPDC of Simunul
Province of Tawi Tawi	Six (6)	Attended by Provincial representatives of line agencies such as DTI, DA, and Bureau of Fisheries and Aquatic Resources
Sulu (ARMM)	Two (2)	With the MAO of Maimbung and DA Personnel handling the Industry Clustering Projects in the Province
Patikul, Sulu	One (1)	MPDC
Lamitan, Basilan (ARMM)	Three (3)	Attended by the Municipal Business Licensing Officer and two other LGU personnel attending to business licensing and registration
Maluso, Basilan (ARMM)	Two (2)	Attended by the Municipal Administrator and Municipal Planning and Development Coordinator
Basilan Provincial Government	Two (2)	Attended by Provincial Planning and Development Office personnel
Zamboanga City	Two (2)	MPDC and personnel from LEIPO
Total Number of Participants	9 LGUs with 33 individual participants	

FGDs with Line Agencies and Other Government Institutions

As it was known to the Consultant that most LGUs have limited interaction with cooperatives and SMEs, it was decided that FGDs be also conducted with agencies and other institutions that interact with and/or very knowledgeable with the situation of cooperatives and SMEs, as well as, with services provided to them and their experiences with lending institutions.

In addition to the local government units, the Consultant also engaged line agencies of the ARMM, one (1) agency from Region 12, and the Land Bank of the Philippines – Cotabato City in FGDs. There were twenty-eight (28) individual participants during the five (5) FGDs with these institutions.

One of the FGDs was with the members of the coconut and palm oil industry cluster Technical Working Group of Maguindanao Province. Attendees included the Regional Manager of the Philippine Coconut Authority (ARMM), Department of Environment and Natural Resources (DENR), DTI-Maguindanao and DTI-ARMM, and RBOI.

The FGD with different lines agencies and other government institutions somehow provided the Consultant with a wider view of the prevailing situation of Cooperatives

and SMEs in different areas of the ARMM and adjoining areas since these agencies frequently visit localities and deal with different business firms.

Table 2:
FGDs with Line Agencies and Financial Institutions

Agencies/Offices/Institution	No. of Participants	Remarks
Regional Board of Investment (RBOI-ARMM)	Five (5)	Attended by the Chairman of the Board of Investment
Department of Trade and Industry (DTI-ARMM)	Seven (7)	Attended by the Regional Secretary
Land Bank of the Philippines, Cotabato City	Two (2)	Head of the Lending Center at the Branch and staff
Department of Agrarian Reform	Two (2)	Attended by Supervising Agrarian Reform Program Officer and staff
Coconut and Palm Oil Cluster of Maguindanao Province	Twelve (12)	Attendees include the Regional Manager of PCA – ARMM, representatives from DENR, DTI, RBOI, and private sector
Total Number of Participants	Twenty- Eight (28) Individuals in 5 Sessions	

FGDs with Traders/Buyers

For the FGDs with Traders/Buyers, most of the target participants also declined to attend a meeting where there are other business firms present. The common reasons cited were: personal security (some of the Traders/Buyers or their families were victims of kidnapping, extortion, and other crimes), fear of other people knowing about their financial resources, and reservation about competitors knowing about their trade secrets or business contacts (e.g. suppliers, source of funds).

Only a limited number of FGDs with groups of Traders/Buyers in group setting were conducted. Interactions on the items that the Consultant would like them to answer were done in the premises of the Traders/Buyers.

While conducting discussions with the Traders/Buyers, it was gathered that a good number of them can also be considered as SMEs and that they are also to avail of the HARVEST loan facility from Land Bank. After learning that the Land Bank will be rolling out a new lending facility, Traders/Buyers requested that they should also be considered as SMEs, interested to avail of the HARVEST funds as they also have plans to expand their enterprises. Their expansion plans include: engaging in the trade of additional products, increasing their areas of coverage, and going into processing of products that they buy and sell (e.g. roasting coffee instead of just trading beans).

2. Undertaking the Surveys with Cooperatives and Small and Mediums Enterprises

The conduct of the surveys or face-to-face interviews with cooperatives and small and medium enterprises (SMEs) commenced after significant number of FGDs with local government units and other government agencies were concluded.

In the coverage of cooperatives and SMEs, the Consultant considered the parameters provided in the Terms of Reference (TOR), as well as, subsequent guidance from the JICA Study Team to consider those that have interactions with the agencies of ARMM, as well as, those that have previously availed of loan facilities from the Land Bank..

In certain areas, the conduct of surveys with cooperatives and SMEs were made easier as LGUs and/or lines agencies facilitated their identification and invitation (e.g. in the case of the municipality of Pigcawayan, North Cotabato) or the Survey Teams were allowed to attend activities of line agencies (e.g. the Intellectual Property seminar of DTI-ARMM) where some cooperatives and SMEs were in attendance. The downside of such arrangements was the wish of some business organizations to be interviewed even if they are not the target of the Teams.

There was a total of thirty-six (36) Traders/Buyers that took part in Focus Group Discussions. A good distribution of the respondents from three general areas covered by the TNA study. The following chart shows the geographic distribution of the Traders/Buyers covered by the Consultant.

3. Interview/Consultation with Key Informants

Since some of the information provided by LGUs and SMEs pertaining to cooperatives are not very definitive as most LGUs have limited interaction with these enterprises and Traders/Buyers are reluctant to give details of their dealing with suppliers, the Consultants decided to conduct interviews and/or consultations with known personalities that have extensive knowledge and relations with business enterprises, including cooperatives and SMEs. The people consulted included the head of the Bangsamoro Development Agency, consultants to foreign-funded enterprise development projects in Mindanao, social entrepreneurs that purchase product from farmers groups for selling in the Philippines and/or foreign markets, personnel from various economic-related agencies, and people from the financial institutions.

These individuals provided deeper insight about the cooperatives and SMEs, especially those operating in ARMM. Valuable information from the formation of these cooperatives and other group enterprises, their knowledge and skill in the various aspects of doing business (from production, processing, to marketing), and their performance in managing (accessing, handling and paying back) credit and other forms of financial facility.

An important insight shared by the experts and knowledgeable is that there are significant differences in the nature of agricultural/aquaculture products, level of technologies, market conditions, among other conditions in the different industry sectors, including the priority industries.

Chapter 2. Situation of Cooperatives and Small and Medium Enterprises (SMEs)

The Consultant covered a wide range of local government units (LGUs), traders/buyers, cooperatives, and SMEs to come up with a good sense of the situation of these business organizations.

It was ensured that there will be diversity to obtain a balanced perspective, thus, representation based on geographic locations, industry, and level of development and performance was considered.

A. Profile of Cooperatives and SMEs

The cooperatives and SMEs covered came mostly from the priority industries of the AICCEP: abaca, banana, coconut, coffee, rubber, and seaweeds. The following table shows the number of cooperatives and SMEs from each of the major industrial sectors.

A total of eighty (80) firms were covered by the survey, 60 cooperatives and eighteen (20) SMEs. All the priority sectors were represented with the most number of respondents from the Coconut (24 firms), Coffee (16), and Abaca (16) industries.

The total number on the table below would exceed the total number of cooperatives and SMEs covered since there are firms that are engaged in the production of more than one product. For example, some cooperatives

Table No. 3.
Profile of Cooperatives and SMEs, By Industry Sector

Industry Sector	No. of Firms in Each Sector		
	Cooperatives	SMEs	Total
Abaca	16	1	15
Cassava	3	1	4
Banana	6	3	9
Coffee	11	2	13
Coconut	17	6	23
Palm Oil	2	3	5
Rubber	7	1	8
Seaweeds	3	1	4
Fisheries/Aquaculture	3		3
Livestock	7	5	12
Vegetables	5		5
Fruit Trees	9	2	11
Corn	13	1	14
Rice	21	1	22
Others	24	2	26
Totals			

In terms of years of existence, the respondent cooperatives and SMEs were well-distributed. The number of young (business firms existing for less than 5 years) and median-aged firms (firms that have existed for between 5 to 10 years) make up roughly 60% of total respondents. There were 34 firms that have existed for more than 10 years or 40% of the total.

Table No. 4
Profile of Cooperatives and SMEs, By Years of Existence

Years of Operation	No. of Firms in Each Sector		
	Cooperatives	SMEs	Total
Less than 5 years	21	6	26
5 years to less than 10 years	18	5	23
More than 10 years	26	8	34
Totals	65	19	83

In terms of size, measured by number of members at their founding to the present, the difference is very significant. Some claim that there were only 10 members at the time that they started operating while supposedly started with 375 members. There are still very small cooperatives, in terms of membership, as the smallest cooperative have only 15 members now while the largest claim to have about 1,000 members.

Cooperatives are supposed to have a minimum of fifteen (15) members, so the respondent claiming having ten members at founding could have reckoned from the time that they have not yet gained legal recognition from the Cooperative Development Authority.

Table No. 5.
Profile of Cooperatives, No. of Members

Range	No. of Members	
	At Beginning/Founding	At Present/Current
Low	10	15
High	375	1,000

Out of the total number of firms that provided a response to the question of whether they intend to avail of a loan or not, only 3 answered in the negative (no intention to avail of a loan) while an overwhelming majority (69 firms, consisting of 51 cooperatives and 18 SMEs) intends to take out a loan.

As stated in the previous chapter of this Report, there were several Traders/Buyers who took part in Focus Group Discussions who expressed their intention to be considered as SMEs since they also intend to apply for the JICA-funded HARVEST loan facility being implemented by the Land Bank of the Philippines. They intend to use the money to diversify their business activities, as well as, increase variety and

volume of crops and other commodities being currently traded. Some disclosed that they also want to explore supplying to other markets (e.g. Manila) instead of their traditional markets (e.g. adjacent cities in Mindanao only).

Table No. 6
Intention of Cooperatives and SMEs to Avail of Loans

Intent to Avail of Loan/s	No. of Firms in Each Sector		
	Cooperatives	SMEs	Total
No Intention	6		6
Intends to Avail of Loan/s	44	19	63
No Response	15		15
Totals	65	19	84

According to some of the cooperatives and SMEs covered by the Survey, they had previous experience of accessing funds from government and non-government institutions. There were others who tried to secure loans but complained that lending institutions are make it hard for them to secure funding for their business projects.

On the part of those who were able to access funds, their experience handling funds, especially loans, vary. There are at least two (2) cooperatives with existing loan with Land Bank of the Philippines are in the Mainland Provinces.

One of the cooperatives based in Lanao del Sur (particularly in the municipality of Malabang) is said to be a good-paying borrower. It is affiliated with a medium to large agri-processing firm that has operated for decades in Lanao del Sur.

A multi-purpose cooperative (but mainly engaged in aquaculture production and processing had been a regular client of the LBP for more than a decade now and still repaying a loan contracted around year 2006. This cooperative has struggled in their loan repayment as they, admittedly, availed of a loan amount way above their requirement which led to their reckless loaning to members, many of who, failing to repay their obligation. Nevertheless, the cooperative continued to repay its obligation with the Land Bank and the remaining balance is not just around P200,000 from the original loan proceeds of P1.5 million.

B. Services Provided to Cooperatives and SMEs

The provision of services to cooperatives and SMEs vary across local government units (LGUs).

The Local Government Code identified the departments and offices that each level and classification of local government units should establish. There are mandatory offices and suggested ones. These departments and offices are responsible for providing various services to the constituents such as infrastructure development, social services (health care, education, and the like), security and safety, and economic and enterprise development. Some offices, such as the Provincial/Municipal Planning and Development Office, are not limited to providing a singular type but are involved in cross-cutting functions (infrastructure development, economic development, among others).

Departments and offices that directly or indirectly promote, development, or regulate business entities located or doing business within their territorial jurisdictions include: Provincial/Municipal Planning and Development Office, Provincial/Municipal Treasurer's Office, and the Business Permit and Licensing Office (often under the Office of the Treasurer). The functions of these department or offices can be divided into two: regulatory or promotional. Regulatory functions are those that provide legitimacy to the operation of business firms or allow them to carry on activities (such as selling certain types of goods or services). Promotional (or development) functions are those that facilitate the creation of more firms, enhancement of their organization and management capabilities, or to expand production or sales.

In larger provinces and cities, as well as, wealthier municipalities, offices that replicate the functions of the Department of Agriculture, Department of Trade and Industry, Board of Investment, and similar national agencies are created. But for poorer provinces and municipalities, especially those in rural or remote locations, only the Municipal Agriculture Office is present (with personnel coming from the DA National Office or DAF-ARMM).

In the year 2010, the Department of the Interior and Local Government (DILG) issued Memorandum Order No. 2010-113 that encouraged the designation of Local Economic Development and Investment Promotion Officer whose tasks include: facilitation of the preparation, coordination, and execution of the local economic and investment policies, programs, and projects, of the LGU; promotion of the LGU as an investment destination; and coordination with the private sector in investment promotion campaigns.

Subsequent issuances of the DILG encouraged the creation of the Local Economic Development and Investment Promotion (LEDIP) Team in all LGUs to serve as a policy and advisory group. Memorandum Circulars also clarified that the LEIPO could just be an Officer or an Office with several personnel.

Under the **Go Negosyo Act**, Negosyo Centers (Business Centers) are to be established through the auspices of the Micro, Small, and Medium Enterprises Council (SMED Council), a body composed of the major national economic agencies, in local government units. The Negosyo Centers will be responsible for promoting "ease of doing business and facilitating access to services for MSMEs within its jurisdiction," to include: Business Registration Assistance, Business Advisory Services, Business Information and Advocacy, and Monitoring and Evaluation.

The Consultants asked the different LGUs that participated in FGDs on what departments/offices are there to provide services to cooperatives and cooperatives. The following table shows the departments or offices existing in the various local government units that provide direct assistance to the cooperatives and SMEs operating in their respective jurisdictions.

As can be seen, the offices are just those that are mandated by the Local Government Code or by other issuances of the Department of the Interior and Local Government

From the table below, only one (1) LGU in ARMM (out of the 12 covered) have established a special department or office to provide assistance to cooperatives and SMES, aside from those required by the Local Government Code. This LGU is the municipality of Upi where the Business Resource Center (BRC) had been established purposely to provide assistance to agri-based enterprises and other micro and small entrepreneurs.

In contrast, all the LGUs from outside ARMM have special departments/offices and/or programs to assist business firms. The four LGUs covered (Cotabato City, Kidapawan City, Zamboanga City, and the municipality of Pigcwayan in North Cotabato) all have offices or at least a full-time officer tending to the concerns and needs of cooperatives in their jurisdictions.

This situation could be attributed most likely to the limited financial capacity of the local government units, especially in ARMM. There are municipalities in the ARMM provinces that are not entitled to the regular Internal Revenue Allotment (IRA) being provided by the National Government. These municipalities get their funds from the ARMM Government, the Provinces where they belong, or the municipality/ies from which they were created. The level of annual funds available can be unpredictable for these local government units.

Table No. 7
Departments directly providing support and assistance to Cooperatives and SMEs
(Mainland, Island Provinces, and Non-ARMM Areas)

Offices/Department	Mag/Lanao	Island Provinces	Non-ARMM	Aggregate
Planning and Development Office	5	9	5	19
Local Economic and Investment Promotion Office	5	9	5	19
Treasury	5	9	5	19
Municipal Agriculture Office	5	9	5	19
Business Permit and Licensing Office	5	9	5	19
Negosyo Centers	2	3	3	8
Other Business Promotion and Development Offices	1	0	4	5

Aside from the regulatory services that local government units provide to SMEs (including Cooperatives), there are also some LGUs that extend promotional and developmental assistances to the business sector.

We have classified these services or assistances into Material and Non-Material. Material assistances would include the provision of financial assistance (in the form of loan or grant) or the provision of Production and other inputs in the form of planting materials, machinery, equipment, and the like.

The local government units with departments of offices that are distinct to the basic offices mandated by the Local Government Code provide limited promotion and development services. On the other hand, those with special offices and are financially more endowed are able to give more.

The Business Resource Center of Upi encourages and supports the cultivation of certain crops (providing seedlings and technical support) and the production of products such as handicrafts). Some LGUs provided some equipment to micro-enterprises and small enterprises (this is true in the case of Parang, Upi, and Sultan Kudarat municipalities). Parang is also contemplating to provide small loans to micro-enterprises and food carts.

Cotabato City has the more advanced range of services and assistance to micro, small, and medium enterprises (including cooperatives). It has the usual departments plus a Trade and Investment Office and a Cooperative Development Office. Agriculture-based and aquaculture-based enterprises in Cotabato City benefit from projects such as dispersal of inputs (seedlings, fingerlings and crablets, equipment, among others). In previous years, the City Government also provided loans to cooperatives and continuously facilitate the provision of training to cooperatives and SMEs in cooperation with line agencies and private sector service providers.

Some assistances come from the national government (such as the PAMANA project that is being implemented as part of the peace initiatives of the government) are sometimes done with the participation of the local government units (as mentioned during the FGD in Parang and Sultan Kudarat.

All the municipalities where FGD had been undertaken disclosed that they have a Local Enterprise and Investment Promotion Officer (LEIPO) who is supposed to help local enterprises, however, in most LGUs the LEIPOs are doing their functions only in additional to other responsibilities.

The following provides a summary of the services that local government units provide to micro, small, and medium enterprises (including cooperatives) in their respective jurisdictions:

Table No. 8
Services and Support Extended by LGUs to Cooperatives and SMEs

Nature	Response		
	Yes	No	No Response
A. Material/Financial			
>Infusion of Capital	8	9	2
>Provision of Cash/Non-Cash Loans	3	9	7
>Production Inputs (Seedlings, Machinery, Raw Materials, and the like)	14	5	0
B. Non-Material			
>Training	14	4	1
>Marketing/Market Linkage	12	5	2
>Fund-Sourcing/Access to Financing	7	10	2
>Farm/Production Technology	12	5	2

Though some of the local government units claim providing both material and non-material services and support to cooperatives and small and medium enterprises operating in their localities, some of these are not funded by the LGUs themselves.

Some of these assistances are provided or funded by the national government, development institutions (including JICA), or regional line agencies.

C. Perceived Weaknesses of Cooperatives and SMEs

1. Perspective of Local Government Units

The following table shows the perception of the weaknesses of Cooperatives as viewed by LGUs. As admitted by most LGUs, they have low interaction with Cooperatives as some LGUs do not have offices and personnel that are tasked with promoting and ensuring development of cooperatives.

As can be concluded from the data presented, the most common problem areas of cooperatives are on Financial Management and Marketing, followed by Production and Processing.

Under the aspect of Marketing, one item stands out for being identified as the most common problem or weakness of cooperatives and SMEs: having a Regular and Stable Market.

The story of cooperatives, associations, and even individual farmers being persuaded to plant crops (or raise poultry and small animals) and having trouble selling their products or experiencing business losses after harvest due to absence of buyers, failing to meet specifications (size, quantity, or quality), or drastic fall in buying price of traders are repeated too often.

Table No. 8
LGU Perspective of Problems/Weaknesses Noticed with the Cooperatives
(Mainland Provinces, Island Provinces, and Non-ARMM Areas)

Nature/Aspect	Responses		
	Yes	No	No Response
Production			
>Adequacy of Inputs	7	5	5
>Appropriate Technology	9	6	4
>Productivity	6	9	4
>Quality of Product	7	7	5
Processing			
>Adequacy of Inputs	9	6	4
>Appropriate Technology	10	4	5
>Productivity	8	4	7
>Quality of Product	9	3	7
Marketing			
>Post-Production Facilities	9	2	8
>Stable/Regular Market	12	3	4
>Organized Marketing	9	5	5
>Transport for Marketing	7	8	3
Business Management			
>Clear Management Structure	10	3	6
>Competency of Managers	8	3	7
>Democratic Management/Members' Participation	5	5	9
Financial Management/Literacy			
>Competency in Financial Management	10	3	6
>Books for Financial Transactions	9	4	6
>Proper Recording of Transactions	10	3	6
>Capacity to Deal with Financial Institutions	9	5	5

Based on the responses of the participants of the FGDs, those in the local government units are not too familiar with the situation of SMEs as validated by the high number of “No Response.”

For those who provided categorical answers on the perceived problems of SMES, the prevailing weaknesses are associated with the aspects of Marketing and Financing Management. The participants in the FGDs are least familiar with the situation of the SMEs in the aspect of Processing given the highest “non-response.”

The aspect that was viewed by the FGD participants as least problematic is that of production.

Table No. 9
Perspective of LGUs: Problems/Weaknesses
Noticed with the SMEs

Nature/Aspect	Response		
	Yes	No	No Response
Production			
>Adequacy of Inputs	2	5	12
>Appropriate Technology	2	3	14
>Productivity	2	5	12
>Quality of Product	4	3	12
Processing			
>Adequacy of Inputs	4	3	12
>Appropriate Technology	6	2	11
>Productivity	4	3	12
>Quality of Product	5	2	12
Marketing			
>Post-Production Facilities	9		10
>Stable/Regular Market	7	1	11
>Organized Marketing	7	2	10
>Transport for Marketing	3	5	11
Business Management			
>Clear Management Structure	3	5	11
>Competency of Managers	3	4	10
>Democratic Management/Members' Participation	4	4	11
Financial Management/Literacy			
>Competency in Financial Management	6	3	10
>Books for Financial Transactions	7	2	10
>Proper Recording of Transactions	7	1	10
>Capacity to Deal with Financial Institutions	7	1	10

The following tables show how Traders/and Buyers perceive the problems and/or weaknesses of cooperatives.

In general, the Traders/Buyers group says that the prime problems of the cooperatives are the aspects of Production, Financial Management, and Marketing.

It is noticeable that there are a high number of No Responses from the Traders/Buyers. They explain that oftentimes they are not aware if the people they transact with are doing so for the cooperative or trading for their own account.

Table No. 10

**Perspective of Traders/Buyers:
Problems/Weaknesses Noticed with the Cooperatives**

Nature/Aspect	Response		
	Yes	No	No Response
Production			
>Adequacy of Inputs	9	8	19
>Appropriate Technology	7	7	23
>Productivity	11	9	18
>Quality of Product	11	8	17
Processing			
>Adequacy of Inputs	6	5	25
>Appropriate Technology	7	5	24
>Productivity	7	5	24
>Quality of Product	8	5	22
Marketing			
>Post-Production Facilities	10	5	21
>Stable/Regular Market	9	6	20
>Organized Marketing	5	7	23
>Transport for Marketing	5	5	21
Business Management			
>Clear Management Structure	3	7	26
>Competency of Managers	2	6	28
>Democratic Management/Members' Participation	3	6	27
Financial Management/Literacy			
>Competency in Financial Management	7	8	22
>Books for Financial Transactions	9	9	20
>Proper Recording of Transactions	10	9	19
>Capacity to Deal with Financial Institutions	8	8	22

In terms of the SMEs, there is a lower belief that these enterprises are experiencing serious problem with the various phases of their business operation (from Production, Processing, to Marketing).

Nevertheless, Financial Management is seen as the greatest weakness of SMEs.

Table No. 11
Perspective of Traders/Buyers:
Problems/Weaknesses Noticed with the SMEs

Nature/Aspect	Response		
	Yes	No	No Response
Production			
>Adequacy of Inputs	4	7	23
>Appropriate Technology	5	7	22
>Productivity	6	6	22
>Quality of Product	7	6	21
Processing			
>Adequacy of Inputs	2	5	26
>Appropriate Technology	3	6	25
>Productivity	4	6	24
>Quality of Product	3	6	25
Marketing			
>Post-Production Facilities	3	5	25
>Stable/Regular Market	3	6	25
>Organized Marketing	2	5	27
>Transport for Marketing	7	4	23
Business Management			
>Clear Management Structure	4	5	25
>Competency of Managers	4	5	25
>Democratic Management/Members' Participation	4	5	25
Financial Management/Literacy			
>Competency in Financial Management	6	5	23
>Books for Financial Transactions	8	5	22
>Proper Recording of Transactions	8	5	22
>Capacity to Deal with Financial Institutions	5	5	22

2. Perspective of Line Agencies

The FGDs with the government agencies aiding and support to SMEs and Cooperatives were quite fruitful as the participants provided good insights on the situation and needs of these enterprises.

Officials and personnel of the agencies involved in the different FGDs cited above provided suggestions on how to strengthen SMEs/Cooperatives and how to improve lending programs to them.

According to the agencies, the SMEs (including Cooperatives) can be better strengthened not only by providing them training but through other means.

It was suggested in using a corroborative or team approach in promoting and developing enterprises (instead of each agency providing assistance to a target SME/Cooperative on its own, it is better that targeted firms are assisted simultaneously).

In the FGD with the DTI-ARMM, it was proposed that lending institutions should review its policy of prioritizing Cooperatives only, other forms of business organizations (sole-proprietorships, partnerships, corporations, associations) should also be allowed to access their loan portfolio, as long as, these prospective borrowers are of good reputation and have sound project proposals.

Caution should be exercised by agencies and institutions that seek to provide financial facilities to cooperatives and other enterprises, it was observed that some cooperatives (or associations) were organized just to avail of dole-outs or to access loans/grants with no clear business plans or serious intention to honor/repay these loans.

Chapter 3. Perceived Training Needs of Cooperatives (and SMEs)

A. Perspective of Local Government Units

The following were the most commonly suggested training that should be provided to cooperatives (and possibly to SMEs):

Improvement of their Production practices of Cooperatives and SMEs suggested in fourteen (14) FGDs. The second most suggested training falls is “How to Negotiate with Financial/Lending Institutions” which belongs on the aspect of Financial Management.

The trainings “Refresher Course on the Rules and Regulations of Cooperatives,” “Values Transformation Training,” and “Proper Packaging and Labeling” are the third most suggested training as articulated in 12 out of 14 FGDs with Local Government Units. The Preparation of Basic Financial Statements (such as Income Statement and Balance Sheet to ensure that officers and members are aware of the financial results and standing of the business) and Market Access: How to Access and Negotiate were also deemed as important training for Cooperatives and SMES.

Table 12
LGU Suggested Training to Improve the Capacity of Cooperatives and SMEs

Aspect	Suggested Training or Capacity Building Activity	Number Making the Suggestion
Production	Training on Enhancing Farming Techniques	10 for Agriculture and 4 for Aquaculture
	Proper Handling and Sanitation	6 (such as vegetables)
Processing	Proper Packaging and Labeling	12
	Proper Handling and Sanitation	6
Marketing	Market Linkage: How to Access and Negotiate	10
	Post-Harvest Handling (including Transport Facility)	7
	Basics of Marketing	9
Organization and Management	Basic Organization and Management Training	9
	Refresher Course on Cooperative Rules and Regulations	12
	Values Transformation Training	12
Financial Management	Basic Financial Management	10
	Basic Bookkeeping	9
	How to Prepare Basic Financial Statements	10
	How to Negotiate Loans with Financial Institutions	13
	Personal Finance (Planning, Saving, Investing)	9
Entrepreneurship/ Bus/ Operation	Basic Entrepreneurship	9
	Systematic Approach to Business	6
Others:	Strategic Planning, Business Planning,	

B. Perspective of Line Agencies and Other Institutions

The following were the suggested training that should be provided to cooperatives (and possibly to SMEs):

- Strategic Planning (to help cooperatives and SMEs) determine their Vision, directions, and activities that will help them realize such vision;
- Business Planning (to ensure that business proposals are well-thought and that all required activities are identified, timelines drawn, and required resources/funds are identified and source/s are clear)
- Financial Management
- Basic Bookkeeping/Recording of Financial Transactions
- Preparation of Basic Financial Statements (such as Income Statement and Balance Sheet to ensure that officers and members are aware of the financial results and standing of the business)
- Basic Entrepreneurship
- Basic Marketing (including topics on packaging and labeling, costing and pricing, negotiations)

C. Perspective of Cooperatives and SMEs

From the survey administered to cooperatives and SMEs from ARMM and other conflict-affected areas, the following were the suggested training. The most-often suggested training were those in the aspects of Financial Management, Processing, Production, and Marketing.

While the most popular suggested mode or way to conduct the training is through the traditional seminar method, there were other supplemental methods proposed to include: actual demonstration, and visits to farms,

Table 13
Training Suggested by Cooperatives and SMEs

Aspect of Operation	Suggested Training		Mode of Delivery
	From Cooperatives	From SMEs	
Production: -Basic Farm Management -Organic Farming	34	11	Seminar with Hands-On Demonstration and Visits to Model Farms
Processing: -Labelling and Packaging -Proper Copra Drying -Food Processing -Extending Shelf-Life	44	6	Seminar with Hands-on/ Actual Demonstration
Marketing: -Negotiations -Market Linkaging	33	16	Seminar

Trainings suggested... continuation..

Aspect of Operation	Suggested Training		Mode of Delivery
	From Cooperatives	From SMEs	
Organization/Management: -Conflict Management -Handling Negotiations -Rules/Roles of Coop Officers	27	4	Seminar/Workshop
Financial Management: -Basic Bookkeeping -Basic Accounting -Proper Recording of Transactions Preparing Basic Financial Reports/Statements -Financial Planning for Individual Members	50	17	Seminar/Workshop
Others: -Business Planning -How to Negotiate Loans -Business Management	37	3	Seminar/Workshop

Chapter 4. Proposed Training for Cooperatives and SMEs

A. Summary of Cooperative/SME Situation and Training Needs

Based on the various focus group discussions (LGUs, Traders/Buyers, and Line Agencies), as well as, interviews of key informants, the cooperatives and small and medium enterprises have different problems and weaknesses.

Many of the challenges faced by cooperatives can be addressed by then provision of training, however, it must be recognized that some concerns had to be dealt with in some other ways.

The training needed by cooperatives and SMEs can be divided into the categories of Attitudinal/Behavioral and Operations-related. Attitudinal/Behavioral would refer to training interventions that would seek to improve the values of cooperatives, officers, and members towards doing business, relating with the cooperative and other institutions, as well as, their sense of responsibility for financial obligations.

Operations-related training can further be divided into two: first, those that seek to improve the capacity of the cooperatives and SMEs in doing their business, from production to marketing and the other are those that will enhance financial management and recording of business transactions.

B. Available Training Modules and Services

Cooperatives and small and medium enterprises that avail of loan facilities of the Land Bank of the Philippines (LBP) could be provided training by the Banks training arm, Land Bank Countryside Development Foundation, Incorporated.

However, not all cooperatives and SMEs are given training by the LCDFI since the provision of training is based on the determination by the different LBP Lending Centers on the need of their borrowers for training. Thus, a Lending Center may not detect training need of cooperatives and SMEs when they did their assessment or even if they do so, the required training are not requested from the Foundation.

It is also possible that a Lending Center may have requested for several training but there are not enough potential participants that Foundation would not find it practical or financially feasible to conduct the needed training.

The following are the training modules that had been developed and can be implemented by the Foundation:

- >Strategic Planning
- >Governance and Management of Cooperatives
- >Entrepreneurial and Business Management
- >Policy Rules and Formulation
- >Remedial Management

- >Risk and Control Self-Assessment
- >Internal Control
- >Basic Accounting for Non-Accountants
- >Basic Bookkeeping
- >CBI and Appraisal
- >Account Management and Credit Administration
- >Financial Management

The Cooperative Development Authority (CDA) also have a list of training modules for cooperatives.

CDA prescribed training are classified into two: mandatory and recommended. The following table lists the mandatory training that officers of cooperatives are required to undergo.

Table 14
Mandatory Training Stipulated by the CDA

Category of Cooperative	Required Training Course	No. of Hours
Micro-Cooperatives (Assets of P3 Million and below)	Fundamentals of Cooperatives	8
	Governance and Management of Cooperatives	8
All Other Cooperatives with total Assets of more than P3 Million)	Fundamental of Cooperatives	16
	Governance and Management of Cooperatives	16
Additional Training for Cooperatives with Assets of P5 Million and above (on top of the Fundamentals of Cooperatives and Governance and Management of Cooperatives	Financial Management	8
	Risk Management	4
	Credit Management	4

The CDA also have a list of training that they are recommending officers of cooperatives to undergo. These may be provided or delivered by the CDA itself or by accredited service providers. During one of the visits of the Consultants to the Cooperative Development Authority – Kidapawan Extension Office (CDA-KEO), a copy of the list of mandatory and recommended training for officers of cooperatives.

The following are the highly recommended training according to an issuance of the Cooperative Development Authority.

Optional Training for Cooperatives Officers

1. Financial Management
2. Policy Development
3. Leadership and Values Re-Orientation
4. Conflict Management
5. Strategic Planning and Management
6. Orientation on Labor and Other Laws
7. Records Management (Financial and Non-Financial Transactions)
8. Cooperative Standards
9. Investment and Banking Procedures
10. Basic Accounting for Non-Accountants
11. Internal Control (including Inventory System)
12. Audit Management
13. Rules Formulation
14. Human Resource Management
15. Effective Communication Skills
16. Entrepreneurship and Business Management Skills
17. Basic Computer Literacy

The attendance of the officers of each cooperative in the Mandatory and Recommended training was considered in the determination of the eligibility of cooperatives for renewal of their registration with the CDA. Since attendance to the Mandatory and Recommended training entailed expenses for registration, travel, food, and accommodation, there were many cooperatives who were not able to comply with the requirement and/or recommendation.

With the failure of many cooperatives, especially those who are just starting, to comply with the training requirements, the CDA was forced to relax their regulation and unofficially required only the Mandatory training as a requirement for renewal of registration.

C. Proposed Priority Training

Suggested Training

Training for Cooperatives and Small and Medium Enterprises who will avail of the HARVEST Loan Facility can be provided prior to or after they have already availed of a loan from the Land Bank of the Philippines.

The training prior to grant of loan should focus on improving the Business Plan of the cooperative or SME applying for loan, as well as, help them understand the nature of the financial facility, improve their compliance with requirements, introduce good business management practices, and promote values (particularly towards group and individual financial responsibility).

The following table shows the most recommended training to improve the selection of loan borrowers, hasten processing of loan applications, improve the performance of cooperatives and SMEs in doing their business, and ensure high repayment rates.

This list is only indicative and the training in the current menu of the Land Bank Countryside Development Foundation, Incorporated could still be implemented based on the need of the cooperatives and SMEs engaged in HARVEST.

Since its expertise in training is clearly on accounting, finance, risk assessment and management, and business planning, it is recommended that these type of capacity development activities be done by the LCDFI unless they are not available or there are local service providers with better grasp of the topic.

Table No. 15
Proposed Training and Details of Delivery

Title	Time of Delivery	Service Provider	Other Details
Basic Business Planning	During Loan Application	LCDFI or Outsourced	
Basics of Securing Funds from Financial and Other Institutions	During Loan Application	LDCFI or Outsourced	
Training on Filling-Up the Loan Application form for HARVEST	During Loan Application	LDCFI	
Good Governance and Values Transformation	During Loan Application	Outsourced	BDA may be considered
Basic Personal Financial Management	During Loan Application or Before Loan Release	Outsourced	
Basic Marketing	Before or immediately after Loan Release	Outsourced	
Basics of Obligations and Contracts	After Loan Release	LDCFI or Outsourced	
Basic Financial Management	After Loan Release	LDCFI	
Basic Farm Planning	Preferably before loan release	Outsourced (or by government agency)	Should include farm visit
Basic Bookkeeping	After Loan Release	LDCFI	
Account Management and Credit Administration	After Loan Release	LDCFI	
Proper Product Handling	After Loan Release	DTI or Outsourced	
Labeling and Packaging	After Loan Release	DTI or Outsourced	

D. Prepared Modules

There were several modules prepared for the beneficiaries of the HARVEST. The following are the nine modules:

1. Basic Business Planning
2. Training on Filling-Up the Loan Application form for HARVEST
3. Good Governance and Values Transformation
4. Basic Financial Management
5. Basic Marketing
6. Basic Personal Financial Planning
7. Basic of Securing Funds from Financial and Other Institutions
8. Basics of Obligations and Contracts
9. Basics of Farm Planning

The first four (4) modules could be used prior to approval and release of HARVEST loans as these are useful for addressing the need to improve the behavioral and operational aspects of the applicants. The training on Business Planning would help to ensure that proponents would be submitting feasible business plans.

Other modules would be crafted to address the need to enhance the operational capacity of cooperatives and SMEs as they implement their projects.

Though it was not required, the Consultant has exerted extra effort to prepare a short description/situation of the priority agri-based industries of the Japan International Cooperation Agency (JICA) in the Autonomous Region in Muslim Mindanao (ARMM) and other areas.

The profiles would provide the JICA Study Team and Land Bank of the Philippines a perspective of each and every industry, understanding that there are different systems and arrangements that would call for different type of training and other forms of assistance if improvements are desired.

Industry situationers are appended in this Study as Annex 5.

9. Final Report for Training Needs Assessment (TNA)

9_2_TNA_Annexes

Annex 1

Photo Documentation of FGDs and Other Activities

Annex 1.1: FGD with Local Government Units



FGD in Parang Municipality, Maguindanao.

Attended by
Municipal Mayor
Dr. Ibrahim Ibay



FGD in Sultan Kudarat Municipality, Maguindanao

Attended by
Municipal Mayor
Shameem B.
Mastura



FGD at Municipality
of Balabagan,
Lanao del Sur

Attended by Mayor
Edna Ogca-Benito



FGD with LGU of Upi,
Maguindanao with the
BDC Officer and OIC
Licensing officer





FGD in Municipality of
Pigcawayan, North
Cotabato attended by the
Municipal Administrator,
Cooperative Officer/AT
and MPDO





FGD with Bongao Municipality in Tawi-Tawi.

Attended by the MPDC and Licensing Officer.



FGD with LGUs of Lamitan Municipality and Maluso Municipality.

Attended by the Administrative Officer and Municipal Planning and Development Officer of Maluso; Licensing Officer of Lamitan and a representative from line agency, Department of Agrarian Reform Municipal Office





FGD with Municipality of Lamitan attended by the Licensing Officer and MPDO.



FGD in Provincial Capitol of Basilan attended by the PPDO IV and PPDO II

Annex 1.2

Focus Group Discussions with Line Agencies and Other Government Institutions

	<p>FGD with DTI-ARMM..</p> <p>Attended by Secretary Attorney Anwar Malang..</p>
	<p>FGD with RBOI-ARMM..</p> <p>Attended by Chairman Attorney Ishak Mastura..</p>



FGD with Municipal Agriculture Office (MAO) in Parang, Maguindanao



FGD with CDA in Kidapawan City

Annex 1.3

FGDs with Traders/Buyers



FGD with Traders/Buyers in Upi, Maguindanao



FGD with Traders/buyers from
Kidapawan City



Traders and Buyers from
Lanao del Sur



Traders and Buyers of
Seaweeds in Bongao, Tawi-
Tawi



Traders and Buyers of Dried Fish in Pagadian City



Traders and Buyers of Dried Fish Trading in Pagadian City



Traders and Buyers of Seaweeds in Pagadian City



Copra Buy and Sell Trading



ANF Enterprises at the warehouse/plantation



Annex 2

Highlights of Major Focus Group Discussions

Annex 2.1.1

**Highlights of Focus Group Discussion
Municipal Officials of Parang, Maguindanao Province
Venue: Conference Room, Office of the Mayor
Date: 04 June 2018**

Participants:

Name	Designation
Dr. Ibrahim P. Ibay	Mayor
Mae Quesada	Municipal Planning and Development Coordinator
Orlando M. Lopez	Local Enterprise Investment and Promotion Officer
Akilan A. Manko	Municipal Agriculturist/DA
Kasanudin M. Ugalingan	AT – DA
Usman R. Ibay III	Administrator
Jinkee A. Kalo	SB Member
Sahabodin Ramalan	LEIPO Staff
Anwar A. Macalawan	Municipal Assessor
Lolita M. Pescuela	MTO – Designate

Facilitators: Danilo Buenbrazo, Sheryl Ivy Tolentino, Normina Pinguaman

Major Items Discussed:

A. Offices that Provide Services to Cooperatives and SMEs

Aside from the traditional regulatory services, the Municipality of Parang provides promotional and development services to cooperatives and SMEs.

The LGUs has a designated Local Economic and Investment Promotion Officer (LEIPO) who is supported by several staff. Preparations are also underway for the establishment of a Negosyo Center (Business Center) that will be operated with support from the Department of Trade and Industry – ARMM to provide services to business firms operating in the municipality.

B. Programs Implemented and Services Provided to Cooperatives and SMEs

The LGU, in cooperation with the ARMM Government has implemented the PAMANA Project that provided equipment and other material support to selected business firms in the municipality, particularly those engaged in seaweeds production.

C. Assessment of Cooperatives and SMEs

The local officials observed that there are very few successful cooperatives and they saw more successful micro, small, and medium enterprises especially those in seaweeds production.

According to the Municipal Agriculture Officer (MAO), an employee of the Department of Agriculture and Fisheries – ARMM, most of the cooperatives are composed of people with diverse economic activities. Thus, a cooperative could have members engaged in coconut production, rice and/or corn cultivation, seaweeds production, among others composing a cooperative. With this setup, the MAO believes that they do not have the same interests and tend not to work harmoniously and in the same direction.

D. Perceived Training Needs of Cooperatives and SMEs

The following were the training identified by the local officials to strengthen cooperatives and SMEs:

- Training on Proper Handling of Product (Post-Harvest)
- Business Planning
- Marketing (understanding how markets work, how to negotiate)
- Personal Financial Planning (to improve financial literacy of members)
- How to Improve Management of Cooperatives and Associations
- How to Access Loans and Grants

Annex 2..1.2

**Highlights of Focus Group Discussion
Municipal Officials of Sultan Kudarat, Maguindanao Province
Venue: Conference Room of the Mayor
Date: 07 June 2018**

Participants:

Name	Designation
Datu Shameem B. Mastura	Municipal Mayor
Jesus Fernandez	Municipal LEIPO
Daturaiz A. Mamadra	Municipal Planning and Development Coordinator
Guiapan M. Esmail	Municipal Agriculture Officer
Kambal D. Ali	Licensing Officer

Facilitators: Danilo Buenbrazo, Sheryl Ivy Tolentino, Prisco Casibang, Jr., Normina Pinguaman

Major Items Discussed:

A. Offices that Provide Services to Cooperatives and SMEs

Aside from the traditional regulatory services, the Municipality of Sultan Kudarat does not have regular promotional and development services to cooperatives and SMEs.

The LGUs has a designated Local Economic and Investment Promotion Officer (LEIPO) who is performing another regular function. – ARMM to provide services to business firms operating in the municipality.

The municipality has an active Municipal Agricultural Officer who also attended the meeting with the Consultants. He disclosed that there are several projects in the municipality that are being undertaken by various institutions promoting rice seedlings production, vegetable, growing, and palm oil production.

B. Programs Implemented and Services Provided to Cooperatives and SMEs

The LGU, in cooperation with the ARMM Government has also implemented the PAMANA Project that provided equipment and other material support to selected business firms in the municipality, mostly barangay-based People's Organizations (POs) and a few cooperatives.

The officials discussed the presence of native food producers along the national highway traversing the municipality and they are exploring ways to assist this groups, even considering forming them into associations or cooperatives.

C. Assessment of Cooperatives and SMEs

The local officials observed that there are very few successful cooperatives and they saw more successful micro, small, and medium enterprises especially those engaged in trading activities. However, the local traders are facing stiff competition from larger buyers in nearby municipalities of North Cotabato Province (particularly Libungan, Pigcawayan, and Midsayap).

According to the Municipal Agriculture Officer (MAO), an employee of the Department of Agriculture and Fisheries – ARMM, the more successful cooperatives and other business organizations are those engaged in Rice seedlings production (supported by JICA), vegetable production (supported by the Bangsamoro Development Agency), and those engaged in palm oil cultivation.

For most of the agriculture-based enterprises, stability of production and quality of output is a weakness.

D. Perceived Training Needs of Cooperatives and SMEs

The following were the training suggested by the local officials to strengthen cooperatives and SMEs:

- How to Improve Farm Production
- Training on Proper Handling of Product (Post-Harvest)
- Business Planning
- Personal Financial Planning (to improve financial literacy of members)
- How to Improve Management of Cooperatives and Associations
- How to Access and Negotiate Loans

Annex 2.1.3

**Highlights of Focus Group Discussion
Municipal Officials of Bongao , Tawi-Tawi Province
Venue: Bongao Municipal Hall, Tawi Tawi Province
Date: 20 June 2018**

Participants:

Name	Designation
Edwin J. Madjilon	Licensing Officer
Yahiya S. Tangkusan	OIC – Municipal Treasurer
Ariel A. Tan	PO – IV
Gerald Comendador	Engr. IV
Manuel G. Pampora	MPDO
Shajid H. Daud	LGU Simunul

Facilitators: Sheryl Ivy Tolentino, Marjorie Alawi, Normina Pinguiaman, Helen Burgos, Prisco Casibang, Jr.

Major Items Discussed:

A. Offices that Provide Services to Cooperatives and SMEs

Aside from the traditional regulatory services, the Municipality of Bongao Municipality in Tawi-Tawi does not have regular promotional and development services to cooperatives and SMEs.

However, the LGU has not been actively extending services or supporting cooperatives and SMEs. As it was claimed that there were no cooperatives/SMEs has applied for licensing aside from those who are operating business in the area.

B. Programs Implemented and Services Provided to Cooperatives and SMEs

The LGU, disclosed that there were no material/financial and non-material services or support extended to the Cooperatives and SMEs. As they don't have a direct interaction with these clusters or related industries.

DTI on the other hand is one of the line agencies who are actively supporting MSME and SMEs as well as cooperatives who are inclined in business and those who are interested in putting up or starting a business venture.

C. Assessment of Cooperatives and SMEs

The local officials observed that there are very few successful cooperatives and they saw more successful micro, small, and medium enterprises especially those engaged in trading activities.

LGU officials discussed that they prefer projects on infrastructures and building facilities which they assessed as the primary need of the municipality.

D. Perceived Training Needs of Cooperatives and SMEs

LGU local officials has not suggested any trainings to strengthen cooperatives and SMEs.

DTI on the other hand proposed the following training that would help strengthen the capability of the cooperative and SMEs;

- How to Improve Farm Production (Seaweeds, in particular)
- Training on Proper Handling of Product (Post-Harvest)
- Business Planning
- Personal Financial Planning (to improve financial literacy of members)
- How to Improve Management of Cooperatives and Associations
- How to Access and Negotiate Loans

Annex 2.2.1

Highlights of Focus Group Discussion Officials and Staff of RBOI-ARMM

Venue: Conference Room, RBOI Office, ARMM Compound, Cotabato City

Date: 12 June 2018

Participants:

Name	Designation
Atty. Ishak Mastura	Chairman of the Board of Governors
Shamera Abubakar	Senior Investment Specialist
Larzon G. Santos	Chief Investment Specialist
Hazzanar D. Muhammad	Senior Investment Specialist

Major Items Discussed:

A. Perception of Services Provided to Cooperatives and SMEs

The provision of promotional and development assistance to cooperatives, SMEs, and other types of business enterprises is coordinated through the Economic/Investment Cluster of the ARMM. It is composed of economic-related agencies such as the DTI, DAF, CDA, and the RBOI. The Chairman of the Board of Governors of RBOI acts as the convener of the Cluster

For most local government units (LGUs) in the ARMM area, the provision of support services to cooperatives and SMEs are limited to registration and licensing. Line agencies are the ones that are really providing promotion and development assistance to cooperatives and SMEs.

B. Programs Implemented and Services Provided to Cooperatives and SMEs

The BOI-ARMM is one of the most active line agencies in terms of providing support services and other assistances to promote business firms in the Region, particularly to larger enterprises. It is also the agency tasked with enticing large firms from outside the ARMM (both domestic and from other countries) to come and investment in the Region.

In terms of promotion and development, the BOI-ARMM engages in the following, among other services:

- preparing industry analysis and forecasts
- developing and granting investment incentives to investors in ARMM
- providing information and guidance to prospective investors

The RBOI was a member of the team of ARMM agencies involved in the implementation of the ARMM Industry Comprehensive Capacity Enhancement Project (AICCEP), a JICA-supported initiative to promote the development of six (6) agriculture-based industries: Abaca, Coconut,

Coffee, Palm Oil, Seaweeds, and Rubber. At the conclusion of the AICCEP, industry cluster teams were organized, and industry cluster development plans were supposed to have been accomplished.

The BOI-ARMM is working with the JICA and the Land Bank of the Philippines in providing information and guidance to help ensure success of the HARVEST in ARMM.

C. Assessment of Cooperatives and SMEs

The RBOI-ARMM has seen more corporations being successful in their business operations in the Region. This are mostly small, medium, and large enterprises.

The agency also mentioned that they have encountered successful cooperatives such as the Matling Cooperative that is operating in Malabang, Lanao del Sur. This cooperative is engaged in the production and marketing of various agricultural products.

Real cooperatives that were organized with serious intention to go into business can be successful and responsible in their obligations with lending institutions. They cautioned against cooperatives and other forms of business organizations that were just organized to obtain loans and grants without serious intent to use the funds for economic activities and/or to repay back to fund provider/s.

D. Perceived Training Needs of Cooperatives and SMEs

The following were the training suggested by the DTI officials to strengthen cooperatives and SMEs:

- Strategic Planning
- Business Planning
- Modern Production and Processing (tailored-fit for each industry)
- Financial Planning and Management
- Marketing (understanding how markets work, how to negotiate)

E. Other Matters Discussed

The Chairman suggested that an inter-agency group be organized to help Landbank implement the HARVEST Loan Facility better. He also proposed that the JICA Study Team meet with the ARMM Economic Cluster in Manila or elsewhere.

22Annex 2.2.2

Highlights of Focus Group Discussion Officials and Staff of DTI-ARMM

Venue: DTI Conference Room. DTI-ARMM Building, ARMM Compound, Cotabato City
Date: 11 June 2018

Participants:

Name	Designation
Atty. Anwar Malang	Regional Secretary
Fernando de Dios	STIDS
Anayatin, Hairen O.	MSME Consultant
Biruar, Hussein B.	TIDS
Karon – Mendez, Amira S.	Planning Officer
Cabugao, Joselito	TIDS
Isnain, Haidah	TIDS

Facilitators: Danilo Buenbrazo, Sheryl Ivy Tolentino

Major Items Discussed:

A. Perception of Services Provided to Cooperatives and SMEs

For most local government units (LGUs) in the ARMM area, the provision of support services to cooperatives and SMEs are limited to registration and licensing.

Line agencies are the ones that are really providing promotion and development assistance to cooperatives and SMEs.

B. Programs Implemented and Services Provided to Cooperatives and SMEs

The DTI-ARMM is one of the most active line agencies in terms of providing support services and other assistances to promote business firms in the Region, both regulatory and developmental.

In terms of promotion and development, the DTI-ARMM engages in the following, among other services:

- providing industry development assistance
- providing enterprise development assistance
- product development assistance (including packaging, labelling, product registration
- providing marketing assistance through organization of trade fairs, subsidized participation of business firms in trade fairs and similar activities

Along with other agencies such as the Regional Board of Investment (RBOI), Department of Science and Technology, and the Philippine Coconut Authority (ARMM), the DTI-ARMM spearheaded the implementation of the ARMM Industry Comprehensive Capacity Enhancement Project (AICCEP), a JICA-supported initiative to promote the development of six (6) agriculture-based industries: Abaca, Coconut, Coffee, Palm Oil, Seaweeds, and Rubber. At the conclusion of the AICCEP, industry cluster teams were organized, and industry cluster development plans were supposed to have been accomplished.

The DTI-ARMM is working closely with the JICA Cotabato Office in the implementation of a successor project called Market Driven. This aims to assist enterprises belonging to the six (6) priority sectors gain access to markets.

C. Assessment of Cooperatives and SMEs

The DTI-ARMM officials supported the observation of LGUs that there are very few successful cooperatives in the ARMM. One of the reasons they attribute this poor performance is that many cooperatives are not formed because of the need to consolidate the effort of people in the same economic enterprise but by opportunities to access grants, loans, and other assistance from the government, development agencies, and non-government organizations.

Many cooperatives and even SMEs survive only because of the support provided by external organizations such as the DTI, DOST, and other institutions providing funds and/or technical assistance.

D. Perceived Training Needs of Cooperatives and SMEs

The following were the training suggested by the DTI officials to strengthen cooperatives and SMEs:

- Industry and Enterprise Planning
- Business Planning
- Marketing and Marketing Strategies
- Product Development and Improvement
- Product Labelling and Packaging

E. Other Matters Discussed

The Secretary suggested that the Land Bank and JICA Study Team should not confine access to the HARVEST to cooperatives and enterprises with broad ownership only. He believes that even good sole proprietorships and corporations should be permitted to access the loan facility.

Further, he proposes that the JICA Study Team and Land Bank also conduct a Road Show in Cotabato City to allow more ARMM-based cooperatives and SMEs know more about HARVEST and how to access the facility.

Annex 2.2.3

**Highlights of Focus Group Discussion
FGD with Palm Oil and Coconut Industries
Venue: Sardonyx Restaurant, Cotabato City
Date: 29 June 2018**

Participants:

Name	Designation
Bagiyan M. Angeles	Coconut Cluster Industry Private Sector Representative
Omarmukhtar Jurrail	DTI - ARMM
Farida Biruar	RBOI - ARMM
Doming Dagadas	DENR - Maguindanao
Marlon Mamokan	DTI – Maguindanao
Husler Malang	DTI - Maguindanao
Stanley Cang	DTI – Maguindanao Division Chief
Fernando de Dios	DTI -ARMM
Marima Wahab	PCA ARMM Regional Manager
Bai Jayhad Camsa	DTI -Maguindanao
Amina Karon-Mendez	DTI ARMM
Datun Salipada	DENR ARMM
Leonardo Kagui	DENR ARMM
Badredin Alabat	DENR ARMM

Facilitators: Danilo Buenbrazo, Sheryl Ivy Tolentino, Normina Pinguiaman, Helen Joy Burgos

Major Items Discussed:

A. Brief Background on the Industry Cluster

Coconut and Palm Oil are two of the priority industries of the ARMM.

Since edible oil are the primary products of the coconut and palm oil industry, as well as, both being under the supervision of the Philippine Coconut Authority (PCA), the agencies working to promote and develop the two decided to establish a joint industry sector group

The inter-agency group is co-chaired by the DTI-ARMM and PCA-ARMM and have the Department of Environment and Natural Resources (DENR), Regional Board of Investment (RBOI), Cooperative Development Authority (CDA), among other agencies. There are also private sector representatives from nursery operators, planters, millers, and other processors.

B. Programs Implemented and Services Provided to Cooperatives and SMEs

The Cluster does not directly provide services and technical assistance to farmers and other groups that are in the two industries, instead, it is more of a planning group. Interventions or assistances are assisted directly by the concerned industry.

For example, the PCA-ARMM support the establishment of nurseries by private investors, as well as, provide material assistance to coconut farmers by providing seedlings and salt (to serve as a fertilizer).

The primary tasks of the Cluster group are to prepare industry road maps, advocate for support, lobby for the adoption of policies beneficial to the sector, and to serve as a coordinating body.

C. Assessment of Cooperatives and SMEs

The members of the Palm Oil and Coconut clusters recognize that there is no homogeneity in the characteristics of enterprises belonging to the two clusters.

There are cooperatives and SMEs that are doing relatively well but there are also a good number that have less than fair performance.

Between the two industries, the Palm Oil industry appears to be better organized and the systems such as those in production, marketing, and finance. The achievement of the industry players, supporting line agencies, and other allied sectors in establishing systems and procedures in the palm oil industry can be replicated by the coconut industry and other agri-based industries in ARMM and its adjacent areas.

Thus, the cooperatives engaged in palm oil production are more stable since they have technical support, access to seedlings, access to bank financing, clear marketing arrangements with mills, and venue for discussing industry concerns via the Palm Oil Congress regularly conducted by the Philippine Palm Oil Industry Development Council.

According to the Regional Manager of the Philippine Coconut Authority (PCA) in ARMM, there are also a good number of cooperatives and SMEs in the coconut cluster that are engaged in nursery operation, plantation development and operation, and processing of coconut-based products such as coconut sugar.

The private sector representative of the coconut industry articulated his concern with access to bank financing. He claims that even just opening a bank account for his group with a government owned bank is already difficult, more so with taking out a loan.

Agencies such as DTI, DA, and PCA provide a variety of technical and materials assistance to the cooperatives and SMEs in the coconut and palm oil clusters.

D. Perceived Training Needs of Cooperatives and SMEs

The following were the training suggested by the Cluster members to strengthen cooperatives and SMEs:

- Industry Plan Preparation
- Business Plan Preparation
- Farm Management
- Training and Hand-on Experience on Production (for different commodities)
- Basics of Marketing and Marketing Agreements
- How to Negotiate Loans and Comply with Bank Requirements

E. Other Matters Discussed

The cluster members believe that aside from training, other assistances should be provided to the cooperatives and SMEs that will avail of the HARVEST loan facility.

This can be done through a concerted effort of agencies and institutions that are already assisting the enterprises in the various priority agricultural sectors.

Annex 2.3.1

**Highlights of Focus Group Discussion
Traders/Buyers of the Municipalities of Datu Odin Sinsuat and Upi,
Maguindanao Province
Venue: Gians Food House, Upi, Maguindanao
Date: 28 June 2018**

Participants:

Name	Designation
Leonardo Teron Jr.	Owner – ITJ Buy & Sell
Arthur Yap	Owner - Baka Enterprises
William G. Denila	Owner – Wild Cats Buy & Sell
Romeo D. Sison	Owner – RJS Rice Mill
Bedorie L. Sema	Owner – Sema Enterprises
Abubacar Abdullah	Sema Enterprises
Faisal Haron	Haron Rice Mill
Jean Uy Pandaliday	Owner - Jean Uy Pandaliday Buy & Sell
Juliet M. Lu	Owner - Juliet M. Lu (Company Name)
Alex Esmail	Owner - Esmail Agri Trading

Facilitators: Sheryl Ivy Tolentino, Helen Burgos, Normina Pinguaman

Major Items Discussed:

A. Brief Background and Activities of the Traders/Buyers

Most of the Traders/Buyers had been in business for ten (10) years or more. All of them had been operating in the municipality of Upi for most of their years of operation.

Some of the traders were originally from Cotabato City but has moved to Upi following the spate of kidnappings that plagued Cotabato City in the 1980s.

It is ironic that they have fled to Upi for safety but kidnappings later also occurred in Upi and not a few businessmen (including traders) fell victim to kidnap-for-ransom groups.

The traders/buyers from Upi deal with several agricultural commodities and are not limited to buying-and-selling single products since various agricultural products are cultivated in the municipality such as rubber, coffee, coconut, rice, and their main product, corn.

Products purchased by traders/buyers of Upi are delivered to larger buyers/traders in Cotabato City. Some products, however, find their way to farther markets such as General Santos City (for coconuts and corn) and Makilala, Cotabato Province (for rubber).

B. Assessment of Cooperatives and SMEs

Traders/Buyers deal with farmers, farmers' groups, and other agricultural crop producers on a regular basis.

However, the traders/buyers say that they do not really burden themselves finding out the practices of cooperatives and SMEs that they do business with.

Their knowledge of the characteristics and tendencies of cooperatives and SMEs in supplying products is only limited to certain aspects that they are able to observe.

One of the issues that traders/buyers have with agricultural producers is that there are conflicts between the farmer-member and his/her cooperative since some individual members do not fully align their interest with the cooperatives where they belong.

C. Perceived Training Needs of Cooperatives and SMEs

The following were the most important training suggested by the traders/buyers to strengthen cooperatives and SMEs:

- Values Education and similar training to build up organizations and improve the loyalty of members
- Production-related training to improve the production and harvesting practices of cooperatives and SMEs
- Marketing and Market Agreement
- Refresher course on cooperativism to reinforce knowledge on the proper operation of cooperatives and their members.

Annex 2.3.2

Highlights of Focus Group Discussion
Traders/Buyers of Kidapawan City and Nearby towns of Cotabato Province
Venue: Boyd's Pizza House, Roxas Street, Kidapawan City
Date: 23 July 2018

Participants:

Name	Designation
Yolanda Guiangan	Owner - KUVI Integrated Farm
Eleseo Luna	Supervisor – Greenstore Packing Corporation
Armaline Garcia	DEDASE Buy & Sell
Elsa Belizado	Corporate Secretary – DAVCO Dev't Corp.
Michael Corilla	CEO - SANVICOPA Inc.
Daylinda Engada	Factory Manager – UNIVANICH Carmen Palm Oil Corp.
Sheila Leong	Production Manager – RIC COOP/KERA
Grace Corilla	Production Manager - SANVICOPA

Facilitators: Normina Pinguiman, Helen Joy Burgos

Major Items Discussed:

A. Brief Background and Activities of the Traders/Buyers

The traders/buyers that participated in the FGD conducted in Kidapawan City came from different areas of North Cotabato.

The participants were a good mix as they came from different industries such as palm oil, coffee, banana. Some of them buy and sell a specific product while others trade in one or more commodities.

Products purchased by traders/buyers of North Cotabato are delivered to larger buyers/traders in other areas such as Makilala for rubber and Davao City for coffee, coconut, abaca, and other agricultural products.

B. Assessment of Cooperatives and SMEs

As in the case of other places, Traders/Buyers based in the municipalities of Cotabato Province also deal with farmers, farmers' groups, and other agricultural crop producers on a regular basis.

The traders/buyers say that in their province, cooperatives and SMEs that they do business with are quite good in doing business. Supply of goods from these agricultural product producers are quite predictable except at times when harvests are affected by natural and man-made calamities.

They still experience dealing with groups and individuals who cannot conform with expected volumes or quality of products. Also, there were instances of “pole-vaulting” or the practice of selling to another trader/buyer when offered higher prices compared to the trader/buyer with whom they have prior written or verbal agreement.

They can say that cooperatives and SMEs are familiar with and honor marketing agreements, when these exist.

Traders/buyers, however, cannot speak authoritatively on the internal practices of the cooperatives and SMEs such as those with the management of the organization, financial management, and conflict management.

C. Perceived Training Needs of Cooperatives and SMEs

The following were the most important training suggested by the traders/buyers to strengthen cooperatives and SMEs:

- Values Education and similar training to build up organizations and improve the loyalty of members
- Production-related training to improve the production and harvesting practices of cooperatives and SMEs
- Marketing and Market Agreement
- Refresher course on cooperativism to reinforce knowledge on the proper operation of cooperatives and their members.

Annex 2.3.3

Highlights of Focus Group Discussion Abaca Traders/Buyers of Lanao del Sur

Venue: Fiber Industry Development Authority (FIDA) Office, Balo-I, Lanao del Norte

Date: 12 July 2018

Participants:

Name	Designation
Daniel D. Baluran	Agri Engr. – New Tech Pulp Inc.
June Antonette D. Carbajal	Agriculturist – New Tech Pulp Inc.
Dennis A. Commendador	Fiber Procurement – New Tech Pulp Inc.
Villasan Gervic	Fiber Procurement – New Tech Pulp Inc.
Geraldine Marie Giner	Fiber Procurement Manager – New Tech Pulp Inc.
Abdisa Arumpac	Owner – ANF Enterprises
Saidomar A. Abdulghaffur	Supervisor – ANF Enterprises
Gregorio Buagas Toca	Owner - GHT Enterprises
Ivan Luigi Burnea	Owner - MSM Ventures
Zainudin Lidasan	Owner - Z.S. Lidasan /Amirson Palapa Iranon
Saima Ali	Owner - Al-Fahad Enterprises , Calanogas
Hadji Abdullah	Owner – Abdullah Enterprises,Balo-i

Facilitators: Helen Joy Burgos, Normina Pinguaman

Major Items Discussed:

A. Brief Background and Activities of the Traders/Buyers

While abaca is mostly grown in Lanao del Sur, the larger Traders/Buyers of abaca fiber are not found in the said but are based in the municipality of Balo-I, Lanao del Norte. The primary reasons for locating in Balo-I are peace and order situation and access to the major buyer, Newtech Pulp,

Municipalities of Lanao del Sur are often experiencing armed conflicts, the most recent being the attack of ISIS-affiliated groups in Marawi City that lasted for months.

Newtech Pulp is located near the border of Balo-I and Iligan City, thus, very near the buying stations of the Traders/Buyers.

The major Traders/Buyers of abaca had been in business for ten (10) to more than twenty (20). They trade with abaca producers from the municipalities of Pantar, Calanogas, Pantaragat, among other areas in the Lanao provinces.

Since the main buyer of abaca requires high regular volume of supply of abaca, the traders need to ensure that farmers can deliver, thus, some of them distributed seedlings of better varieties of abaca.

Unlike Traders/Buyers in Upi, Maguindanao and in Cotabato Province, the Traders/Buyers involved in the FGD from Lanao del Sur are trading in a single commodity.

B. Assessment of Cooperatives and SMEs

Abaca Traders/Buyers are pressured to deliver a particular volume of abaca fiber every month, failing to do so can mean losing accreditation as a supplier.

Poor quality of abaca fibers from cooperatives, SMEs, and small abaca producers had been a perennial problem. This can be attributed to several factors such as improper drying, poor storage, and the use of low-quality decortivating machine. Some farmers and farmer-groups are apparently not familiar with proper harvesting, thus, sometimes they harvest under-age or very young abaca.

As is the case in other provinces, the Traders/buyer cannot speak definitively on the internal practices of the cooperatives and SMEs such as those with the management of the organization, financial management, and conflict management.

C. Perceived Training Needs of Cooperatives and SMEs

The following were the most important training suggested by the traders/buyers to strengthen cooperatives and SMEs:

- Training on Proper Farm Management
- Training on Quality Control
- Training on Classifying abaca fibers
- Marketing and Market
- Training on Pest and Disease Control and Management

Aside from training, abaca producers should be assisted to acquire better seedlings, procure good-quality decortivating machines, and learn how to use these machines properly.

Annex 3

List of FGDs and Survey Respondents

FGDs for Local Governments

Municipal Officials of Parang, Maguindanao Province

Name	Designation
Dr. Ibrahim P. Ibay	Mayor of Parang Municipality
Mae Quesada	Municipal Planning and Development Coordinator
Orlando M. Lopez	Local Enterprise Investment and Promotion Officer
Akilan A. Manko	Municipal Agriculturist/DA
Kasanudin M. Ugalingan	AT – DA
Usman R. Ibay III	Administrator
Jinkee A. Kalo	SB Member
Sahabodin Ramalan	LEIPO Staff
Anwar A. Macalawan	Municipal Assessor
Lolita M. Pescuela	MTO – Designate

Municipal Officials of Sultan Kudarat, Maguindanao Province

Name	Designation
Datu Shameem B. Mastura	Municipal Mayor of Sultan Kudarat, Maguindanao
Jesus Fernandez	Municipal LEIPO
Daturaiz A. Mamadra	Municipal Planning and Development Coordinator
Guiapan M. Esmail	Municipal Agriculture Officer
Kambal D. Ali	Licensing Officer

FGDs with Line Agencies and Other Institutions

Officials and Staff of RBOI-ARMM

Name	Designation
Atty. Ishak Mastura	Chairman of the Board of Governors
Shamera Abubakar	Senior Investment Specialist
Larzon G. Santos	Chief Investment Specialist
Hazzanar D. Muhammad	Senior Investment Specialist

Officials and Staff of DTI-ARMM

Name	Designation
Atty. Anwar Malang	Regional Secretary
Fernando de Dios	STIDS
Anayatin, Hairen O.	MSME Consultant
Biruar, Hussein B.	TIDS
Karon – Mendez, Amira S.	Planning Officer
Cabugao, Joselito	TIDS
Isnain, Haidah	TIDS

List of FGD Participants Traders/Buyers

No.	Name	Designation	Location
1	Leonardo Teron, Jr.	LTJ Buy and Sell	Upi, Maguindanao
2	Arthur Yap	Baka Enterprise	Upi, Maguindanao
3	William Denila	Wild Cats Buy and Sell	Upi, Maguindanao
4	Romeo Sioson	RJS Rice Mill	Upi, Maguindanao
5	Judy Manguiran	Manguiran Rice Mill	Upi, Maguindanao
6	Bedorie Sema	Sema Enterprises	Sultan Mastura, Maguindanao
7	Abdullah Mama	Abdullah's Enterprises	Bali-i. Lanao del Norte
8	Sandy Uy Montanier	Sandy Dried Fish Retailer	Pagadian City
9	Jimjani A. Haling	Haling Dried Fish	Pagadian City
10	Inoy Muksan	Inoy and Jinky Dried Fish	Pagadian City
11	Saidomar Abdulghaffur	ANF Enterprise	Balo-i, Lanao del Norte
12	Saima Ali	Al Fahad Enterprises	Calanogas, Lanao del Sur
13	Julieta M. Lu	Julieta M. Lu Trading	DOS, Maguindanao
14	Ginalyn Uy Pandaliday	Jean Uy Pandaliday Buy and Sell	DOS, Maguindanao
15	Alex Esmail	Esmail Agri Trading	DOS, Maguindanao
16	Gregorio Buagas Toca	GHT Enterprise	Balabagan, Lanao del Sur
17	Geraldine Marie F. Giner	New Tech	Balo-i, Lanao del Norte
18	Ivan Luigi Xersis Burnea	MSM Ventures	MSU Marawi City

No.	Name	Designation	Location
19	Martin Bazylewich	True Brew (Coffee Shop) and Red Door Roosters (Coffee Buying, Roasting and Trading)	Butuan, City
20	Yolanda Guiangan	Kuvi Integrated Farm	Makilala. North Cotabato
21	Albaya Ali	Triple AAA Enterprises I	Cotabato City
22	Tasil Ali	Triple AAA Enterprises II	Cotabato City
23	Requested not to be named	Jammocks Enterprises	Cotabato City
24	Eleseo Luna	Green Store Packing Corporation	Cotabato City
25	Jean Lausa	Lausa Coffee Enterprises	Cotabato City
26	Faisal Haron	Haron Rice Mill	Cotabato City
27	Armaline A. Garcia	Dedase Buy and Sell	Pigcawayan, North Cotabato
28	Sherma W. Hajib	JKA Trading	Bongao, Tawi-Tawi
29	Jamil I. Kasawan	MJ Trading	Bongao, Tawi-Tawi
30	Merce Go Yang	MJY Trading	Bongao, Tawi-Tawi
31	Al Fahad Abduajid	Royal Marketing and Trading	Bongao, Tawi-Tawi
32	Karen De Leon/ Elle Damsani	P.S. Enterprises	Bongao, Tawi-Tawi
33	Norodin Laja	NBL CARRAGEENAN Dried Seaweeds Buyer and Exporter	
34	Haji Henry Muin	JM Trading	Indanan, Sulu
35	Leonardo Fernandez, Jr.	New Fernandez Store	Zamboanga City
36	Raquel Bais	EJN Copra, Rubber, Coffee Dealer	Lamitan, Basilan

List of Cooperatives Surveyed

	Name	Cooperative	Location
1	Omar Bantas	Ambadao Farmers & Entrepreneurs Multipurpose Cooperative	Datu Piang, Maguindanao
2	Saban Datu Kali	Samberen Active Producer Cooperative	Parang, Maguindanao
3	Lyn B. Mamansal	La Frutera Employees Cooperative	
4	Abdulmohaimen Alimpang	Sultan Mastura Vegetable Producer Cooperative	Sultan Mastura, Maguindanao
5	Danilo G. Tabudlo	Sultan Mastura Seeds Grower Multipurpose Cooperative	Sultan Mastura, Maguindanao
6	Modrika A. Masukat	Al Rahman Farmers Multipurpose Cooperative	Mamasapano, Maguindanao
7	Khadaffy L. Ulilisen/ Sallobawe E. Blah	Ato's Farmers Marketing Cooperative	Datu Hoffer, Maguindanao
8	Mustapha E. Mangulamas	Kalilintad Agricultural Marketing Cooperative	GSKP, Maguindanao
9	Panganda M. Tanggote	Darusalam High Valued Crops Farmers Producer Cooperative	Barira, Maguindanao
10	Bagiyan M. Angeles	Al-Mani Farmers Marketing Cooperative	DAS, Maguidnanao
11	Makalangkong P. Silo	Badak Multipurpose Cooperative	GSKP, Maguindanao
12	Respondent Request not to be named	Talimulan Farmers Association	Bago-inged, DOS, Maguindanao
13	Alexis M. Platon	Darugao Farmers Producers Cooperative	Upi, Maguindanao
14	Alex Penaloza	Highlanders Multipurpose COoperative	Upi, Maguindanao
15	Abdulsatar S. Salik	Busikong Greenland Multipurpose Cooperative	Upi, Maguindanao
16	Alex Penaloza	Upi San Isidro Labrador Parish Agriculture Cooperative	Upi, Maguindanao
17	Rhel Brua	Matling Multipurpose Cooperative	Malabang, Lanao del Sur
18	Hja. Fathma Zulafah Amerol	Modern Farmers Multipurpose Cooperative	Ganassi, Lanao del Sur
19	Cairoden U Caderan	Darul Khyre Farm Economic Development Producer Cooperative	Butig, Lanao del Sur
20	Alioden Bongards	Panggaw Calanuan Farmers Agri Marketing Cooperative	Calanogas, Lanao del Sur
21	Saimar Abdulmanan	Lumbac Salimbago Farmers Producer Cooperative	Calanogas, Lanao del Sur
22	Diamongun C. Balut	Kamapiyaan sa Tagoranao Marketing Cooperative	Bayang, Lanao del Sur
23	Piparasan Macapodi	Ganassi Panggawalupa Farm Marketing Cooperative	Ganassi, Lanao del Sur
24	Bard A. Pagayawan	Madaya Malabang Farmers Producer Cooperative	Malabang, Lanao del Sur

25	Ismael L. Imam/ Parhan Esmael/Japar Lomondo	Mamaanon Bangsamoro Farm Producer Cooperative	Piagapo, Lanao del Sur
26	Saipoden Abubacar	Darusalam Agri Farm Producer Cooperative	Bumbaran, Lanao del Sur
27	Mohammad Datumanong	Lusod Farmers Multipurpose Cooperative	Piagapo, Lanao del Sur
28	Mamaki B. Borar	Binidayan Abdussalam Agri Coop	Binidayan, Lanao del Sur
29	Diamond L. Lao	Cadayonan II Abaca Cooperative	Marawi City
30	Sadam O. Marohom	Abaca Farm Producers Cooperative	Calanogas, Lanao del Sur
31	Ashasser Dammang	Tawi-Tawi Napaqa Agri-Marine Trading & Marketing Coop	Sibutu, Tawi-Tawi
32	Hji. Hatta Jumdain	Lupah Pula Farmers & Fisherfolks Marketing Coop	Bongao, Tawi- Tawi
33	Abdulwahid B. Abbas	Tongosong Seaweeds Farmers & Fisherfolks Marketing Coop	Simunul, Tawi- Tawi
34	Yusa T. Taib	Buan Seaweeds Farmers Marketing Cooperative	Panglima Sugala, Tawi-Tawi
35	Sabriarianeo O. Canetay	United Workers Agrarian Reform Beneficiaries	Isabela City , Basilan
36	Abdul A. Flores/ Ezel Grace B. Seniania	LARBECO	Lamitan City, Basilan
37	Respondent Request not to be named	CARDADECO	Maluso, Basilan
38	Respondent Request not to be named	Maloong Canal Farmers Agrarian Reform Multipurpose Cooperative	Lamitan City , Basilan
39	Salem Hayudini/ Hji. Injimar Abam	Kasambuhan Kabuhianan Multipurpose Coop	Patikul, Sulu
40	Princess Elardo	Peoples Alliance for Progress MPC	Panamao, Sulu
41	Alnidzmar Tahir/ Benacer Akka	Kankitap Consumers Cooperative	Patikul, Sulu
42	Shiela Leong	Rural Improvement Club Producer Cooperative/ KERA	Kidapawan City
43	Fermin J. Tabugoc/ Joselito T. Ceniza	Sto. Nino Makilala MPC	Makilala, North Cotabato
44	Emmanuel E. / Delma N. Sarona	Magpet Agro Industrial Resources MPC	Kidapawan City
45	Yolanda Guiangan	Kabilaw United Farm Hard Workers Association	Makilala, North Cotabato
46	Roy Dogoldogol	Midpapan I Credit Cooperative	Pigcawayan, North Cotabato
47	Magdalena Sachay	Seniors Cooperative	Pigcawayan, North Cotabato
48	Rutchel Omadle	Upper Baguer SN Credit Cooperative	Pigcawayan, North Cotabato
49	Pacifico Fahip	Midpapan 2 MPC	Pigcawayan, North Cotabato

50	Jelito Jugas	Capayunan Farmers Credit Coop	Pigcawayan, North Cotabato
51	Abelardo Ato	Pigcawayan '71 Tinabangay Credit Coop	Pigcawayan, North Cotabato
52	Generose Apurada	Malagakit Farmers Marketing Cooperative	Pigcawayan, North Cotabato
53	Joemarie Ebido	Malu-ao Farmers Credit Coop	Pigcawayan, North Cotabato
54	Eduardo Amor, Jr.	Pigcawayan Fresh Fruits Producers Coop	Pigcawayan, North Cotabato
55	Janice Navasca	Diamond Multipurpose Coop	Pigcawayan, North Cotabato
56	Mailene Pas	North Cotabato Free Farmers Cooperative	Pigcawayan, North Cotabato
57	Gelacio, John	Libungan Marketing Cooperative	Libungan, North Cotabato
58	Felix Asoy	Gumaga Farmers MPC	Libungan, North Cotabato
59	Cleotilde M. Faduga	Monching Womens Dried Fish Cooperative	Siay, Sibugay
60	Elmin Abayon	Kalanganan Fishpond Owners and Workers MPC	Kalanganan, Cotabato City

List of SMEs

No.	NAME	FIRM	LOCATION
1	Armalia Abdulmanan/ Jenny Alib/ Mohammad Ahmad	New Tech Pulp, Inc.	Balo-I, Lanao del Norte
2	Esmael K. Akmad	Eka Salam Agri Ventures Corporation	Ampatuan, Maguindanao
3	Zalabe D. Tangkli/ Janet Francoise S. Zamora/ Lyn B. Mamansal	La Frutera Inc.	Buluan, Maguindanao
4	Bai Amira Akmap	Agumil Philippines Inc.	Buluan, Maguindanao
5	Lloyd Benedicto	Chicken Corp (Hatchery)	Buluan, Maguindanao
6	Lloyd Benedicto	Ebberman Corp (Dressing Plant)	Buluan, Maguindanao
7	Norania Esmael	Al-Baraka Association	Piagapo, Lanao del Sur
8	Lloyd Benedicto	Philippine Halal Manok Corporation	Buluan, Maguindanao
9	Fernando de Dios	Orpington Farm	Midsayap, North Cotabato
10	Atty. Anwar Malang	Malang Tribal Organic Farm	Upi, Maguindanao

11	Doreen Joy Fermilon	Al-Sahar Agri Ventures Inc.	Maguindanao
12	Edward B. Gocotano	Kenram Palm Oil	Isulan, Sultan Kudarat Province
13	Elsa Belizado	DAVCO Dev't Corporation	Makilala, North Cotabato
14	Daylinda Engadya/ Jeany Rose B. Janod	UNIVANICH Carmen Plam Oil Corp.	Carmen, North Cotabato
15	Grace Corilla	San Vicente Coco Sugar Producers Association	Makilala, North Cotabato
16	Malou Joe	Kitchen Joe	Zamboanga City
17	Rudy Joe	Haibee Pure Native Coffee	Zamboanga City
18	Julhatab Talib	New JFT Trading	Patikul, Sulu
19	Noel G. Wee	International Copra Export Corporation	Campo Islam, Zamboanga City
20	Arnold P. Valaveria	Wilmar Edible Oil Philippines Inc.	Campo Islam, Zamboanga City

List of Experts/Key Informants

	Name//Profession	Position/Organization
1	Mohamad Yacob.	Executive Director, Bangsamoro Development Agency (BDA)
2	Martin Bazylewich	Proprietor, True Brew
3	The Proprietor	Alnor Enterprises
4	The Manager	Puregold, Cotabato City
5	Livelihood Consultant (Japanese)	PLEDGE Project, BDA
6	Julhaina Cadon	PLEDGE Coordinator, BDA
7	Dr. Danda Juanday	Administrator of Cotabato City; Chairman, Tabun Halal MPC
8	Bai Sorayda Biruar Ampatuan	Vice-Mayor, Parang
9	Jesus Fernandez	LEIPO, Sultan Kudarat Municipality

Note:

Some of the Key Informants requested not to be named in the report because of the very sensitive nature their comments/observations.

Annex 4

Training Modules Proposed for Cooperatives to be Accepted into the Land Bank's HARVEST Loan Facility

Title of Training: **Basic Business Planning**

Target Participants: Officers of All Types of Cooperatives and SMEs

Need/s	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. Cooperatives and SMEs need to have a good business plan to operative successfully and be able to repay their loan/s	To provide clear understanding of a Business Plan and its Importance	Business Plan: Definition		Day 1 - Morning
		Importance/ Uses of a Business Plan	-As Guide for the Organization -As Required for a Loan Application	Day 1 - Morning
	To discuss the Parts of a Business Plan and their respective contents	Introductory Parts	-Executive Summary -Vision-Mission -Company History	Day 1 - Morning
		Major Aspects of the Business Plan	-Organization and Management Aspect -Product/ Production Aspect -Industry and Competitive Analysis -Target Market and Marketing Plan -Financial Aspect	Day 1 - Afternoon
3. Reinforce knowledge of Business Planning	To provide opportunity for participants to apply their knowledge	Workshop: Prepare a Simple Business Plan	-For a coconut sugar production project, coffee production project, or similar topics	Day 2 Morning

Note:

Depending on the absorptive capacity of the participants, the training can be reduced to one (1) day

Taking out the Workshop can also be done to make the training a one (1) day activity

Title of Training: **Preparation of Loan Application Forms**

Target Participants: **Officers of All Types of Cooperatives and SMEs**

Needs	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. Prospective Borrowers need to know who are eligible to avail of HARVEST	To clarify the eligibility requirements for the HARVEST Loan Facility	Basic Eligibility Requirements	-Form of Organization -Years in Operation -Eligible Projects	Day 1 Morning
2. Borrowers should know criteria for Loan Approval	To disclose the Criteria for Loan Approval	List of Criteria and Weights	Land Bank to provide criteria and the assigned weight for each	Day 1 Morning
3. Borrowers need Knowledge of Documentary Requirements	To inform prospective borrowers of what documents must be submitted (in how many copies; notarization, if needed; etc.)	Registration Documents	-Registration papers with DTI, SEC, DOLE, or CDA	Day 1 Morning
		Permits and Licenses	-Business Permit -Tax Identification No. (if needed) -BIR Registration -Others	Day 1 Morning
4. Need to Know Timeline for Processing Loan Application and Loan Releases	To clarify the period for submitting documents	Sequence and Deadlines for Submissions	Letter of Intent; Application Form	Day 1 Morning
			Supporting Documents	
			Business Plan	
	To disclose the duration for loan evaluation and approval	Steps and Timelines		Day 1 Afternoon
	To explain the loan release schedule	Number of Releases and Percentages		Day 1 Afternoon
5. Verify the Knowledge of Potential Applicants to Comply with Requirements	To provide opportunity for participants to apply their knowledge	Workshop: Complying with the Application Process	-Fill up Form -Identify Supporting Documents -Prepare Timetable from Application to Loan Release	Day 1 Afternoon

Title of Training: **Improving Governance and Transforming Values**

Target Participants: Officers of All Types of Cooperatives and SMEs

Need/s	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. Improving Commitment of Members to the Organization and its Business	To help participants know their personal values	Personal Goals and Values of each Member	Sharing of their most important values (say 2 to 4)	Day 1 Morning
	To discuss the values and goals of the organization	Purpose of the Organization; Values of the Organization	Review of these Goals and Values	Day 1 Morning
	To highlight gains for aligning personal and organization goals and values	Attainment of organization goals can lead to attainment of personal goals	<i>Provide examples</i>	
2. Improving Group Governance and Accountability	To highlight the benefits of having Good Governance	Identify Benefits of Good Governance	-Harmony in the Organization -Better business performance -Higher Profits	Day 1 Afternoon
	To discuss ways for Improving Good Governance	Installing Competent Officers and Managers	-Identify Officer/ Manager Positions -Define their Responsibilities -Establish Right Qualifications	
		Installing Monitoring and Transparency Mechanisms	Written Reports: -Business Status -Financial Status	
			Meetings of Officers / Managers and General Assembly	
			Performance Reviews	

Note:

For cooperatives or other organizations entirely composed of Muslims, it could be helpful to consider the module on Values Transformation that the Bangsamoro Development Agency is using

Title of Training: **Basic Financial Management**

Target Participants: Officers of All Types of Cooperatives and SMEs

Need/s	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. To improve the Group's Management of Financial Resources	To provide understanding and appreciation of good Financial Management	Introduction to Financial Management	-Definition -Importance	Day 1 Morning
	To provide understanding of the elements of Financial Management	Establishing framework for Financial Management	-General policies -Planning and Budgeting Policies -Accounting and Cash Management -Purchasing/ Requisition Policies -Compensation and Payroll	Day 1 Morning
		Financial Plans Preparation	-Short Term -Long -Term	Day 1 Morning
		Budget Preparation	-Annual Budget	Day 1 Afternoon
		Measuring Financial Performance	-Balance Sheet -Income Statement -Cash Flow Statement	Day 1 Afternoon
2. Ensure Effective and Responsible Financial Management	To institute means for ensuring Good Financial Management	Internal Audits	-Market -Marketing	Day 1 Afternoon
	To discuss the Marketing Plan	External Audit	-By External Auditor -By Creditor (Land Bank and other lender/s)	Day 1 Afternoon

Note:

Other topics can be added or given more emphasis depending on the nature of the cooperatives, associations, or SMEs in attendance.

For example, if there are cooperatives that engage in re-lending money to members, the policies on credit and loan collection can be highlighted.

Title of Training: **Basics of Personal Financial Management**

Target Participants: Member of Cooperatives and SMEs

Need/s	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. Members of Cooperatives Need to Know that they can Improve their Financial Situation	To help participants realize that Planning and Management can Improve their lives	Introduction to Financial Planning and Management	-Definition -Importance -Purpose	Day 1 Morning
2. Need to Understand the Process Of Personal Planning	To help participants learn the Process of Personal Financial Planning	Major Steps in Personal Financial Planning	Analysis of Financial Situation: -Personal Cash Flow Statement -Personal Income Statement -Personal Balance Sheet	Day 1 Morning
		Establishing Personal Financial Plan	Vision Setting Goal Setting	
3. Individuals to gain knowledge in making detailed Plan	To help participants prepare detail of their Personal Financial Plan	Increasing Income		Day 2 Afternoon
		Reducing Expenses		
		Saving		
		Investing		

Title of Training: **Basics of Securing Funds from Financial and Other Institutions**

Target Participants: Cooperatives and SMEs

Need/s	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. Cooperatives and SMEs Need to Know the Basics of Securing Financial Resources	To help participants the potential sources of funds	Types of Fund Facilities	-Grants and Loans -Possible Sources of Grants and/or Loans	Day 1 Morning
2. Need to Understand the Requirements of Grants and Loans	To help participants learn the typical requirements	Qualifications of the Applicant Organization	-Legal Personality -History -Purpose for Applying -Other Qualification	Day 1 Morning
		Documentary Requirements	-Registration Papers -Organizational Profile -Financial Statements	
3. Need to Understand Conditions of Grant or Loan	To help organizations comply with conditions	Regular Reportorial Requirements	-Progress Report -Financial Report	Day 1 Afternoon
		Audit	-Internal -External	
		Project End or Terminal Report		
4. Need to Get the Best Terms	To help cooperatives and SMEs negotiate the conditions of their grant or loan	Terms that can be negotiated	-Purposes for the Use of the Funds -Counterpart or Collateral Requirement -Interest Rate -Repayment Schedule	Day 1 Afternoon

Title of Training: **Basics of Obligations and Contracts**

Target Participants: Cooperatives and SMEs

Need/s	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. Cooperatives and SMEs Need to Know the Basics of Legal Agreement	To help participants understand the kinds of Agreement	Basic legal agreements	-Memorandum of Agreement -Contracts	Day 1 Morning
2. Need to Understand the Types of Business Contract	To help participants learn the contracts and agreements that they may encounter	Definition and Elements	-What is a Contract -Parties to a Contract -Parts of a Contract	Day 1 Morning
		Basic Types of Contracts and Agreement	-Contract of Sale -Marketing Contract/Agreement -Lease Contract -Contract of Right to Use/Usufructuary	
3. Need to know remedies for violations of contracts and agreements	To help organizations learn how to enforce contracts	Remedies	-Rescission or Cancellation -Arbitration/Mediation -Litigation in Court	Day 1 Afternoon
		Venues/ Forum for Enforcing Contracts	-Use of Mediator or Arbiter -Filing of Case in Court	

Title of Training: **Basics of Farm Planning**

Target Participants: Cooperatives and SMEs

Need/s	Objectives	Major Topics /Activity	Specific Topics (if any)	Remarks
1. Cooperatives and SMEs Need to Improve their Farm Planning	To help participants understand the Importance of proper farm planning	Introduction	-Purpose -Importance	Day 1 Morning
2. Need to Understand the Types if Business Contract	To help participants analyze the characteristics and potentials of their farms	Characteristics	-Size -Soil Type -Elevation -Climate	Day 1 Morning
		Potential Products	Discussion of conditions appropriate to various crops	
3. Need to know how to maximize use of land and profit	To help farmers explore and evaluate options	Identification of Potential Crops	Identify crops that are suited to the farm	Day 1 Afternoon
		Evaluation of Benefits and Costs for each crop	-Cost of Investment -Availability of Seedlings -Availability of Technical Support -Price and Price Movement - Pest, Disease, and their control	Day 1 Afternoon
	To help farmers effectively allocate spaces in the farm	Determine location and size of land for each crop	Prepare farm map	Day 1 Afternoon

Annex 5

Situation of the Priority Agricultural Sectors

The following are brief descriptions of the Priority Agriculture-based Industries being promoted (and supported by the Japan International Cooperation Agency) in the Autonomous Region in Muslim Mindanao.

These industries had been the focus of various JICA-funded interventions starting with the Local Industries Promotion Project in the ARMM (LIP-ARMM), the ARMM Industry Comprehensive Capacity Enhancement Project (AICCEP), and more recently, Market Driven.

The Consultants were involved in the implementation of the Technical Assistance for the Promotion of Agri-Industries in ARMM, a follow through to the LIP-ARMM, as well as, did the survey (determining the value chain from production to export) for the priority industries covered by the AICCEP. Thus, the Consultants are sharing this analysis for the implementors of the HARVEST to get a better sense of the peculiarities of each of the Priority Industries.



Information shared herein should help the Land Bank of the Philippines and its training services provider/s determine other training needs of cooperatives and small and medium enterprises (SMEs) that would avail of the loan facility of HARVEST.

A. Abaca Industry



The Abaca production area of ARMM is centered in Lanao del Sur, particularly the strip starting from Malabang municipality to Calanogas, and other municipalities around Marawi City.

Other places in Mindanao that are known for abaca production are the provinces of the Davao Region among others.

There is a government agency devoted to the promotion of the Philippine fiber industry including Abaca known as the Fiber Industry Development Authority (FIDA).

Production



The traditional variety of Abaca being grown do not produce as much and as good output as the improved varieties.

Lanao del Sur has been identified as an ideal place to grow Abaca because of soil characteristics, elevation, and other factors. Other areas where the crop is grown include the Davao Region and the Zamboanga Peninsula.

Products



There are several products that can be produced or process from Abaca. The most basic products are rope, handicrafts, and footwear. These, however, are the products with lower value-added.

The higher end product in the Philippines is Abaca Pulp that is being exported to countries such as Germany, Japan, and China.

Trading



There are Abaca buying stations in several regions of Mindanao but the larger ones are found in Zamboanga Peninsula, Davao, and Lanao del Norte.

The traders in Zamboanga and Lanao del Norte are mostly suppliers of Newtech Pulp, Incorporated, probably the biggest buyer of Abaca fiber in the country. Though most of the production are in Lanao del Sur, the major Abaca traders/buyers are found in the municipality of Balo-i, Lanao del Norte. There traders consolidate Abaca fibers sold by individual farmers and cooperatives and then re-sell the Abaca in bales to Newtech Pulp, Incorporated located just outside the city of Iligan.

Cooperatives are not able to directly access the market for Abaca fiber as they are not able to supply the volume required by the ultimate buyer. Thus, it is the existing traders that consolidate the product of individual farmers, cooperatives, and other Abaca producers.

B. Banana



Banana is one of the major exports of the Philippines, particularly fresh table bananas that are sold all over the world.

The Philippines is the second largest producer of banana, second only to India. Based on 2009 data of the Food and Agriculture Organization (FAO), the Philippines produced 9.0 metric tons of bananas.

Large-scale cultivation of banana started in the 1960s in the Davao Region, particularly the province of Davao del Norte.

Most of the bananas produced and exported by the Philippines are from the island of Mindanao.

Production



In the Autonomous Region in Muslim Mindanao, there are two provinces known to be commercial producers of Banana, these are the provinces of Maguindanao and Lanao del Sur though the latter is a more recent entrant to the industry.

Bananas are grown in large tracts of land and is relatively capital-intensive as farming technology is quite advanced. Planting materials are usually bought from nursery

operators and planted in farms with irrigation system, provisions for a more mechanized harvesting, and arrangement for security is desirable.

Most of the banana plantations are either company-owned or are operated by contract-growers. According to the growers, it is quite risky to produce banana without a prior marketing agreement.

Planted banana seedling would bear fruit after several months and harvest of a medium-sized farm could be daily.

Products

There are two banana fruit products, the first is table banana (Cavendish) and these are exported right after being harvested. The market for table bananas are Japan, countries in the Middle East, China, among others.

The other type of banana being cultivated is Cardaba, usually processed into banana chips and banana flour. Banana flour is said to be in high demand in countries such as Japan.

Fresh banana is perishable; thus, it is to the interest of the producers that they immediately dispose of their product shortly after harvest. Failure to sell products in time could mean lower selling price or, at worst, spoilage.

Trading



The market for the banana, industry at least for those that have several hectares of plantation, is dominated by firms with access to the export markets. As earlier mentioned, larger farmers have pre-existing marketing agreement with firms, such as Dole, the moment that they start planting.

Prices of the product is largely driven by world market prices.

The standards for the product is quite high, hence, farmers have to comply with the prescriptions of the buyer or they ran the risk of their harvested bananas not being bought by the contracted buyer.

C. Coconut

The coconut industry is one of the largest, if not the largest, agriculture-based industry of the Philippines. According to the Food and Agricultural Organization (FAO), the Philippines was the largest producer of coconut in 2009, with 19.5 metric tons of produce.

While coconut oil is the most popular by-product of coconut, there are several coconut-based products that are increasingly demanded by markets within and outside the country. It is claimed that coconut oil provides the highest health benefits among the commercial cooking oils.

The Philippine Coconut Authority is the government agency with the mandate to promote and develop coconut plantations and to give technical assistance to coconut farmers.

Except for beneficiaries of the Comprehensive Agrarian Reform Program (CARP), it is not very usual to find cooperatives of farmers engaged in coconut production. That more typical coconut industry-related cooperatives are those engaged in the production of coconut sugar, coconut vinegar,

Production



Coconut is grown in practically in all regions of the Philippines, including all provinces of the Autonomous Region in Muslim Mindanao (ARMM) and other provinces of Mindanao where it is often one of the 3 most important industries of each province.

Ideally, there should just be around 120 to 140 coconut trees per hectare to obtain the optimum yield and as a pest-control measure. Seedlings are available from commercial nurseries and nurseries operated by the Philippine Coconut Authority.

The PCA also has a program where coconut farmers are compensated for producing seedlings, ensuring their survival, and eventually getting the seedlings planted in their farm lands.

Nuts are harvested every 3 or 4 months by coconut farmers. It usually takes a farmer a week to harvest coconuts, dry them, and then sell to traders/buyers. Some farmers also use the coconut shells to make charcoal.

Products

The basic commercial product out of coconuts is the dried meat that are procured and processed by oil mills to make refined cooking oil. There has been issues with the quality of copra produced by most farmers, mostly sun-dried and often contaminated with various materials such as stones, animal manure, among others.

Aside from producing copra, farmers can also sell young coconuts to processors engaged in producing coconut juice.

The sap of mature coconuts can also be used to make different products such as vinegar, coconut wine, coconut sugar, and coconut syrup. The meat of the coconut is also used to make desiccated coconut, nata de coco, and other food products.

Trading



COCONUT (COPRA) DELIVERY TRUCK
TRAVERSING LANA O DEL SUR -
NARCISO HIGHWAY TO FRANKLYN
BAKER INC.

Coconut trading is one of the most established marketing systems among the major agricultural industries of the country, particularly for copra, and, lately, whole nuts.

The most common practice is for farmers to take their sun-dried coconut (copra) to local traders/buyers who will, in turn, sell to bigger traders/buyers or directly sell to coconut oil millers. In the case of Mainland ARMM provinces, the oils are in Iligan City (for Lanao del Sur) and General Santos City and Davao City (for Maguindanao).

A few years back, some oil millers started becoming more aggressive and established buying stations or even marketing agreements with farmers in rural areas. Also, instead of purchasing copra, some started purchasing whole nuts.

Oil millers that purchase whole coconut get several advantages. First, they can ensure good quality of copra as they take care of drying the coconut meat. Second, they can use the coconut water to make vinegar and other products. Finally, they can use

the coconut shell to make activated carbon that can be exported.

The price of copra can be volatile and there were years that buying price went below production price. That was the time when the global market for vegetable oil was very competitive, driving oil prices down.

However, for the past five (5) years or so, the price of copra had been relatively good. As a rule, copra price of P15.00 or less is bad for farmers and price of P30 and above is very good.

D. Coffee



Coffee Solar Drying

From a long hiatus, the Philippine coffee industry is on an upward trajectory in the last 5 to 10 years.

The proliferation of coffee shops, the changing work environment (more people working at night), and the generally positive perception of coffee (beneficial to health or, at least, does not cause harm to people's health) contribute to the higher demand for coffee products.

A unique characteristic of coffee is that while it is a standard beverage, nevertheless, there are several varieties with their own distinct characteristics. There are four (4) basic coffee varieties: Arabica, Robusta, Excelsa, and Liberica. The four varieties are cultivated all over the archipelago including provinces of the ARMM.

There are not so many coffee cooperatives in most areas of ARMM, with the exception of Sulu, since coffee is often not the main crop of farmers but just a secondary or tertiary source of income.

The government agency directly responsible for the coffee industry is the Department of Agriculture, particularly its High-Value Crops unit.

Production



COFFEE PLANTATION

Robusta is the most cultivated variety since it is used for making instant coffee and thrive in areas with flat to slightly elevated altitude. The strain of Robusta being promoted by the leasing instant coffee maker reaches fruit-bearing stage within 36 to 48 months.

Seedlings of Robusta are provided free or at subsidized prices to contract growers. There are also private nursery operators the produce Robusta coffee seedlings.

Arabica is the variety most sought after by the more popular coffee shops but thrive in very high elevation, ideally 1,000 meters to 1,500 meters above sea level. In Mindanao, the popular Arabica-growing areas are Bukidnon, South Cotabato (Mt. Matutum in particular), and the area of Mt. Apo which straddles the provinces of Cotabato Province and Davao del Sur.

Sulu province is popular for its Arabica coffee, producers attribute the good produce to the volcanic soil in coffee areas.

One of the major problems in coffee production is the lack of familiarity of farmers with the different varieties and which one/s would be most suited to their farm areas. Farmers call the coffee variety that are common in their community as “native coffee” and what is known as “native” would be different from place to place. In the province of Cavite and Batangas, “native coffee” would most likely refer to Liberica or “barako” while the same term would mean Robusta for Maguindanao, Lanao del Sur, and most lower altitude areas in Mindanao.

The other problem identified in the coffee industry is the lack of knowledge (or some would say, hard headedness) of coffee farmers on proper harvesting. Instead of harvesting only the ripe berries (usually dark red in color), farmers collect the green-colored beans when harvesting the ripe berries. The mix of ripe and unripe berries is said to be one of the reason for traders/buyers buying coffee at low prices as quality is suspect.

Trading

The biggest buyer of coffee in the country is the leading instant coffee maker. According to some people engaged in coffee trading, the buying price of the major Robusta coffee buyer is very low and would not allow farmers to have a profitable enterprise.

Local coffee shop operators and coffee traders are actually willing to pay farmers higher than what they usually get from the traditional buyers but producers need to have discipline and harvest properly, as well as, handle harvested coffee correctly.

Coffee prices had been quite stable for the last five years or so, ranging from P80 to P120 for green beans in the case of Maguindanao. This is a better situation than in the past when coffee prices would fall to P50 per kilo or even lower.

E. Palm Oil

The palm oil industry is one of the agri-based industries besides banana that is largely based in Mindanao.

Pioneers in the palm oil plantation development are the Menzi Development Corporation that operated in Basilan and the Kenram Corporation of the Garcia's in Sultan Kudarat province.

Two large companies were established in Agusan Province by the National Development Corporation (a government-owned company) that was later taken over by a private company and the Agusan Milling Corporation, of Agumil for short, (a Malaysian – Singaporean company).

Among the priority agricultural industries in ARMM and other conflict-affected areas in Mindanao, the palm oil industry is probably one of the most well-organized and stable. There is a Philippine Palm Oil Industry Development Council (PPDC), an organization composed of oil millers, palm oil planters, nursery operators, and other industry players. The Council also includes government agencies (DTI, DA, PCA, RBOI-ARMM, among others) that supports the promotion and development of the palm oil industry.

The PPDC conducts regular Congresses and other smaller events where industry issues are discussed for resolution. Such events are also venue for dissemination of information on the state of the industry and for technical training.

Production



Palm Oil Plantation in Kenram (KPII)

The first palm oil plantations were owned by the companies that also operated the oil mills. According to industry sources, a typical oil mill would need a five thousand (5,000) hectare of plantation to operate profitably.

Later, the Agumil aggressively advocated the out-growers program, encouraging farmers from as far as Sultan Kudarat Province to engage in planting oil palm. Going into Sultan Kudarat and Maguindanao was a bold move for Agumil considering that the Kenram Industrial Development company is already well-established in Sultan Kudarat.

Agumil established a nursery in Sultan Kudarat province to support its aggressive out-growers program, providing access to quality seedlings (sourced from Papua New Guinea) and technical assistance to those who establish their own plantation.

Ideally, a farmer should have 3 to 5 hectares of oil palm plantation to be viable. However, according to the experience of Agumil, its outgrowers in Bohol Province in the Visayas have farmers cultivating less than a hectare of oil palm and able to turn a profit.

Products

For the farmers, the main product that they can supply to the market are the fresh fruit bunches (or FFBs). After harvest, FFBs need to be delivered to the oil mills ideally within twenty-four (24) hours or the product deteriorates and selling price is reduced.

Oil millers product two types of oil, the most common is Crude Palm Oil (CPO) and the other Palm Kernel Oil (PKO). Crude palm oil is the oil extracted from the mesocarp of the palm oil fruit while Palm Kernel Oil is produced by pressing and crushing the kernel of the palm oil fruit.

Some of the oil mills in Mindanao are not capable of producing PKO and, thus, sell the kernels to other oil millers with the right equipment to extract oil from the kernel.

Trading



Most of the palm oil planters sell their fresh fruit bunches (FFBs) to the oil mill with whom they have a growership agreement.

According to oil millers, some palm oil planters tend to shift their loyalty to the other oil millers when the competitors offer slightly higher prices. This can be disruptive when planters with existing growership and marketing agreements do not sell to their partner but instead sell to other millers just because slightly higher price is offered.



The buying price of palm oil is indexed to the world palm oil prices. Locally, there is a formula that is being used to calculate the buying price for a certain day. It is indexed to global palm oil prices. Thus, price is not so arbitrary and contentious as there is a common reference for buyers and sellers.

Unlike the case of the coconut industry, it is claimed that even at the lowest buying price, palm oil prices still provide farmers some margin of profit. It is very rare, if ever there was any case, that buying price of FFBs fall below break-even level.

F. Rubber



Along with palm oil and coconut, rubber is one of the most popular permanent crop planted by farmers in Mindanao, including the ARMM.

The larger rubber plantations are located in Cotabato Province, the provinces of Zamboanga, and ARMM (Maguindanao and Basilan).

The Philippines used to be one of the world's leading rubber until the 1980s when rubber prices fell, and the industry became less attractive to investors and farmers.

Based on 2012 data, seventy (70%) of the natural rubber produced in the Philippines are used domestically while the balance of 30% is exported.

In order of production level, the major rubber-producing regions of Mindanao include Region 9, Region 12, Region 11, and the Autonomous Region in Mindanao (particularly Basilan and Maguindanao).

Production



Rubber production is mostly done by small farmers with the average farm size ranging from 3 to 7 hectares.

Seedlings are available from government-owned and privately-run nurseries.

It has one of the longest gestation periods among the priority industries as it would take around 5 to 6 years before rubber trees are considered mature and ready for tapping,

One mistake often committed by rubber planters is tapping their rubber trees when these have not yet attained desired maturity. The other bad practice is tapping or harvesting sap more often than is permissible. Another is improperly cutting the bark of the rubber tree for sap to flow. These practices adversely affect the future productivity of the rubber trees in producing sap.

Rubber sap is collected by making an incision on the bark of the rubber tree. There is a correct technique for doing this. A collector (usually coconut shell) is placed below the incision where the sap will flow and be collected by the tappers.

Products

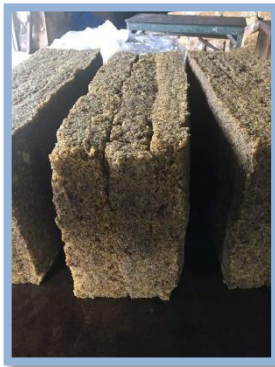


The product at the rubber plantation level is rubber cup lumps.

Processing plants in Mindanao usually produce rubber crepes and bales. These are sent to larger processing plants in Davao City, Valenzuela (in Metro Manila), and to tire manufacturers based in Luzon.

Products from natural rubber are numerous and used for different purposes. The most common are rubber tires, rubber bands, rubber belts, rubber mats, and other products used for vehicles, manufacturing, and in the household.

Trading



The cup lumps are accumulated and brought to rubber traders or directly to rubber processors in areas where the farm and the processing plant are near each other.

When rubber prices were high (between P80 to P100 per kilo) around year 2012, rubber processors would even shoulder the cost of transporting rubber cup lumps from faraway places (e.g. Upi, Maguindanao) to their processing plants (e.g. Makilala, Cotabato Province).

However, when world rubber prices went down a few years later, farmers were selling rubber cup lumps at around P15.00 per kilo.

G. Seaweeds



Seaweeds is the product that is quite distinct from all other industries being promoted in the ARMM areas.

This is the only commodity that is not being grown on land but in the sea, in the shallower portions offshore.

Seaweeds have both food and non-food uses.

Based on the 2008 data of the Food and Agriculture Organization (FAO), the Philippines is the third largest producer of seaweeds.

The government agency providing support to the seaweeds industry is the Bureau of Fisheries and Aquatic Resources (BFAR), an office under the Department of Agriculture.

A private organization, the Seaweeds Industry Association of the Philippines (SIAP) is the organization that represents and advocates the welfare of the businesses involved in seaweeds production and processing.

Production

According to the BFAR, there are more than 800 species of seaweeds that are available in the Philippines but the most commonly cultivated are Eucheuma, Kappaphycus, Gracilaria spp. and Caulerpa lentillifera.

Region IV-B, Region IX, and the ARMM are the three leading producers of seaweeds in the country.

Seaweeds are planted in sea water that is deep enough to allow the seaweeds to multiply but shallow enough to be easily accessible to the farmers.

The water should be clean for the seaweeds to thrive; thus, the production area cannot be near manufacturing plants or downstream to mining activities.

Seedlings are tied to nylon strands and these will later grow and multiply until they reach harvestable size and quantity.

Some of the challenges to seaweeds production are peace and order condition, bad weather, and diseases (such as what is known as “ice-ice”).

Products

The immediate product of a seaweeds farm is raw seaweeds that can be consumed or dried to make dried seaweeds/carrageenan.

According to the SIAP, 65% of the harvested seaweeds are transformed into semi-refined chips/carrageenan, 13% are exported raw (dried), and the remaining 22% are processed into refined carrageenan.

Trading

The usual trading channel for seaweeds to the final processor is through local traders then to the local processors, and then exported to foreign buyers.

Based on the 2008 data of SIAP, cost of production is P20.00 per kilo and the buying price of local traders is P60.00 per kilo. This means that a farmer can triple his capital if he engages in seaweeds production.

Cooperative arrangements can work in the seaweeds industry since the product is homogenous and the buyers of the product in a locality is limited so that “pole-vaulting” or selling to buyers other than the one that the group contracted with, can be avoided.

France, China, the USA, South Korea, and Belgium are the largest buyers of Philippine seaweeds products.

Annex 6
Survey Questionnaires
for the Training Needs Assessment (under HARVEST)

Annex 6.1.1
Survey Instrument for Cooperatives

Name of Respondent: _____ Position: (Optional) _____
Name of Cooperative: _____
Address: _____

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	
No. of Members	>Beginning >Current	
Products and/or Services	Products: Services	1. 2. 1. 2.
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. 2. 1. 2.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. 2. 3.

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing		
Organization/Management		
Financial Management		
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

Annex 6.1.2
Survey Instrument for SMEs
for the Training Needs Assessment (under HARVEST)

Name of Respondent: _____ Position: (Optional) _____
Name of Firm: _____
Address: _____

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	
No. of Members (if applicable)	>Beginning >Current	
Products and/or Services	Products: Services	1. 2. 1. 2.
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	1. 2. 1. 2.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. 2. 3.

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	
4. How much do you plan to borrow (if any)		

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing		
Organization/Management		
Financial Management		
Others		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

Annex 6.2.1
Filled Survey Instrument for Cooperatives

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years	20
	>5 to less than 10 years	19
	>More than 10 years	23
Type of Cooperative	>Multi-Purpose	27
	>Producers Cooperative	24
	>marketing Cooperative	14
	>Credit Cooperative	7
	>Others	2
No. of Members	>Beginning	10 - Lowest
	>Current	1000 -Highest
Products and/or Services	Products:	Rice Rubber Coconut/copra Coffee Abaca Banana Corn Rubber Banana Seaweeds Fisheries Vegetable Cassava Livestock Charcoal Dried Fish Seedlings/Fertilizers Fisheries
	Services	Lending Milling Marketing

Location/Distance of Market/s (Buyers or Customers)	Nearest:	Within Municipality or City
	Farthest:	Other regions in Mindanao, Cebu, Davao, Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government:	Programs and Projects of the following agencies: DA, DTI, DAR, BFAR
	Non-Government	Local and International NGOs, JICA and other foreign funding institutions
Source of Funds	>Capital Contributions	25
	>Reflows	4
	>Loan from Bank	2
	>Others	

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant	1
	>Barely Active	4
	>Fairly Active	14
	>Very Active	39
	No Answer	7
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No	1
	Yes	52
	No Answer	12
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/ diversification?	No	7
	Yes (identify possible source)	53 (Land Bank, Lending Cooperatives, other funding institutions)
	No Answer	5

Part 3. Capacity Building/Training Needed to Strengthen Capacity to Operate and Avail (and Manage) Loan

Aspect of Operation	Specific Training Needed (Number)	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management (34) (including Quality Control	Seminar, Farm Demonstration, Farm Visits
Processing	Labelling and Packaging (44) Longer Shelf Life /Post-Harvest Handling Food Processing	Seminar, Actual Demonstration/Hands on
Marketing	Business Negotiation (33) Marketing Linkages (Global and Local)	Seminar
Organization/Management	Organization and Management Enhancement (27) Conflict Management Rules and Roles of Cooperative Officers Leadership Training Capacity Building Operational Management	Seminar (with workshop or simulation/role playing)
Financial Management	Financial Management and Literacy (50) -Basic Bookkeeping /Basic Accounting -Preparing Basic Financial Statements/Reports -Financial Planning for Individual Members	Seminar-Workshop
Others (Specify)	Other Training (37) -Business Planning -How to Negotiate Loan -Business Management	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

- Need for Post-Harvest Facilities
- Coffee and Other Processing Machinery
- Land area for development and expansion
- Training/Building facility
- Drying Facility
- Access to Financial Assistance, preferably grants

Filled Survey Instrument for SMEs

[illegible]

Part 1. Background Information.... continuation

Items/Particulars	Sub-Items	Responses
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	Availed of Programs/ Projects of LGUs and agencies such as DTI, DA, BFAR -Some assistance from local NGOs but not on a regular basis
Source of Funds	>Capital Contributions >Reflows >Loan from Bank and Other Institutions >Others	-19 -19 -2

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	0 0 2 17
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	0 19
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source) No Answer/Maybe/Unsure	0 17 2
4. How much do you plan to borrow (if any)		

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery
Production	Basic Farm Production and Management (11) -Traditional -Organic Farming Seminar	Seminar with Hands-On Demonstration and Visits to Model Farms
Processing	Processing and Related Training (6) -Labelling and Packaging -Training on Proper Drying of Coconut for Copra	Seminar with Hands-on/Actual Demonstration
Marketing	Basics of Marketing (16) -Business Negotiation -Market Linkages	Seminar
Organization/Management	Improving Organization and Management (4) -Conflict Negotiation	Seminar/Workshop
Financial Management	Financial Management and Financial Literacy (17) Basic Bookkeeping Basic Accounting Proper Recording of transactions Preparing basic financial statement/reports	Seminar/Workshop
Others	Other Training (3) -How to negotiate loans -Business Planning	3

Part 4. Other Support/Assistance Needed to Strengthen the SMEs (if any)

- SMEs are very much concerned on the quality of the production of the farmers
- Problem also arise when pests attack/destroy the plantation. Ex. Cocolisap
- Need assistance in rehabilitation of land quality (low productivity)
- Water/Irrigation
- Drying Facilities
- Financial Assistance – through loan or dole out
- Lack of tappers due to low sharing percentage or low labor cost
- Extend Canvassing (lack of personnel to canvass or market traders/buyers to patronize their products)

9. Final Report for Training Needs Assessment (TNA)

9_3_TNA_Surveys_Cooperatoves

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 20 June 2018/ Bongao, Tawi-Tawi

Name of Respondent: Taib Yusa

Position: Not to be Disclosed

Name of Cooperative: Buan Seaweeds Farmers Marketing Cooperative

Address: Buan, Panglima Sugala, Tawi-Tawi

Year Organized: 2015

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing cooperative
No. of Members	>Beginning >Current	32 seaweed growers
Products and/or Services	Products: Services	1. seaweeds 2.
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Bongao Traders
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. BFAR 2. DTI 1. JICA AICCEP 2. BDA Trainings
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. 3.

Part 2. Assessment of Cooperatives Business

Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active Functional and sustainable
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, production and processing. To improve access to water and electricity
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management	Seminar with Demonstration
Processing	Labelling and Packaging	Seminar with Demo
Marketing	Business Negotiation Business Planning	
Organization/Management		
Financial Management	How to Negotiate Loan Basic bookkeeping Preparing Basic Financial Statements/Reports	
Others (Specify)		No answer

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Source of/Access to Water
2. Source of/Access to Stable Electricity/Power
3. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 20 June 2018/Bongao, Tawi-Tawi

Name of Respondent: Abdulwadud B. Abbas Position: _____

Name of Cooperative: Tongo Song Seaweeds Farmers & Fisherfolks Marketing Cooperative

Address: Simunul, Tawi-Tawi

Year Organized: 2012

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 to less than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing cooperative
No. of Members	>Beginning >Current	46 46 (active 35)
Products and/or Services	Products: Services	1. seaweeds 2. Fish (fishing)
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Bongao
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. BFAR 2. DTI 3. DA 1. OPAPP (PAMANA)
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. 3.

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, but would require Additional Capital or financing
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, Micro Financing
4. Amount		Not Disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Training on Organic Seaweeds farming	Seminar with Demonstration
Processing	Processing of seaweeds product Labelling and Pacakaging	Seminar with Demonstration
Marketing	Business Negotiation - Export	Seminar
Organization/Management	Good Governance/Admin	Seminar
Financial Management	Basic bookkeeping Basic Accounting	Seminar
Others (Specify)		None

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Processing Plant for seaweeds
2. Seedlings

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 20 June 2018/Bonga, Tawi-Tawi

Name of Respondent: Ashasser Dammang Position: _____

Name of Cooperative: Tawi-Tawi Napaqa Agri-Marine Trading & Marketing Cooperative

Address: Napaqa, Sibutu, Tawi-Tawi

Year Organized: 2010

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 to less than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing cooperative
No. of Members	>Beginning >Current	25 24
Products and/or Services	Products: Services	1. seaweeds farming 2. Fish (fishing) 3. Peanut Butter making
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Molitar, Sibutu Tongihat, Sibutu
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI 2. DA – Goat Raising Capital Assistance
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. 3.

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Maybe, will have to consult the members And willing to borrow considering with small interest
4. Amount		To be decided by members

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Training on Organic Seaweeds farming / Adaptation of the use of organic fertilizer	Seminar with Hands-On Demonstration
Processing	Processing of seaweeds product/New technology introduced Labelling and Pacakaging	Lecture and Hands-on Trainng
Marketing	Business Negotiation - Export	Seminar
Organization/Management	O &M Team Building	Seminar and Team Building exercises
Financial Management	Basic bookkeeping Basic Accounting/Financial Literacy	Seminar - Workshop
Others (Specify)		None

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Expansion of seaweeds plantation
2. Facility for seaweed processing different variety of products

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 20 June 2018/ Bongao, Tawi-Tawi

Name of Respondent: Hji. Hatta T. Jumdain

Position: Chairman

Name of Cooperative: Lupah Pula Farmers and Fisherfolks Marketing Cooperative

Address: Lupah Pula , Bongao, Tawi-Tawi

Year Organized: 2013

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers cooperative Marketing Cooperative
No. of Members	>Beginning >Current	35 35
Products and/or Services	Products: Services	1. Mangoes 2. Banana
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Bongao
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA 2. DTI -Evaluation
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Individual Contribution – Seaweeds growers

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, Bank Loan
4. Amount		Not yet determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farming Techniques	Exposure and actual (hands on)
Processing	Processing of new variety of products and Facilities	Training
Marketing	Business Negotiation	
Organization/Management		No answer
Financial Management	Basic Bookkeeping Training on Financial Management and Literacy	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Needs seedlings and processing plant
2. Latest Technology in seaweeds farming to produce quality product for export

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 20 July 2018/Zamboanga City

Name of Respondent: Salem Hayudini/ Hji. Injimar Abam **Position:** Not to be Disclosed

Name of Cooperative: Kasambuhan Kabuhianan Multipurpose Cooperative

Address: Patikul, Sulu

Year Organized: 1988

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	15 45
Products and/or Services	Products: Services	1. Abaca 2. Copra 3. Coffee
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	1. Zamboanga 2. Iligan City (New Tech) 3. Cebu
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. CDA 2. DA - Training
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. Reflows

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
'4. Amount		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	No Answer	
Processing	No Answer	
Marketing	No Answer	
Organization/Management	No Answer	
Financial Management	Financial Literacy Basic Accounting Records of transactions	Seminar
Others (Specify)	How to negotiate loan from the bank	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Resolve/Solution for peace and order which affects the agri business, the transportation of the products and post harvest

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 25 June 2018/Patikul Sulu

Name of Respondent: Alnidzmar Tahir/ Benacer Akka

Position: Chairman

Name of Cooperative: Kankitap Consumers Cooperative

Address: Patikul, Sulu

Year Organized: 2011

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 to less than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers coop
No. of Members	>Beginning >Current	17 107
Products and/or Services	Products: Services	1. Ground coffee 2. Mangosteen powder 1. Buy and sell 2. Lending for members
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Jolo, Sulu Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA 2. DTI -Friends for peace -Gknomics
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Distribution 2. SPCU Loan

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, within the next 36 months
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, Amanah Bank

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management	Seminar, exposure/study tour
Processing	Labelling and packaging training Coffee Machinery technical training Cupping and roasting	Seminar and exposure Training
Marketing	Business Negotiation	Seminar
Organization/Management	Conflict Management	
Financial Management	Basic Financial Report How to negotiate loan	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Expansion of Nursery
2. Processing Center
3. Expansion of Solar dryer

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 22 June 2018/ Lamitan, Basilan

Name of Respondent: Abdul A. Flores **Position:** General Manager

Name of Cooperative: LARBECO

Address: Lamitan City, Basilan

Year Organized: 1994

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multi -Purpose
No. of Members	>Beginning >Current	375 CARP ARBs Members 375
Products and/or Services	Products: Services	1. Rubber 2. Coconut 3. Cacao 4. Coffee 5. Abaca 6. Rice 7. Vegetables
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local traders within Basilan Zamboanga City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DAR
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. Reflows 3. Loan from Bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, to fund the agri tourism for agri school in Basilan
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Proper Tapping of Rubber	Seminar and Demonstration
Processing	None identified	
Marketing	None identified	
Organization/Management	None identified	
Financial Management	None identified	
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Need crumb rubber processing for good quality
2. Expansion of processing plant
3. Need to develop undeveloped areas

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 22 June 2018/Lamitan, Basilan

Name of Respondent: Ms. Jeng (Family Name Not Disclosed) Position: Coop Secretary

Name of Cooperative: Maloong Canal Farmers Agrarian Reform Multipurpose Cooperative

Address: Maloong, Canal Lamitan City, Basilan

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	54
Products and/or Services	Products: Services	1. Rubber
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Lamitan City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DAR – support to Agrarian Reform Beneficiaries
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Production

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Dormant
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	No
4. Amount to Loan		

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farming Management Training for Tappers	Lecture and Demonstration
Processing		
Marketing		
Organization/Management		
Financial Management	Financial Management Training	Seminar/Workshop
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Replanting of rubber trees
2. Need for Skilled Tappers

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 22 June 2018/Lamitan City, Basilan

Name of Respondent: Sabrianeo O. Canetay

Position: Manager

Name of Cooperative: United Workers Agrarian Reform Beneficiaries

Address: Menzi Isabela City, Basilan

Year Organized: 1993

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	25 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	245 252
Products and/or Services	Products: Services	1. Rubber 2. Coffee 3. Black pepper 4. Durian
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local Traders Manila (open BID monthly)
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DAR 2. DTI -training on production of coffee and rubber and abaca
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Reflows 3. Loan from bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes , to improve the quality of crumb rubber and to have high tech machinery
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
'4. Amount		To be decided yet

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None identified	
Processing	Technical training on improving the quality of rubber 1 st class crumbs	Seminar/Workshop
Marketing	Business negotiation - Linkage to international market	Seminar
Organization/Management	None identified	
Financial Management	None identified	
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Linkage to international market – such as Malaysia, Singapore , China ,etc.
2. Additional Financing

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 25 June 2018/Panamao Sulu

Name of Respondent: Princess Elardo

Position: Chairperson

Name of Cooperative: Peoples Alliance for Progress MPC

Address: Panamao, Sulu

Year Organized: 2008

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	163 374
Products and/or Services	Products: Services	1. Coffee 2. Cassava 3. Vegetables 1. Conduct of Training on GAD and Building Spirituality
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Jolo Municipality Zamboanga and Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital contributions 2. Grants

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, within the next 12 mos
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, loan from the bank
4. Amount of Loan		Not Stated

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farmers training on basic farm management	Seminar and Demonstration
Processing	Training on producing high quality of coffee roasting Labelling and Packaging	Seminar
Marketing	Business negotiation Market linkages	Seminar
Organization/Management	Admin operations	
Financial Management	Financial management trainings	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Latest machinery. Equipment for coffee processing
2. Transportation Facilities
3. Packaging Machine

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 22 June 2018/Lamitan City, Basilan

Name of Respondent: Romeo Fernandez

Position: Manager

Name of Cooperative: CARDADECO

Address: Canas Calang, Maluso Basilan

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	21 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Cooperative
No. of Members	>Beginning >Current	181
Products and/or Services	Products: Services	1. Rubber 2. coconut
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Isabel City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. no answer
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Barely Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	No answer
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	No answer

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None Identified	No answer
Processing	None Identified	No answer
Marketing	None Identified	No answer
Organization/Management	None Identified	No answer
Financial Management	None Identified	No answer
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/Balo-i, Lanao del Norte

Name of Respondent: Pundatu Alug Position: _____

Name of Cooperative: Abaca Farm Producers Cooperative

Address: Pindolonan, Calanogas, Lanao del Sur

Year Organized: 2015

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Coop
No. of Members	>Beginning >Current	30 30
Products and/or Services	Products: Services	1. Abaca
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Pindulonan Balo-I, Lanao Norte
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. LGU 2. DSWD -PAMANA 3. DA 4. FIDA 5. PCA 1. JICA thru AICCEP
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not yet decided

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Training on Farm Management Training on Good Farming Practices (practice of Organic farming) Improve quality of products	Seminar/Workshop
Processing		
Marketing		
Organization/Management	Basic bookkeeping	Seminar
Financial Management	Financial Literacy	Seminar
Others (Specify)	Other Livelihood training	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. How to treat diseases that reduces farm production

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/Balo-i, Lanao del Norte

Name of Respondent: Diamond Lao **Position:** _____

Name of Cooperative: Cadayunan II Abaca Cooperative

Address: Cadayunan II , Marawi City

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 to less than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers cooperative
No. of Members	>Beginning >Current	30 30
Products and/or Services	Products: Services	1. Abaca
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Maria Cristina, Balo-I, Lanao del Norte
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. PhilFIDA
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Build Up

Part 2. Assessment of Cooperatives Business

Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not yet determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Training on GAP -Good Agricultural Practices on Abaca	Seminar and Demonstration
Processing		
Marketing		
Organization/Management	Organizational Management	Seminar
Financial Management	Financial Literacy training	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Need of transportation facility – hauling truck, tractor for farming and harvester

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Mamaki B. Borar **Position:** Not to be Disclosed

Name of Cooperative: Binidayan Abdussalam Agriculture Cooperative

Address: Badak, Binidayan , Lanao del Sur

Year Organized: 2016

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Coop
No. of Members	>Beginning >Current	25 55
Products and/or Services	Products: Services	1. Abaca 2. Banana (Lakatan/Saba) 3. Cassava 4. Rice 5. Corn 6. Coffee
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA – training/technical farm inputs – coffee seedlings and other commodities 2. DTI
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital contributions

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes , Landbank
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Training on quality control Training on rubber classification	Seminar
Processing	To be familiarized with the use of decorticating machine	Hands-on Training
Marketing		
Organization/Management	Roles and Functions of Officers and Members	Seminar
Financial Management	Basic Accounting Bookkeeping	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Mohammad Datumanong **Position:** Not to be disclosed

Name of Cooperative: Lusod Farmers Multipurpose Cooperative

Address: Radapan, Piagapo, Lanao del Sur

Year Organized: 2006

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	25 25
Products and/or Services	Products: Services	1. Abaca 2. Upland Rice
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA – Tractor 2. LGU – Machinery, farm tools and inputs
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Barely active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, next year
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, tried to avail loan through Australian Aid and LANDBANK
'4. Amount of Loan		Not stated

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farm Management Disease management Nursery GAP	Seminar
Processing	Training on Quality Control	Seminar
Marketing	Business Negotiation	Seminar
Organization/Management	None	
Financial Management	How to negotiate loan Financial Literacy training	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Additional farm inputs and seedlings (nursery)
2. Hauling transportation
3. Additional Capitalization to buy fibers from members

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Saipoden Abubacar Position: _____

Name of Cooperative: Darussalam Agri Farm Producer Cooperative

Address: Lico, Bumbaran Lanao del Sur

Year Organized: 2017

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Coop
No. of Members	>Beginning >Current	30 50 (not yet registered in CDA)
Products and/or Services	Products: Services	1. Abaca 2. Vegetables
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. PhilFIDA 2. DA
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Build up

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not stated

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Training on GAP Basic farm management	Seminar/Workshop
Processing		
Marketing	Business negotiation Market linkages	Seminar
Organization/Management	Organizational Management Capacity building	Seminar
Financial Management	Bookkeeping Financial literacy	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Increase volume of abaca farming (35 has)
2. Transportation facilities for vegetables and abaca
3. Need more seedlings
4. Need to connect to market

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Ismael Imam Lomondot Position: _____

Name of Cooperative: Mamaanon Bangsamoro Farm Producer Cooperative

Address: Piagapo, Lanao del Sur

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers coop
No. of Members	>Beginning >Current	27 35
Products and/or Services	Products: Services	1. Abaca 2. Corn 3. Upland rice 4. Money tree 5. HVC
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Baloi, Lanao del Norte
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Members contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Barely active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes (if possible, grant from JICA or other agency)
4. Amount of Loan		Not stated

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farm management – disease management	Seminar
Processing	Quality Control	Seminar
Marketing	Pricing (including transport cost)	Seminar
Organization/Management		
Financial Management	Basic Accounting	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Bara Pagayawan

Position: Chairman

Name of Cooperative: Madaya Malabang Farmers Producer Cooperative

Address: Malabang, Lanao del Sur

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	3 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers coop
No. of Members	>Beginning >Current	30 20
Products and/or Services	Products: Services	1. Abaca 2. Melon 3. Corn
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Al-fahad enterprises-traders Pindolonan, Calanogas, LDS
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. FIDA 1. JICA thru AICCEP
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. capital build up - members

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Barely active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Will consult first the members
4. Amount of Loan		To be decided by general membership

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Training on farm management Training on proper harvesting of abaca GAP training	Seminar/Workshop
Processing	How to properly operate processing of abaca (fibers)	Seminar/Demonstration
Marketing	Business Planning and negotiation	Seminar
Organization/Management	Cooperative guidelines Capacity building	Seminar
Financial Management	Basic Financial Literacy	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Lack of seedlings
2. Post-harvest facilities

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Diamongun C. Balut **Position:** _____

Name of Cooperative: Kampiyaan sa Tagoranao Marketing Cooperative

Address: Bayang, Lanao del Sur

Year Organized: 2012

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 to less than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing coop
No. of Members	>Beginning >Current	25 30
Products and/or Services	Products: Services	1. Abaca 2. Cacao
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA 2. DTI 1. JICA – Solar Dryer
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Members' contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, bank loan

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farm Management	Seminar
Processing		
Marketing	Business Negotiation	Seminar
Organization/Management		
Financial Management	Bookkeeping Preparing Basic Financial Statements/Reports How to negotiate loan	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Need of additional Farm inputs
2. Post-harvest facilities and warehouse
3. Decorticating machine for processing
4. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Saimar Abdulmanan **Position:** Chairman

Name of Cooperative: Lumbac Salimbao Farmers Producer Cooperative

Address: Calanogas, Lanao del Sur

Year Organized: Respondent cannot recall exact year

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers coop
No. of Members	>Beginning >Current	15 20
Products and/or Services	Products: Services	1. Abaca 2. Corn 3. Upland rice 4. Coconut 5. Sakurab 6. HVC Rental of decorticating machine
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Baloi, Lanao del Norte
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA 2. DTI 3. PhilFIDA
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, Bank loan
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic farm Management	Seminar
Processing		
Marketing	-Business Negotiation -How to negotiate loan	Seminar
Organization/Management		
Financial Management	Financial Literacy	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Haris P. Alioden **Position:** _____

Name of Cooperative: Panggaw Calanuan Farmers Agri Marketing Coop

Address: Calalanuan, Calanogas

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing coop
No. of Members	>Beginning >Current	15 26
Products and/or Services	Products: Services	1. Abaca 2. Rice 3. Coffee 4. Coconut Rental of decorticating machine to members only
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Baloi, Lanao del Norte
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	No Answers
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. capital contributions



Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, bank loan
'4. Amount of Loan		Still to be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management	Seminar
Processing		
Marketing	-Business negotiation -How to negotiate loan	Seminar
Organization/Management		
Financial Management	-Bookkeeping -Preparation of Basic financial statements	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/ Balo-i, Lanao del Norte (PhilFIDA Office)

Name of Respondent: Cairoden U. Caderan **Position:** Requested not to disclose

Name of Cooperative: Darul Khyre farm Economic Development Producer Cooperative

Address: Butig, Lanao del Sur

Year Organized: Respondent cannot state exact year

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producer coop
No. of Members	>Beginning >Current	30 65
Products and/or Services	Products: Services	1. Abaca 2. HV Vegetables
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Marawi City, Lanao del Sur Tamparan, Lanao del Sur Balo-I, Lanao del Norte
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. PhilFIDA 2. DA – Farm 1. FAO -chicken poultry
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. capital build up

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farm management GAP on Abaca farming	Seminar/Workshop
Processing		
Marketing	Business negotiation – market linkages	Seminar
Organization/Management		
Financial Management	-Basic bookkeeping -Financial literacy	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Increase abaca farming to increase production
2. Problem on market linkages
3. Lack of post-harvest facilities

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 June 2018/ Matling Corporation MPC Office, Malabang, Lanao del Sur

Name of Respondent: Rhel Brua Position: Manager

Name of Cooperative: Matling Multipurpose Cooperative

Address: Malabang, LDS

Year Organized: 1992 - 2002

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	30 925
Products and/or Services	Products: Services	1. Cassava 2. Abaca 3. Rubber 4. Copra Financing/lending
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Iligan City Davao, CDO, Gen. Santos City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DAR 2. DA Davao - Tractor 3. DA – ARMM - Tractor
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Loan from bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes, landbank
4. Amount of Loan		Not stated

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing	Updated techniques on new technology (to make fiber)	Seminar
Marketing		
Organization/Management	Training on capacity building	Seminar
Financial Management	Financial literacy update	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. To find additional market linkage

2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/Datu Piang, Maguindanao

Name of Respondent: Omar Bantas **Position:** Not to be disclosed

Name of Cooperative: Ambadao Farmers & Entrepreneurs Multipurpose Cooperative

Address: Datu Piang, Maguindanao

Year Organized: 1995

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	54 35
Products and/or Services	Products: Services	1. Corn 2. Cocnut 3. Rice (seasonal)
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Locality Midsayap
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Build up

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	No answer
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes , but need to consult with the members first
4. Amount of Loan		To be decided by members

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing		
Organization/Management	Organizational Management Training	Seminar
Financial Management	-Basic Financial Management -Bookkeeping	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/Lanao del Sur

Name of Respondent: Hja. Fathma Zulafa Amerol **Position:** Not disclosed

Name of Cooperative: Modern Farmers Multipurpose Cooperative

Address: Ganassi , Lanao del Sur

Year Organized: 2004

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing coop
No. of Members	>Beginning >Current	30 287 active; 483 associate members
Products and/or Services	Products: Services	1. Corn 2. Rice 3. Root crops 4. Salabat 5. Turmeric 6. Coffee
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Cotabato City Gen. Santos City, Davao City, Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Build Up

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic farm Management	Seminar
Processing	Labelling and Packaging	Seminar
Marketing	Business Negotiation	Seminar
Organization/Management	Conflict management	Seminar
Financial Management	Basic bookkeeping	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____
3. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 11 July 2018/Lanao del Sur

Name of Respondent: Piparasan M. Macapodi **Position:** Not to be disclosed

Name of Cooperative: Ganassi Panggawalupa Farm Marketing Cooperative

Address: Ganassi, LDS

Year Organized: 2014

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers coop Marketing coop
No. of Members	>Beginning >Current	30
Products and/or Services	Products: Services	1. Turmeric – powder 2. Coffee – powder 3. Abaca 4. Peanut butter
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Marawi City Saudi via OFW Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI -equipments 2. DA – Equipments 1. JICA - AICCEP
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	No answer
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	No answer
4. Amount of Loan		

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic farm management	Seminar
Processing	-Labelling and packaging -Training on abaca processing	Seminar
Marketing	-Business negotiation	Seminar
Organization/Management	Conflict management	Seminar
Financial Management	-Basic bookkeeping -Preparing Basic financial statements/reports	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Processing facility
2. Granulator of turmeric
3. Additional Financial Resources/Capitalization

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/Samberen, Parang, Maguindanao

Name of Respondent: Saban Datukali

Position: Chairman

Name of Cooperative: Samberen Active Producer Cooperative

Address: Parang Maguindanao

Year Organized: 2014

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers coop
No. of Members	>Beginning >Current	60
Products and/or Services	Products: Services	1. coconut
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Cotabato city
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DSWD – PAMANA 2. PCA - seedlings
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital build up 2. Grant/s

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Barely Active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	No answer
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not yet known

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing	Basic Marketing (training -all members)	Seminar
Organization/Management	-Leadership/Management training -How Cooperative Succeed	Seminar
Financial Management		
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/ Mamasapano Maguindanao

Name of Respondent: Modrika A. Masukat **Position:** Chairman

Name of Cooperative: Al Rahman farmers Multipurpose Cooperative

Address: Manungkaling, Mamasapano, Maguindanao

Year Organized: 1993

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multi-Purpose
No. of Members	>Beginning >Current	35 registered in Coop 180 current members
Products and/or Services	Products: Services	1. Corn 2. Rice production (red and brown rice) 3. Producing organic insecticides and fertilizers 4. Halal feeds 5. Halal chicken
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Locality and nearby towns
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA 2. DOST 3. DAR World Food Programme–cash for work
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. capital contributions 2. reflows 3. loan from bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	yes
4. Amount of Loan		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing	Basic Marketing	Seminar
Organization/Management		
Financial Management	Financial Literacy	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. New/Additional Market Linkages

2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/Tapayan , Sultan Mastura

Name of Respondent: Danilo G. Tabudlo

Position: Requested not to be Disclosed

Name of Cooperative: Sultan Mastura Seeds Grower Multipurpose Cooperative

Address: Tapayan, Sultan Mastura

Year Organized: 2007

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	
Products and/or Services	Products: Services	1. Rice production
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Balabagan and Kapatagan Lanao del Sur and Marawi 1 st district of Maguindanao Supply in DA Mag. 2 nd District of Maguindanao
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. capital contributions – 5,000/member



Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing		
Organization/Management		
Financial Management	Financial literacy trainings	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 28 June 2018/Upi, Maguindanao

Name of Respondent: Vice Mayor Alexis Platon **Position:** Chairman

Name of Cooperative: Darugao Farmers producers Cooperative

Address: Darugao, Upi, Maguindanao

Year Organized: 2013

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose Producers coop Marketing coop Credit/financing coop
No. of Members	>Beginning >Current	21 28
Products and/or Services	Products: Services	Corn, Coconut, Coffee, Rubber, Rice, Livestock, HVC organic vegetables, Sale of Farm inputs
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Cotabato – corn HVC – Upi Rubber – Makilala Coconut - Davao
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. BDC 2. JICA – halal goat
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Contributions 2. Reflows

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not stated

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic farm Management	Seminar with Demonstration
Processing	Labelling and packaging	Seminar
Marketing	-Business negotiation -Business planning	Seminar
Organization/Management		
Financial Management	Financial Literacy	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 28 June 2018/Upi, Maguindanao

Name of Respondent: Alex Penaloza

Position:

Name of Cooperative: Highlanders MPC

Address: Nuro, Upi Maguindanao

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	13 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	*Multi-purpose *Marketing Cooperation
No. of Members	>Beginning >Current	10 members 54 members farmer/businessman
Products and/or Services	Products: Services	1. Corn 2. Palay
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Farmers and members South Upi, Lebak
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA – Seedlings 2. PCA
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	*Basic Farm Management *Label and Packaging	Seminar
Processing	*Conflict-Management *Business Negotiation	Seminar
Marketing	*How to Negotiate a loan	Seminar
Organization/Management	*Basic Book keeping	Seminar
Financial Management	*Preparing Basic Financial Statements/Report	Seminar
Others (Specify)	*Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 28 June 2018/Upi, Maguindanao

Name of Respondent: Alex Penaloza Position: Chairman

Name of Cooperative: UPI San Isidro Labrador Parish Agriculture Coop

Address: Nuro Upi, Maguindanao

Year Organized: 2016

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	* Producers Cooperative
No. of Members	>Beginning >Current	40 members and 250 – Associates 45 members
Products and/or Services	Products: Services	1. Rice 2. Corn 3. Coffee 4. Cacao
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within Upi Cotabato and Midsayap
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. D.A seedlings, cacao, rubber, rice, coffee, coconut
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Members Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	*Basic Form Management	Study Mission to Modern/Advance Farm
Processing	*Label and Packaging	Workshop
Marketing	*Business Negotiation	
Organization/Management	Conflict - Management	
Financial Management	*Book keeping financial statements reports	
Others (Specify)	Business Planning	Seminar/Workshop

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 28 June 2018/Upi, Maguindanao

Name of Respondent: Abdulsatar Salik

Position: Manager /Chairman

Name of Cooperative: Bosikong Greenland MPC

Address: Sitio Bosikong, Brgy. Kebleg Upi Mag.

Year Organized: 2000

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	10years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	*Procedure cooperative
No. of Members	>Beginning >Current	15 members Family coop 20
Products and/or Services	Products: Services	Lettuce organic vegetables
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local market - Upi
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. LGU/BDC – loan for tunnel film 2. DA
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. CBU

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Barely active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
'4. Amount of Loan		Not Disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Technical Production - farming	Seminar/Workshop
Processing	Labelling and packaging	Seminar
Marketing	Market Negotiation	Seminar
Organization/Management	Conflict Management	Seminar
Financial Management	Bookkeeping	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 27 June 2018/Datu Odin Sinsuat, Maguindanao

Name of Respondent: Prof. Musa Diocolano **Position:** Chairman

Name of Cooperative: Talimulan Farmers Association

Address: Bago-inged, DOS

Year Organized: 2013

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Coop
No. of Members	>Beginning >Current	30-32 10 or more active
Products and/or Services	Products: Services	1. Coconut/copra/whole nut 2. Coffee 3. Charcoal
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local area market
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. PCA – transfer the technology to other coop members 1. JICA – Beneficiary of coffee
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital contributions

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farm Production	Study Mission/Study Tour
Processing		
Marketing		
Organization/Management	*Train the coops to develop other coops and farmers	Study Mission/Study Tour
Financial Management		
Others (Specify)	Management of farm areas	Seminar/Study Tour

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 27 June 2018/GSKP, Maguindanao

Name of Respondent: Makalangkong P. Silo Position: _____

Name of Cooperative: Badak Multipurpose Cooperative (BMC)

Address: Badak Gen. Salipada k. pendatun Mag.

Year Organized: 1993

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	* Multi-Purpose
No. of Members	>Beginning >Current	35 71
Products and/or Services	Products: Services	1. Coconut (Buy and sell) 2. Organic Fertilizer
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	*Rajah buayan * 19 brgys of GSKP * Paglat * SSB Davao City – Franklin Baker-Coconut; Century – Gen. Santos City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI 2. DA under PRDP 3. DA under BUB 1. JICA -Nursery
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Build up 2. Loan under NGO FSSI

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	No answer
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management	Seminar
Processing	Labelling and Packaging	Seminar
Marketing	Business negotiation	Seminar
Organization/Management	-Capacity building on management -Conflict Management	Seminar
Financial Management	-Bookkeeping -How to Negotiate Loan	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Resolve peace and order in the area

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 27 June 2018/DAS, Maguindanao

Name of Respondent: Bagiyon M. Angeles Position: _____

Name of Cooperative: Al-Mani Farmers Marketing Cooperative

Address: Guinibon, Datu Abdullah Sangki, Maguindanao

Year Organized: 2013

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing Cooperative
No. of Members	>Beginning >Current	72 138
Products and/or Services	Products: Services	Rice -organic and inorganic Coconut – seedling/nursery Lending -charge to cropping Training – social interaction
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Esperanza, Sultan Kudarat Shariff Aguak ARMM Region XI, XII, X Don Baoco – RCPXI-BM
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. CDA 2. DTI 3. PCA 4. DA British Council, CSO-SEED, FSSI, JICA
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. CBU 2. members contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes – loan in Amana bank on process
4. Amount of Loan		Not yet finalized

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farm Management	Seminar
Processing	Labelling and packaging	Seminar
Marketing	-Basic Marketing and - Negotiation	Seminar
Organization/Management	Conflict management	Seminar
Financial Management	-How to Avail of Loan -Basic bookkeeping -Preparing Financial Statements	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 27 June 2018/Barira, Maguindanao

Name of Respondent: Panganda M. Tanggote **Position:** Chairman

Name of Cooperative: Darusalam High Valued Crops Farmers Producers Cooperative

Address: Barira, Maguindanao

Year Organized: 2014

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Coop
No. of Members	>Beginning >Current	15 86 members active
Products and/or Services	Products: Services	Coconut Coffee Abaca
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Ruminimbang, Gadong Kurusuyan Davao
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTi 2. PCA 3. DA 1. JICA – AICCEP (solar Dryer)
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital COntribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	No answer
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not Disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing	-Market Development -Negotiations	Seminar
Organization/Management		
Financial Management	Bookkeeping	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Needs Truck/car loan for transportation
2. Best to include officers and members in the trainings

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 27 June 2018/GSKP, Maguindanao

Name of Respondent: Mustapha E. Mangulamas **Position:** Chairman

Name of Cooperative: Kalilintad Agricultural Marketing Cooperative

Address: Lumabao, GSKP, Maguindanao

Year Organized: 2011

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 to less than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing coop
No. of Members	>Beginning >Current	32 45
Products and/or Services	Products: Services	Organic Coconut Oil (from own coconut plantation)
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	No answer
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI 2. DA 3. PCA 4. DOST
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital contributions 2. reflows

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	No Answer
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not Disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing	Training to improve or add high valued products	Seminar
Marketing	How to negotiate for wider / global market linkage	
Organization/Management		
Financial Management	Bookkeeping	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Interested to export products and go global (assistance for accessing markets)
2. Needs more helpful facilities/equipment for coconut processing, latest o high end ones.

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/Buluan, Maguindanao

Name of Respondent: Lyn B. Mamansal

Position: Request Not to Disclose

Name of Cooperative: La Frutera Employee Cooperative

Address: Maguindanao

Year Organized: 2000

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Employee coop
No. of Members	>Beginning >Current	60 Not sure of the number
Products and/or Services	Products: Services	Credit Loan Canteen Water refilling
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within La Frutera members
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. none
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. capital build up

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		To be decided yet

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management	Seminar
Processing		
Marketing	-Business Negotiation -How to negotiate loan	Seminar
Organization/Management	-Conflict management	Seminar
Financial Management	-Basic Bookkeeping -Preparing Basic Financial Statements/reports	Seminar/Workshop
Others	Strategic planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Plans to put up a convenience shop and gas station
2. Financing to increase volume of business

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/Datu Hoffer, Maguindanao
Name of Respondent: Khadaffy L. Ulilisen/ Sallobawe E. Blah
Position: Chairman/Consultant
Name of Cooperative: ATOS Farmers Marketing Cooperative
Address: Datu Hoffer, Maguindanao
Year Organized: 2011

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose Credit coop
No. of Members	>Beginning >Current	61 43
Products and/or Services	Products: Services	1. Corn 2. Upland rice 3. HVC
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Shariff Aguak Cotabato City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA 2. TMI 3. FFSI 4. Balay Mindanao
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions Grants from: EUB, ATI, DA XII, ARMM; 5. Go Negosyo – Kapatid agri Mentor Me program

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes Grants Loan - optional
4. Amount of Loan		To be decided

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farming Guidance	Seminar
Processing	-Improving shelf life -Packaging for corn grits	Seminar
Marketing		
Organization/Management		
Financial Management	-Basic accounting -Bookkeeping and recording of transactions	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Farm to market roads
2. Post – harvest facilities – warehouse or dryer

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue:

Name of Respondent: Dr. Danda Juanday

Position: Chairman

Name of Cooperative: Tabun Halal MPC

Address: Cotabato City

Year Organized: 2016

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	15 More than 200
Products and/or Services	Products: Services	1. Beef 2. Goat meat 3. chicken
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Cotabato City Maguindanao and parts of Region 12
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. Halal Development Program of Cotabato City
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Reflows

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes Within next 36 months
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes But should be Islamic Financing Facility
4. Amount of Loan		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Production techniques following Halal and Organic standards	Seminar and Study Tour
Processing	How to process meat following Halal Standards	Seminar, Exposure to/study mission to existing facilities
Marketing		
Organization/Management		
Financial Management	Personal Financial Planning for Individual Members	Seminar/Workshop
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: DTI Cotabato City Office/07 June 2018

Name of Respondent: Elmin Abayon

Position: Chairperson/Manager

Name of Cooperative: Kalanganan Fishpond Owners and Workers MPC

Address: Brgy. Kalanganan, Cotabato City

Year Organized: 1998

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose (primarily aquaculture production and lending to members)
No. of Members	>Beginning >Current	Around 20 founding members 51 current
Products and/or Services	Products: Services	1. Crabs 2. Bangus (Milkfish) 1. Lending to members
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Cotabato City Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. Programs of Cotabato City 2. DTI and other agencies
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Grant from City, DOLE 3. Loan from Landbank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes , within 36 months Increase processed products (milkfish, etc.)
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	How to increase yield of aquaculture products	Hands-on training
Processing	Processing new products from crabs, shrimps, milkfish	Seminar
Marketing	How to negotiate; how to access export market	Seminar (with simulation)
Organization/Management	Roles and responsibilities of Cooperative officers and management team; conflict management	Seminars
Financial Management		Seminar Workshop for participants to learn by doing
Others (Specify)	Business Planning	Seminar with workshop

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Equipment for Processing
2. Assistance on Market Linkaging/Access

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Libungan, Cotabato

Name of Respondent: John Gelacio

Position: Manager

Name of Cooperative: Libungan Marketing Cooperative

Address: Libungan, Cotabato

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Marketing Coop
No. of Members	>Beginning >Current	36 members Over 200
Products and/or Services	Products: Services	1. Copra 2. Charcoal
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. LGu – Good Governance 2. DA- seedlings; farm model 3. Farming Techniques
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution (members contribute P1300 per month) Grants fro, Consortium APL 1 – DA - MRDP



Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes Buy own property
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Depends on the value of property to be acquired

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing	Business negotiation	Seminar
Organization/Management	Fundamentals of good governance	Seminar/Workshop
Financial Management	-Bookkeeping -How to Access and Negotiate Loan/s	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Hall, Pigcawayan, Cotabato

Name of Respondent: Joemarie Ebido Position: _____

Name of Cooperative: Malu-ao Farmers Credit Cooperative

Address: Malu-ao, Pigcawayan, Cotabato

Year Organized: 2010

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	8 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Credit coop
No. of Members	>Beginning >Current	18 members 31 members
Products and/or Services	Products: Services	Lending (for agricultural activities of members)
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. 1. MCDC
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Paid up (CBU) 2. Production Loan (bank)

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes 5 year plan
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes , when there's an opportunity
4. Amount of Loan		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing		
Organization/Management		
Financial Management		
Others (Specify)	Training updates	CDA and LGU annually gives training or checks on training requirements of the cooperatives

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 23 July 2018/Kidapawan City

Name of Respondent: Fermin J. Tabugoc/ Joselito T. Ceniza

Position: Requested not to be Disclosed

Name of Cooperative: Sto. Nino Makilala MPC

Address: Kalantas St. Public Market, Makilala, North Cotabato

Year Organized: Exact year cannot be recalled by Respondent

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	37 years or so
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	15 members More than 1000 current members
Products and/or Services	Products: Services	Copra Charcoal Whole/round nut
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Whole nut - Franklyn Baker Copra – New Davao Charcoal – private buy and seel in Davao City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. CDA 2. Landbank 3. MCDO of Makilala
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Share Capital 2. Loan from bank – released last January 2018

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active Went bankrupt but has recovered through the help of MASPEC which lent them 500,000 and was already fully paid.
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes Target 3 year plan for bank loan reanewal and now on 2 nd year
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes , after they fully pay their current loan with Landbank
4. Amount of Loan		Not yet known

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management And farm inputs – proper drying of fertilizer and harvesting	Seminar and Demonstration
Processing		
Marketing	Business negotiation – market linkages	Seminar
Organization/Management	Training on the proper function of working committees	Seminar
Financial Management	Basic Accounting Bookkeeping Proper recording	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 23 July 2018/Kidapawan City

Name of Respondent: Delma Sarona

Position: Not to be Disclosed

Name of Cooperative: Magpet Agro Industrial Resources Multipurpose Cooperative

Address: Daang Maharlika, Kidapawan City

Year Organized: 1989

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	29 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	25 starting members 297 members
Products and/or Services	Products: Services	Rubber Copra Banana
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Nearby municipalities Davao City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI 2. DA 3. DOST 4. City LGU Magpet & Kidapawan
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital build Up 2. Loan from landbank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes Still have ongoing bank credit Willing to borrow with low interest and lesser requirements
'4. Amount of Loan		Not yet known

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management – Rubber	Seminar
Processing	Labelling and packaging of Banana chips/flavoring	Seminar/Workshop
Marketing		
Organization/Management	Refresher course/training	Seminar
Financial Management	Refresher course/training - Bookkeeping - Basic accounting - Recording of transactions	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Market Linkage/Access for Banana Chips

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 31 July 2018/Isulan, Sultan Kudarat

Name of Respondent: Danny B. Sumensil

Position: Field Manager

Name of Cooperative: Mapantig Agrarian Reform beneficiaries MPC

Address: Mapantig, Isulan, Sultan Kudarat Province

Year Organized: 1998

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	20 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	295 300
Products and/or Services	Products: Services	Oil Palm Plantation
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	KPII (Kenram), Tacurong, Sultan Kudarat
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DAR 2. DA 3. CDA 4. DOLE
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Contributions 2. Reflows 3. Loan from Bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes Plan for expansion
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
'4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Oil Palm & Management Technology Training	Seminar
Processing		
Marketing		
Organization/Management	-Effective Management -Leadership Development	Seminar
Financial Management	-Basic Bookkeeping -Preparation of Basic Financial Statements/Reports	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Need seedlings to expand the plantation/s

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 31 July 2018/ Esperanza, SK Prov.

Name of Respondent: Rainier M. Cachero

Position: Not to be disclosed

Name of Cooperative: Municipal Aggies MPC

Address: Pob. Esperanza, SK Prov.

Year Organized: 1995

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	25 28
Products and/or Services	Products: Services	Calamansi Juice Calamansi Concentrate Catering Services
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI 2. DOST 3. DA - equipment
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Contributions

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes Packaging and marketing
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Maybe, BODs decision
4. Amount of Loan		Depends on the Board of Directors

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	How to use the pulp and calamansi seeds after juicing	Seminar/Demonstration
Processing	Packaging and labelling Good manufacturing practices	Seminar
Marketing	Marketing	Seminar
Organization/Management	Leadership training	Seminar
Financial Management	Basic Bookkeeping Preparing Basic Financial Statements/reports	Seminar
Others (Specify)	Training on how to manage waste materials. Business planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Market Linkaging/Access

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 31 July 2018/ Isulan, SK Prov.

Name of Respondent: Eduard B. Gocotano **Position:** General Manager

Name of Cooperative: KARBEMCO (Kenram Agrarian Reform Beneficiaries MPC

Address: Kenram, Isulan, SK Prov.

Year Organized: 1999

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	19 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	413 Arbs 427
Products and/or Services	Products: Services	Oil Palm Rice
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	KPII Ago Mill
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DAR 2. PCA 3. CDA 1. RDI 2. World Bank
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Contributions 2. Loan from Bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	NO, They still have existing loan from Landbank
4. Amount of Loan		

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Update on new technology Best practices of good farming Basic farm Management	Seminar
Processing		
Marketing	Marketing Strategy	Seminar
Organization/Management	Duties and Responsibilities of key persons	Study Tour to Good Cooperatives
Financial Management	Basic Bookkeeping Preparing Basic Financial Statements/reports	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 31 July 2018/Isulan, SK Prov.

Name of Respondent: Nemia Loja Position: _____

Name of Cooperative: Center Isulan MPC

Address: Public Market, Isulan, Sultan Kudarat

Year Organized: 1995

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	26 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	25 107
Products and/or Services	Products: Services	Agri supplies Seed production Marketing and trading
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Sultan Kudarat wide
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA 2. CDA 3. DAR
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. CBU

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Maybe, Trainings c/o BODs
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not Disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing		
Organization/Management	Conflict Management	Seminar
Financial Management	Financial Management training	Seminar
Others (Specify)	Strategic/Business Planning	Seminar/Workshop

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 18 June 2018/Siay, Zamboanga Sibugay

Name of Respondent: Cleotilde M. Faduga **Position:** Chairperson

Name of Cooperative: Monching Womens Dried Fish MPC

Address: Monching, Siay

Year Organized:

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	8 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	25 30
Products and/or Services	Products: Services	Dried Fish Grocery
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Zamboang Cotabato, Cagayan de Oro
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DSWD 2. DTI 3. BFAR 4. DOST
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. SIA-K -DSWD (Grant) 2. Reflows 3. Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not yet determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		No answer
Processing		No answer
Marketing		No answer
Organization/Management		No answer
Financial Management		No answer
Others (Specify)		No answer

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

- 1. Need of building facility – due to road widening , they will be needing fund for construction of building facility.**

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 23 July 2018/Kidapawan City

Name of Respondent: Yolanda Guiangan

Position: Requested not to be Disclosed

Name of Cooperative: Kabilaw United Farm Hard Workers Association

Address: Purok 6, Kabilaw Makilala, North Cotabato

Year Organized: 2010

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Coop
No. of Members	>Beginning >Current	25 40
Products and/or Services	Products: Services	Premium Coffee – certified organic
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Kabilaw , Makilala Kidapawan
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DTI 2. DA 12
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to have business center - Have packaging machine/equipment for processing
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes , consult with the cooperative members -problem/issues with collateral and many requirements
4. Amount of Loan		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic farm management -	Seminar/Demonstration
Processing	Labelling and packaging	Seminar
Marketing	How to negotiate loan	Seminar
Organization/Management	No answer	
Financial Management	Basic Bookkeeping Preparing Basic Financial Statements/reports	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Lack of packing machine (FDA Standard)
- 2.

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 23 July 2018/Kidapawan City

Name of Respondent: Shiela Leong

Position: Officer

Name of Cooperative: Rural Improvement Club Producer Cooperative (KERA)

Address: JP Laurel St. Pob, Kidapawan

Year Organized: 2014

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	4 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers Coop
No. of Members	>Beginning >Current	67 124
Products and/or Services	Products: Services	Coffee – Excelsa, Robusta & Arabica) Coffee Shop
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Kidapawan, Davao, Gensan Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	DA, DTI, CDA, DOLE, City LGU Kasilak Foundation – provide equipment, CRS
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. Grants from DA -facilities 3. DOLE- capital outlet 4. CRS – coffee roasting facility 5. LGU – Building 6. DTI – Packaging & Labelling & Marketing

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes Expand market in Cotabato
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Farming training management	Seminar/Field Demonstration
Processing	Labelling and packaging	Seminar
Marketing	Business negotiation How to negotiate loan	Seminar / Workshop
Organization/Management	Management training /leadership	
Financial Management	Basic bookkeeping Preparing Basic Statements/reports	Seminar / Workshop
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato

Name of Respondent: Mailene V. Pas Position: Clerk

Name of Cooperative: North Cotabato Free Farmers' Cooperative

Address: Capayuan, Pigcawayan, North Cotabato

Year Organized: 1981

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	37 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multipurpose
No. of Members	>Beginning >Current	100 active members
Products and/or Services	Products: Services	1. Nursery (Seedlings) 1. Marketing (Buy & sell) 2. Dryer 3. Warehouse
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within the Municipality
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. LGU Municipal Cooperative Development Office
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Business Operation (Reflows)

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes , within the next 36 months
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Basic Farm Management	Seminar/exposure/study mission
Processing		
Marketing	Business Negotiation	Seminar/exposure/study mission
Organization/Management		
Financial Management		
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato
Name of Respondent: Eduardo Amor, Jr **Position:** Requested not to be disclosed
Name of Cooperative: Pigcawayan Fresh Fruits Producers Cooperative
Address: Pigcawayan, Cotabato
Year Organized: 2011

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	7 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Producers and Marketing Cooperative
No. of Members	>Beginning >Current	20 60
Products and/or Services	Products: Services	Banana – Cardava and Saba Mango - Green
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Libungan DOLE Phils – Surallah , South Cotabato
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA Region 12 2. Pigcawayan LGU
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. capital Contributions 2. Fund assistance from DOLE Philippines and Chemicals

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes Within the next 12 months
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes Gov't banking institutions
'4. Amount of Loan		To be determined

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Modern Production of Banana and Mango	Seminar
Processing	Banana/Mango Processing	Seminar
Marketing	Marketing Strategies	Seminar
Organization/Management	Organizational Management	Seminar
Financial Management	Financial Management and Bookkeeping	Seminar
Others (Specify)	Personnel Management	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

- 1. Needs hauling trucks or multipurpose tractor**
- 2. Power Spray – complete set**
- 3. Processor for mango and banana**

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato

Name of Respondent: Janine Navasca

Position: Bookkeeper

Name of Cooperative: Diamond Multipurpose Cooperative

Address: Pob 3, Pigcawayan , Cotabato

Year Organized: 1994

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multi-Purpose Cooperative
No. of Members	>Beginning >Current	20 23
Products and/or Services	Products: Services	Lending/Credit Services (mostly for Farmers) Catering
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within Municipality Cotabato City, Davao City
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. None
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution



Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None	
Processing	None	
Marketing	Business Negotiation	Seminar
Organization/Management	None	
Financial Management	Bookkeeping	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato
Name of Respondent: Generose Apurada **Position:** Officer of the Cooperative
Name of Cooperative: Malagakit Farmers Marketing Cooperative
Address: Malagakit, Pigcawayan , Cotabato
Year Organized: 2014-2015

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	3 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multi-Purpose Cooperative
No. of Members	>Beginning >Current	24 members 27 members
Products and/or Services	Products: Services	Seeds and Fertilizers
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within the barangay Within and nearby municipalities
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. DA, BLGU -Trainings 1. FAO -Seed and fertilizers
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Capital Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None	
Processing	None	
Marketing	-Business How to negotiate loan	Seminar
Organization/Management	-Negotiation -Basics of Management	Seminar
Financial Management	-Bookkeeping -Financial Literacy -Preparing of financial Statements and Reports	Seminar/Workshop
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Muncipal Office, Pigcawayan, Cotabato
Name of Respondent: Abelardo Ato **Position:** Officer of the Cooperative
Name of Cooperative: Pigcawayan '71 Tinabangay Credit Cooperative
Address: Castor st. Poblacion 2, Pigcawayan , Cotabato
Year Organized: 2015

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	2 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Credit Cooperative
No. of Members	>Beginning >Current	17 70
Products and/or Services	Products: Services	Lending services
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within Poblacion 1 Nearby Barangays
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	None
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Savings

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not yet decided

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None	
Processing	None	
Marketing	How to negotiate loan	Seminar
Organization/Management	Conflict Management	Seminar
Financial Management	-Basic bookkeeping -Preparing Basic Financial Statements and Reports	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato
Name of Respondent: Jelito Jugas **Position:** Requested not to disclose
Name of Cooperative: Capayuran Farmers Credit Cooperative
Address: Capayuran, Pigcawayan, Cotabato
Year Organized: 2011

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	7 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Credit coop u55
No. of Members	>Beginning >Current	16 31
Products and/or Services	Products: Services	Lending/Credit
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within the municipality
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. MCDC/LGU 2. DAR Cooperative Bank of Cotabato
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Loan from bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production		
Processing		
Marketing		
Organization/Management		
Financial Management		
Others (Specify)	Business Planning	Seminar and Study Tour

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Requireneeds training facilities

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato
Name of Respondent: Rutchel Omadle **Position:** Officer of the Cooperative
Name of Cooperative: Upper Baguer SN Credit Cooperative
Address: Upper Baguer, Pigcawayan Cotabato
Year Organized: 2010

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	8 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Credit Cooperative
No. of Members	>Beginning >Current	30 30
Products and/or Services	Products: Services	Loan and interest
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within the municipality
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. CDA 2. MDCC 1. Cooperative Bank of Cotabato
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Loan from Bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None	
Processing	None	
Marketing	None	
Organization/Management	None	
Financial Management	None	
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Interested in any trainings available and prefer a study mission.

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Libungan, Cotabato
Name of Respondent: Felix Asoy **Position:** Manager
Name of Cooperative: Gumaga Farmers MPC
Address: Pob. Libungan, Cotabato
Year Organized: 1994

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multi-Purpose Cooperative
No. of Members	>Beginning >Current	13 465
Products and/or Services	Products: Services	Farm Implement service Credit loans to members Consumer store Buy and sell
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	PALMA Alliance areas
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. LGU 2. DA 3. CDA 4. PCDO Trainings
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Loan from Land Bank

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	Introduce new technologies Techniques in farming for good quality of products	Actual exposure
Processing		
Marketing	Business negotiation	Seminar
Organization/Management	Conflict Management	
Financial Management	Updating/upgrading on financial system management	Seminar and Hands On (Actual)
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato

Name of Respondent: Magdalena Sachay

Position: Secretary

Name of Cooperative: Senior Cooperative

Address: Pigcawayan, Cotabato

Year Organized: 2015

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	3 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Services
No. of Members	>Beginning >Current	35 members Not known by Respondent
Products and/or Services	Products: Services	Milling Services
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Within Pigcawayan
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	none
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	No
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	No

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None	
Processing	None	
Marketing	None	
Organization/Management	None	
Financial Management	Basic Bookkeeping	Seminar
Others (Specify)	Business Planning	Seminar

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato

Name of Respondent: Pacifico Fahip **Position:** Not to be disclosed

Name of Cooperative: Midpapan 2 Multipurpose Cooperative

Address: Pigcawayan, Cotabato

Year Organized: 2002

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	6 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Multi-Purpose Coop
No. of Members	>Beginning >Current	35 105
Products and/or Services	Products: Services	Rice Production Livestock and permanent crops Water services – potable and irrigation water
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	None
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	None
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2. Grant from ACPC

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
'4 Amount of Loan		Not stated

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	None	
Processing	None	
Marketing	None	
Organization/Management	None	
Financial Management	None	
Others (Specify)	None	

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. _____
2. _____

Survey Instrument for Cooperatives for the Training Needs Assessment (under HARVEST)

Date/Venue: 8 June 2018/Pigcawayan Municipal Office, Pigcawayan, Cotabato
Name of Respondent: Roy Dogoldogol **Position:** Requested not to be disclosed
Name of Cooperative: Midpapan I Credit Cooperative
Address: Pigcawaya, Cotabato
Year Organized: 2008

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	10 years
Type of Cooperative	>Multi-Purpose >Producers Cooperative >marketing Cooperative >Credit Cooperative >Others	Credit coop
No. of Members	>Beginning >Current	26 19
Products and/or Services	Products: Services	Rice Livestock Lending with interest
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	Municipal Cooperative Development Office
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate the Cooperative on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does the Cooperative have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Cooperative consider borrowing/taking out a loan to fund its business expansion/diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not to be disclosed

Part 3. Capacity Building/Training Needed

Aspect of Operation	Specific Training Needed	Mode of Delivery (Seminar, Exposure/Study Mission, etc.)
Production	How to produce high quality product	Seminar
Processing		
Marketing		
Organization/Management		
Financial Management	Proper management/handling of financial system	Seminar
Others (Specify)		

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Training Facilities

2. _____

9. Final Report for Training Needs Assessment (TNA)

9_4_TNA_Surveys_SME

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 5 July 2018/ Cotabato City
Name of Respondent: Doreen Joy Fermilon
Name of Firm: Al-Sahar Agri Ventures Inc.
Year Organized: 2014-2015

Position: Not disclosed
Address: Maguindanao
Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	4 years
No. of Members (if applicable)	>Beginning >Current	Not disclosed
Products and/or Services	Products: Services	Banana
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Export to Saudi, S. Korea and Japan
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	RBOI
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	-Own capital -Reflows -Loan

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	100% Operational Very active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Expansion of Plantation Area
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source) No Answer/Maybe/Unsure	Yes
4. How much do you plan to borrow (if any)		Not disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Good Practices in Banana Farming
Processing		/	
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	Basic Accounting
Other Aspects (identify) 1. _____ 2. _____			No response

Part 4. Other Support/Assistance Needed to Strengthen the Cooperative (if any)

1. Assistance to expansion of banana plantation
2. _____
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 23 July 2018/ Kidapawan City

Name of Respondent: Elsa Belizado

Position: Secretary

Name of Firm: DAVCO Dev't Corporation

Address: Makilala, North Cotabato

Year Organized: 1992

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More Than 10 years
No. of Members (if applicable)	>Beginning >Current	Stockholders: 7 members
Products and/or Services	Products: Services	Rubber
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Suppliers from : Agusan, ComVal, Bukidnon, Bayugan, SK Prov, Upi , Maitum Buyers from: Cebu and Manila Export to Malaysia, Indonesia and Singapore
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	DTI DOST - funding CDA – training
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Loan from the bank -UCPB -active payer -limited access due to collateral requirement

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	Response/s
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. How much do you plan to borrow (if any)		Not Disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Training on good tapping practices
Processing	/		
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	
Other Aspects (identify)			
1. _____			
2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Improvement of labor compensation to rubber tappers
2. Promotion of patronage of local rubber products to stabilize prices
3. _____



Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 18 July 2018/Zamboanga City

Name of Respondent: Rudy Joe

Position: Owner

Name of Firm: Haibee Pure Native Coffee

Address: Patikul, Sulu

Year Organized: 1998

Type of Organization: Sole Proprietorship

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
No. of Members (if applicable)	>Beginning >Current	
Products and/or Services	Products: Services	<ul style="list-style-type: none">• Coffee Native<ul style="list-style-type: none">-Roasted-Ground Coffee Packaging
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Wholesale/Retail
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Zamboanga Local Market and Hotels
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	None
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	-Capital Contribution -Reflows

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes Plan to loan
4. How much do you plan to borrow (if any)		

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production		/	
Processing		/	
Marketing	/		Marketing and Loan Assistance
Organization/Management		/	
Financial Management/Literacy	/		Basic Accounting; Proper Recording of Transactions
Other Aspects (identify)			
1. _____			
2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. _____
2. _____
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 22 July 2018/Phone Interview

Name of Respondent: Esmael K. Akmad

Position: Not Disclosed

Name of Firm: EKA Salam Agri Ventures Corporation

Address: Kauran, Ampatuan, Maguindanao

Year Organized: 2012

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	6 Years
No. of Members (if applicable)	>Beginning >Current	Family Owned Corporation (number not disclosed)
Products and/or Services	Products: Services	<ul style="list-style-type: none"> • Banana • Mango • Corn • Rice
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Wholesale Local and export contract with the market
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Davao City Bahrain
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	1. RBOI 1. NESH (Nader Ebrahim Son of Hassan)
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contribution 2.Reflows 3.

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, for expansion. Within next 36 to 60 months
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source) No Answer/Maybe/Unsure	Yes, Loan approved by Land Bank thru HARVEST Program. Still on process.
4. How much do you plan to borrow (if any)		Not disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production		/	
Processing		/	No Processing
Marketing		/	
Organization/Management		/	
Financial Management/Literacy	/		Financial Literacy - Basic Bookkeeping, - Basic Accounting - Financial Management
Other Aspects (identify) 1. _____ 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1 None for now, just the approval of the LBP Loan

2 _____

3 _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/Isulan, SK Prov.

Name of Respondent: Edward Gocotano

Position: Secretary

Name of Firm: Kenram Palm Oil Industries, Inc.

Address: Kenram, Isulan, Sultan Kudarat Province

Year Organized: Not Disclosed (but 1960s)

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	4 years (the new corporation)
No. of Members (if applicable)	>Beginning >Current	Not Disclosed
Products and/or Services	Products: Services	Oil Palm Production Milling of Palm Oil
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	-Agricultural Production -Processing and Sale of Crude Palm Oil Nursery Operation
Location/Distance of Market/s (Buyers or Customers)	Nearest: - Farthest:	Suppliers are from Sultan Kudarat, Maguindanao, and North Cotabato Buyers: Manila and others (usually shipped thru Gen. Santos City Port)
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	Works with PCA, LGUs, DTI Philippine Palm Oil Industry Development Council
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	-Capital -Loan from the bank -Reflows

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Expand Nursery
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. How much do you plan to borrow (if any)		Not Disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Need improved techniques on farming (for farmers) and not for Kenram
Processing		/	
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	
Other Aspects (identify) 1. 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Technical Assistance to Farmers in Farm Development and Management
2. Basic Financial Literacy and Basic Accounting for farmers, coops
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 27 June 2018/ Cotabato City (Pagana Resto)

Name of Respondent: Noraina Esmael

Position: Not Disclosed

Name of Firm: Al-Baraka Association

Address: Piagapo, Lanao del Sur

Year Organized: 2012

Type of Organization: Association

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	6 years
No. of Members (if applicable)	>Beginning >Current	30 – 50 20 active
Products and/or Services	Products: Services	Cassava Processed Cassava Cracker with cheese and sugar flavor
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production and Processing services
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Marawi and nearby barangays Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	DTI – Labelling and Packaging; DOST – Processing food expo Exhibits – Davao City Trade fairs
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Capital Contribution

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. How much do you plan to borrow (if any)		Not Disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Basic Farm Management
Processing	/		Enhancement of Facilities
Marketing	/		Business Negotiation (thru seminar/workshop)
Organization/Management	/		
Financial Management/Literacy	/		How to Negotiate Loans
Other Aspects (identify)			
1. Building facility			
2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. **Factory/Manufacturing Facility**

2. _____

3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 18 July 2018/ Zamboanga City

Name of Respondent: Malou Joe

Position: Owner

Name of Firm: Kitchen Joe (Coffee Shop)

Address: Zamboanga City

Year Organized:

Type of Organization: Sole Proprietorship

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	2 years
No. of Members (if applicable)	>Beginning >Current	One owner
Products and/or Services	Products: Services	Coffee Shop – Coffee (Robusta) and Peanut
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Wholesale/Retail
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Zamboanga Local Market and Hotels
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	None
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Original Capital Reflows

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes Plan to loan
4. How much do you plan to borrow (if any)		Not Disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		
Processing	/		Packaging and Labeling
Marketing	/		
Organization/Management		/	
Financial Management/Literacy	/		
Other Aspects (identify) 1. 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Assistance in Market Expansion
2. Requires more stable supply of coffee from farmers/producers
3. Need additional capitalization/financing

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 19 July 2018/Zamboanga City

Name of Respondent: Noel Wee

Position: Not Disclosed

Name of Firm: International Copra Export Corporation

Address: Campo Islam, Zamboanga City

Year Organized: 1979

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
No. of Members (if applicable)	>Beginning >Current	No exact information
Products and/or Services	Products: Services	<ul style="list-style-type: none"> Copra (processing copra)
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production - Processing of Copra
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local Market Export to Europe, Singapore and more...
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	DTI
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	-Capital -Reflows

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Maybe/Possible
4. How much do you plan to borrow (if any)		

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		For farmers to learn organic farming; Proper farm management
Processing	/		Training on Proper drying of the coconut – to enable farmer to improve quality and get better price
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	
Other Aspects (identify)			
1. _____			
2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Need from the local governments and other government agencies to address problem of coconut infestation (particularly “ccolisap”)
2. Passing of local ordinance to reduce cutting down of coconut trees
3. Need additional capitalization/financing

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 19 July 2018/ Phone Interview

Name of Respondent: Request not to be named

Position: _____

Name of Firm: EBBERMAN Corp (Dressing Plant)

Address: Poblacion, Buluan, Maguindanao

Year Organized: April 2018

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
No. of Members	>Beginning >Current	6 investors 6
Products and/or Services	Products: Services	1. 2. 1. Tolling Services (Chicken Dressing) 2.
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Services: Dressing chicken
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Buluan -Phil Halal 3yrs renewable Gensan Jarl Wing Ventures Inc.
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	none
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. 3.

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Active but still operating at 90% of plant capacity
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	YEs
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes, Loans

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production		/	
Processing	/		Improving Technical Processes
Marketing		/	
Organization/Management	/		Operational Management; Conflict Management
Financial Management/Literacy	/		Basic Bookkeeping Preparing Basic Financial Statements/Reports
Other Aspects (identify)			
1. Capacity Building			
2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. _____
2. _____
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 9 July 2018/ Buluan, Maguindanao

Name of Respondent: J. Zamora/L. Manansal

Position: _____

Name of Firm: La Frutera Inc.

Address: Buluan, Maguindanao

Year Organized: 1997

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	21 years
No. of Members (if applicable)	>Beginning >Current	Not disclosed
Products and/or Services	Products: Services	Table Banana
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production Wholesale (Export)
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Exports to Middle East, China, Japan, South Korea
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	DA, RBOI, DOH, DENR JICA
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Reflows Loan from Bank

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes Plan to loan
4. How much do you plan to borrow (if any)		Not disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production		/	
Processing		/	
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	
Other Aspects (identify) 1. 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

None for the corporation but suggested some for farmers, cooperatives, and SMEs supplying La Frutera...

1. Training and other means to improve production
2. Preparation of financial statements/reports
3. Training on farm planning and business planning

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 19 July 2018/Phone Interview

Name of Respondent: Lloyd Benedicto

Name of Firm: Chicken Corp (Hatchery)
Mansalabay, Buluan, Maguindanao

Year Organized: February 2018

Position: Not disclosed

Address: Brgy. Maslabeng, Sitio

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
No. of Members	>Beginning >Current	6 investors 6
Products and/or Services	Products: Services	1. Chicks (young chicken) 2.
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Hatchery Operation
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Buluan -Phil Halal 3yrs renewable Gensan – vita Rich 3mos
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. 2. 1. 2.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. 3.

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes, Loans
4. Amount of Loan		Not Disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production		/	
Processing	/		Labelling and Packaging
Marketing		/	
Organization/Management	/		Conflict Management
Financial Management/Literacy	/		Basic Bookkeeping Preparing Basic Financial Statements/Reports*
Other Aspects (identify) 1. Capacity Building 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Need for additional machinery
2. _____
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 19 July 2018/ Phone Interview

Name of Respondent: Lloyd Benedicto

Position: Focal Person

Name of Firm: Philippine Halal Manok Corporation (Poultry Breeder, grower distribution)

Address: Pob. Buluan, Maguindanao

Year Organized: 2017

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	Less than 5 years
No. of Members	>Beginning >Current	6 investors 6
Products and/or Services	Products: Services	1. Chicken 2.
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Wholesale of Chicken
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Buluan Gensan
Involvement/Participation in Government and Non-Government Programs (last 3 years)	Government: Non-Government	1. 2. 1. 2.
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	1. Capital Contributions 2. 3.

Part 2. Assessment of Cooperatives Business Plan and Financial Requirement

Aspect	Possible Responses	
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Operational
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. Amount of Loan		Not disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Expansion of Farm
Processing		/	
Marketing		/	
Organization/Management	/		Conflict-Management
Financial Management/Literacy	/		-How to Negotiate a Loan -Basic Bookkeeping -Preparing Basic Financial Statements/Reports
Other Aspects (identify) 1. Business Planning 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Expansion of Chicken Farm
2. _____
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 13 July 2018/Cotabato City

Name of Respondent: Atty. Anwar Malang

Position: Owner

Name of Firm: Malang Tribal Organic Farm

Address: Kaba Kaba, Upi Maguindanao

Year Organized: 2013

Type of Organization: Sole Proprietorship

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	5 years
No. of Members (if applicable)	>Beginning >Current	Sole ownership
Products and/or Services	Products: Services	Coconut Fruit trees
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production Consolidator
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Cotabato City
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Personal Capital

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Fairly Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. How much do you plan to borrow (if any)		Still to be determined by owner

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		
Processing	/		
Marketing	/		
Organization/Management	/		
Financial Management/Literacy	/		
Other Aspects (identify) 1. Business Planning 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Equipment to improve farm production
2. Adoption of packaging and labeling
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 18 July 2018/Zamboanga City

Name of Respondent: J. Talib

Name of Firm: New JFT Trading

Year Organized: 1993

Position: No Disclosed

Address: Patikul, Sulu

Type of Organization: Sole Proprietorship

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
No. of Members (if applicable)	>Beginning >Current	Sole Proprietor
Products and/or Services	Products: Services	<ul style="list-style-type: none"> • Seaweeds • Copra
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production And Wholesale
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local and International market
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	DA – Solar Dryer
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Capital Contribution Reflows Loan from Bank

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Exporting and adaptation of high end product
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes, but due to bank requirements, often get denied.
4. How much do you plan to borrow (if any)		Not disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Technical support on using new technologies in farming just like in other countries.
Processing	/		Techniques for drying
Marketing	/		Market Trend and linkages
Organization/Management		/	
Financial Management/Literacy	/		-Training on accessing financial resources, loans -Bookkeeping
Other Aspects (identify)			
1. _____			
2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Technical assistance to address diseases of seaweeds like “ice-ice”
2. SMEs outside Jolo should be allowed access to Land Bank loans
3. Post-Harvest facilities for drying seaweeds

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 12 July 2018/Baloi, Lanao del Norte

Name of Respondent: A. Abdulmanan/J. Alib

Position: Not Disclosed

Name of Firm: New Tech Pulp, Inc.

Address: Maria Christina, Balo-i, Lanao del Norte

Year Organized: _____

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
No. of Members (if applicable)	>Beginning >Current	Not known to respondents since main office is in Manila
Products and/or Services	Products: Services	Abaca Pulp
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Processing Services
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local Market, Regional and National Market Exports to Costa Rica, Europe and Equador
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	PhilFIDA JICA provides assistance to the abaca cluster
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Reflows Loan from the Bank

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	No Answer (only Manila Office can answer)
4. How much do you plan to borrow (if any)		

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Better farm practices for farmers
Processing		/	
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	
Other Aspects (identify)			
1.			
2.			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

Needs of abaca farmers/cooperatives:

1. Access to good planting materials
2. Training on proper farming, drying, storage of abaca
3. Post-Harvest facilities for drying and storing abaca fibers

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 23 July 2018/Kidapawan City

Name of Respondent: Grace Corilla

Position: Production Manager

Name of Firm: San Vicente Coco Sugar Producers Association

Address: Makilala, North Cotabato

Year Organized: 2014

Type of Organization: Association

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	4 years
No. of Members (if applicable)	>Beginning >Current	22 25
Products and/or Services	Products: Services	Coconut Processor – Coco Sugar Herbal Supplements -Mangosteen -Ginger -Guyabano -Lemon Grass -Turmeric -Malunggay -Cocosugar Brand Name: Precious Angel
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production Wholesale/Retail
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local Market – Nearby Municipalities Manila
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	PCA, DOST. DTI Don Bosco Foundation – Technical Trainings
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Capital Build Up Soft Loan from DOST as Sole

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source) No Answer/Maybe/Unsure	Yes Plan to loan
4. How much do you plan to borrow (if any)		

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production		/	
Processing		/	
Marketing	/		Basic Marketing Training
Organization/Management		/	
Financial Management/Literacy	/		Training on How to Negotiate Loans
Other Aspects (identify) 1. _____ 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Access to Markets for Coco-Sugar
2. _____
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 13 July 2018/Cotabato City

Name of Respondent: Ferdinand De Dios

Position: Owner

Name of Firm: Orpington Farm

Address: Brgy. Anonang, Midsayap North Cotabato

Year Organized: 2008

Type of Organization: Sole Proprietorship

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	10 years
No. of Members (if applicable)	>Beginning >Current	Sole Proprietor
Products and/or Services	Products: Services	Oil Palm and Coconut
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Agricultural Production Consolidator
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Univanich at Carmen, North Cotabato Kenram, Isulan Sultan Kudarat
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	Phil Palm Oil Industry Development Council
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Personal Capital

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business and expand land area
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. How much do you plan to borrow (if any)		Not disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Continuing education on proper farm management
Processing		/	
Marketing		/	
Organization/Management		/	
Financial Management/Literacy	/		How to Negotiate/Secure Loan
Other Aspects (identify) 1. 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

1. Expansion of the Plantation Area
2. Stable market for Fresh Fruit Bunches (FFBs)
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 19 July 2018/Zamboanga City

Name of Respondent: Arnold Valaveria

Position: Not Disclosed

Name of Firm: Wilmar Edible Oil Philippines Inc.

Address: Campo Islam, Zamboanga City

Year Organized: 2007

Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	More than 10 years
No. of Members (if applicable)	>Beginning >Current	No Idea
Products and/or Services	Products: Services	Coconut Oil
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Edible Oil Production
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Big Producers from Basilan and Jolo are the suppliers Zamboanga City is main market
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	none
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	-Capital -Re-flows

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	Yes >within the next 36 months >within 37 to 60 months	Yes
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes
4. How much do you plan to borrow (if any)		Not Disclosed

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Farmers in Basilan affected by insect infestation need training in proper farm planning and management
Processing		/	
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	
Other Aspects (identify)			
1. _____			
2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

According to the Respondent, these are the needs of coconut planters/cooperatives:

1. Farmers need assistance to rehabilitate coconut plantations, re-plant
2. Discourage cutting of coconut trees
3. _____

Survey Instrument for SMEs for the Training Needs Assessment (under HARVEST)

Date/Venue: 23 July 2018/Kidapawan City
Name of Respondents: D. Engadya/ J. Janod
Name of Firm: UNIVANICH
Year Organized: 2014

Position: Not Disclosed
Address: Carmen, North Cotabato
Type of Organization: Corporation

Part 1. Background Information

Items/Particulars	Sub-Items	Responses
Number of Years in Business	>Less than 5 years >5 to less than 10 years >More than 10 years	4 years
No. of Members (if applicable)	>Beginning >Current	No. of shareholders not known to respondents
Products and/or Services	Products: Services	Crude Palm Oil Palm Kernel Training to outgrowers
Nature of Business	>Agricultural Production >Wholesale/Retail >Services >Nursery Operation >Others: _____	Palm Oil Processing
Location/Distance of Market/s (Buyers or Customers)	Nearest: Farthest:	Local: Gensan/Davao/Manila Export: Portugal
Involvement/Participation in Government and Non-Government Programs (last 3 years), if any	Government: Non-Government	DTI, DOST, DA, RBOI, DENR JICA assist palm oil cluster
Source of Funds	>Capital Contributions >Reflows >Loan from Bank >Others	Capital Contribution Reflows Loan from Bank

Part 2. Assessment of SME Status, Expansion Plan, and Financial Requirement

Aspect	Possible Responses	No. of Respondents
1. Rate your Business Firm on how active it is in Operating/Doing Business	>Dormant >Barely Active >Fairly Active >Very Active	Very Active
2. Does your Business Firm have any Plan to increase its volume of business or to diversify?	No Yes >within the next 36 months >within 37 to 60 months	Yes, Plan to increase Business
3. Does the Business Firm consider borrowing/taking out a loan to fund its business expansion/ diversification?	No Yes (identify possible source)	Yes Plan to loan
4. How much do you plan to borrow (if any)		Only top management knows amount

Part 3. Capacity Building/Training Needed

Nature/Aspect	Response		Specifics/Details (if possible)
	Yes	No	
Production	/		Farmers need training on proper production and harvesting
Processing		/	
Marketing		/	
Organization/Management		/	
Financial Management/Literacy		/	
Other Aspects (identify) 1. 2. _____			

Part 4. Other Support/Assistance Needed to Strengthen the SME (if any)

According to the Respondent, these are the needs of palm oil planters/cooperatives:

1. Farmers need assistance on proper farm management
2. Palm Oil producers need to harvest properly and handle FFBs
3. _____