



**JOINT DAR-LBP MEMORANDUM CIRCULAR NO. 01**  
**Series of 2022**

**SUBJECT : GUIDELINES ON THE IMPLEMENTATION OF THE CAPACITY DEVELOPMENT BUILDING BLOCKS FOR ARB ORGANIZATION-LOAN AVAILERS AND ARB SUB- BORROWERS UNDER THE CAP-PBD WINDOW III AND E-ARISE-ARBs PROGRAMS EXTENSION**

**A. INTRODUCTION**

The Credit Assistance Program for Program Beneficiaries Development (CAP-PBD) Window III and the Expanded Assistance to Restore and Install Sustainable Enterprises for Agrarian Reform Beneficiaries and Small Farm Holders (E-ARISE-ARBs) are transitory credit windows that utilize a graduated scheme in credit provision to eligible ARBO-borrowers. Aside from the credit component, these programs provide capacity development (CapDev) interventions as initial impetus for the transformation of ARB organization-loan availers towards organizational and financial viability, and for eventual mainstreaming them into the regular lending window of the Land Bank of the Philippines (LBP) and other formal financial institutions.

Per design, credit assistance plays a dual role as a catalyst in bringing to life the enterprise of the ARBOs, and building their confidence and capacity to engage in various projects/enterprises. As a support intervention, the CapDev activities are focused mainly on the development of the ARBOs' institutional capacities and the enhancement of the enterprises that are financed under the two (2) credit programs. The provision of loans and the accompanying CapDev initiatives are inter-related because they shall be anchored on the type of the ARBOs' funded project/enterprise, and their respective organizational and entrepreneurial capacities.

Since the CAP-PBD Window III and the E-ARISE- ARBs Programs have existing program funds to operationalize the CapDev component, this Joint Memorandum Circular (JMC) is hereby issued to serve as a reference/guide of the DAR field offices in undertaking CapDev-related activities in support to the enterprises funded by the two (2) credit programs. It seeks to explain the CapDev component and the credit assistance building blocks that will be the basis for identifying the key interventions and activities that will respond to the needs of the ARBOs leading to their mainstreaming to the regular credit windows of LBP and other financial institutions.

Likewise, this JMC is aligned with the activities indicated in the streamlined CapDev process being adopted by the DAR field implementers to ensure the ARBOs' sustainable credit access from the CAP-PBD and E-ARISE ARBs Programs.

Specifically, the JMC provides the following:

1. Coverage and scope of the CapDev assistance/interventions;
2. Implementation mechanisms; and
3. Procedures for monitoring and progress tracking.

## **B. OBJECTIVES OF THE CapDev COMPONENT**

The CapDev component of the two (2) programs seeks to:

1. Enhance the organizational capacity of the ARBO-loan availers in the management and operations of their funded enterprises;
2. Enable the ARBOs to regularly repay their loans based on agreed terms and conditions and loan amortization schedules; and
3. Contribute to the transformation of ARBOs into creditworthy and bank-eligible financial agents that are able to access loans from regular lending windows of the LBP and other formal financial institutions.

## **C. EXPECTED RESULTS OF CapDev INITIATIVES**

The mix of institutional capacity development and enterprise development interventions for the ARBO-loan availers shall result in the enhanced organizational capacity in the management and operations of their enterprises. Institutional capacity development interventions include the installation of policies, systems and procedures, books of accounts, and enhancement of skills of the ARBO's key officers and management staff that are aligned with the enterprise development requirements of the organizations. This will also support other service windows, enterprises or business ventures of the ARBOs, and more importantly, this will ensure the repayment of their CAP-PBD and E-ARISE-ARBs loans on time/maturity dates.

Specifically, within the program duration, the program beneficiaries are envisioned to be transformed into credit-worthy borrowers that will enable them to be mainstreamed to the regular credit window of LBP and other financial institutions, subject to compliance with the eligibility criteria requirements of the respective financial institutions.

For existing ARBO borrowers with past due accounts, the CapDev interventions will focus on the repayment plan, preparation and implementation of action plan to reduce and address their delinquency issues, if any, usher them back to the program, and ultimately transform them into bankable organizations.

## D. CapDev BENEFICIARIES

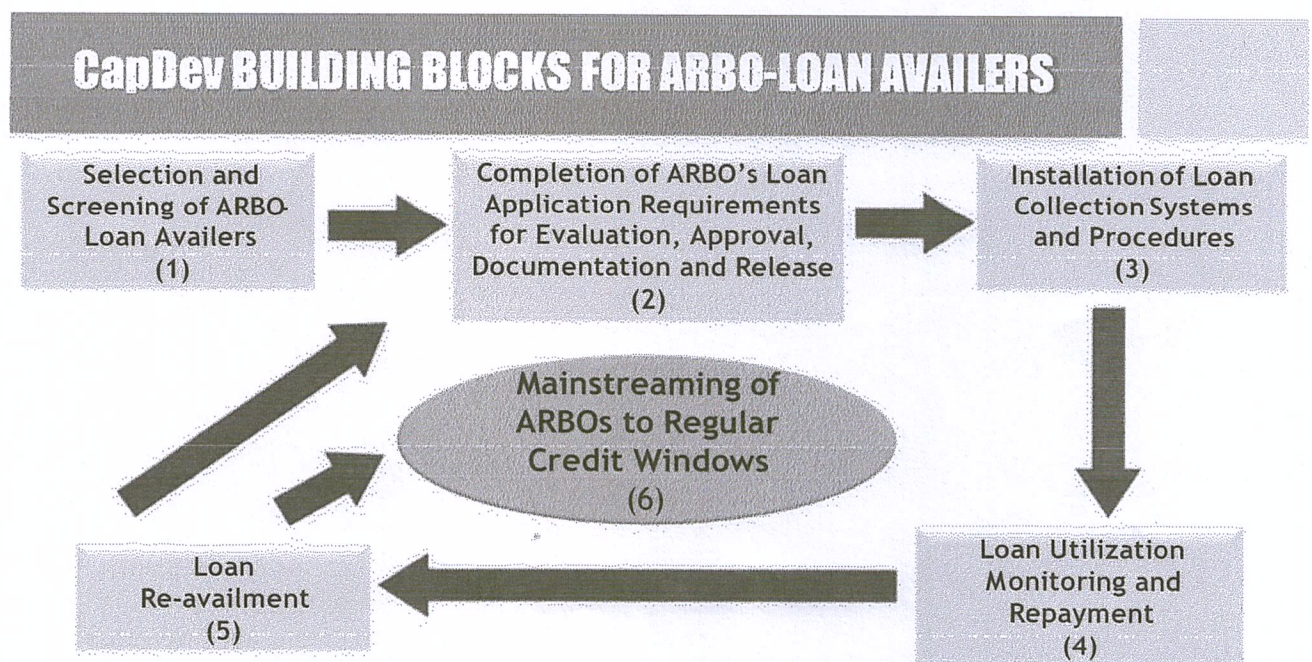
The eligible beneficiaries of CapDev assistance are the ARBO loan availers and their ARB sub-borrowers under the CAP-PBD Window III and the E-ARISE-ARBs Lending Programs Extension. Specifically, these are the:

1. Potential ARBO loan availers who are in need of credit to finance their agricultural production/agri-enterprises and other eligible projects and therefore, should be oriented on the available credit/microfinance programs where they can avail of loans. This will also ensure their readiness for credit availment.
2. New and existing ARBO loan recipients with active credit line as of 16 March 2021 or the reckoning date of the approval of extension of the CAP-PBD Window III and E-ARISE-ARBs, including the new ARBO-availers with approved loans after the said date. The CapDev interventions are meant to prevent or address the occurrence of loan delinquency/default at the ARBO level.

## E. INTERVENTION FRAMEWORK BASED ON CapDev BUILDING BLOCKS

The menu of CapDev interventions to be provided under the two (2) credit programs are based on the milestones for the ARBO-level credit availment, otherwise known as building blocks as shown in Figure 1.

*Figure 1. CapDev Building Blocks for ARBO-loan Availers*



- **Building Block No. 1: Selection and Screening of ARBO Loan Availers** – This entails the scoping, identification and shortlisting of qualified ARBO-loan availers requiring credit assistance based on Program guidelines
- **Building Block No. 2: Completion of ARBOs' Loan Application Requirements for Evaluation, Approval, Documentation and Release** – This covers the packaging of the eligible ARBO's loan application documents for submission to concerned LBP Lending Center for evaluation, approval, documentation up to the release of the loan to the ARBO-borrower through its deposit account to be opened and maintained at the nearest LBP Branch.
- **Building Block No. 3: Installation of Loan Collection Systems and Procedures** – This is the process of installing the systems and procedures to enable the ARBOs to settle their loan obligation (principal and interest) with the LBP in accordance with the approved loan terms and conditions and amortization schedules. This also covers the ARBOs' strategy of collecting payments from their sub-borrowers.
- **Building Block No. 4: Loan Utilization Monitoring and Repayment** – This is focused on the tracking of loan utilization by the ARBO-availers based on loan purpose and loan amortization due date/s. To ensure the prompt repayment to LBP, this milestone also includes the provision of technical guidance to expand the income streams of the ARBOs and their sub-borrowers by facilitating the adoption of the agro-enterprise development (AED) clustering approach, value-adding/processing of the funded-commodities, engaging institutional markets for their products, and/or accessing farm implements/technology from partner institutions to enhance the farmers' productivity.
- **Building Block No. 5: Loan Re-availment** – This is where the existing ARBO-borrowers access loan re-availment to gain the confidence and organizational maturity to transform them into creditworthy and bankable organizations or financial agents and mainstream them to the regular credit window of LBP and other financial institutions. Loans may be extended to the same set of sub-borrowers and/or may cover additional sub-borrowers as well.
- **Building Block No. 6 – Mainstreaming to Regular Credit Windows** – This milestone refers to the cross-over of ARBO-availers from the transitory program to the regular financing windows of LBP and other financing institutions (FIs), subject to meeting/compliance with the eligibility requirements of the FIs.

Figure 2 shows the various CapDev interventions to be provided to the ARBOs under each building block.

CapDev BUILDING BLOCKS FOR ARBO LOAN AVAILERS					
Selection and Screening of ARBO Loan Availers (1)	Completion of ARBO's Loan Application Requirements for Evaluation, Approval, Documentation and Release (2)	Installation of Loan Collection Systems and Procedures (3)	Loan Utilization Monitoring and Repayment (4)	Loan Re-avaiement (5)	Mainstreaming of ARBOs to Regular Credit Windows (6)
<ul style="list-style-type: none"> <li>• Credit and Microfinance Program Orientation (with inputs on Financial Literacy 101; Developing Credit Worthiness; Registry System for Basic Sectors in Agriculture; and ARBO-level Credit Investigation/ Background Investigation for sub-borrowers)</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Orientation cum Financial Literacy 102 with Risk Mitigation/Crop Insurance for ARBOs and Value Formation/Character Building for ARBO Officers</li> <li>• Financial Literacy 102 and Loan Counseling/Value Formation/Character Building for Subborrowers</li> <li>• Review and Enhancement of Credit Policies, Systems and Procedures (PSPs)</li> <li>• Recording/Bookkeeping and Internal Control</li> <li>• Orientation on Value Chain Financing</li> <li>• Appropriate Technology Trainings for SubBorrowers</li> </ul>	<ul style="list-style-type: none"> <li>• Installation of Forced Savings</li> <li>• Delinquency Management/ Control with Formulation/ Enhancement of Loan Collection Policies</li> <li>• Enhancement of ARBO-level Management Information System (MIS)</li> <li>• Agri-Enterprise/ Livelihood Development/ Enhancement</li> <li>• Program Beneficiaries Development (PBD) Lawyering for ARBOs and Sub-borrowers</li> </ul>	<p><b>For ARBOs</b></p> <ul style="list-style-type: none"> <li>• Loan Portfolio Management</li> <li>• Accounting for Non accountants and Recording System Installation (Manual or Computerized)</li> <li>• Basic Financial Management</li> </ul> <p><b>For Subborrowers</b></p> <ul style="list-style-type: none"> <li>• Climate-resilient Farm Technology Training</li> <li>• Organization of Clusters for Agro-enterprise Development and Value-adding Initiatives to include Basic Recording of Financial Transactions/Fund Programming and Use</li> <li>• Marketing/Improving Market Linkages</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Re-orientation</li> <li>• Loan Counseling (for new sub-borrowers)</li> <li>• Financial Programming and Enhancement of Collection Strategies</li> </ul>	<ul style="list-style-type: none"> <li>• ARBO Assessment Using the Enhanced Cooperative Accreditation Criteria (ECAC) and Risk Asset Acceptance Criteria (RAAC)</li> </ul>

Figure 2. CapDev Interventions Per Building Block

It shall be noted that all qualified ARBOs should be provided with all the interventions under Building Blocks 1 and 2, while the identification of appropriate ARBO-level CapDev interventions under Building Blocks 3, 4, 5 and 6 will be based on the result of an ARBO-level CapDev needs assessment to be conducted by the DARPO.

The intervention package per building block is as follows:

✓ **Building Block No. 1: Selection and Screening of ARBO Loan Availers**

This is the process of defining the project scope in terms of beneficiaries based on Program guidelines, where the DARPO shall make available the inventory of ARBOs in need of credit assistance. This information is important in determining the scope of the CAP-PBD and E-ARISE-ARBs Programs. This will provide an indication of the magnitude and the geographical distribution of potential ARBO loan availers nationwide. The DARPOs shall complete a pre-work to identify the ARBO availers that will participate in the one-day Credit/Microfinance Program Orientation.

**EXPECTED OUTPUTS**

- Potential ARBO-borrowers prioritized and list of ARB sub-borrowers
- Registration of ARBs with the Registry System for Basic Sectors in Agriculture (RSBSA) facilitated in order to access credit and to any agriculture-related assistance program

## **CapDev INTERVENTION**

In order to generate the shortlist of potential ARBO-availleurs, the DARPOs shall conduct a series of one-day Credit and Microfinance Program Orientation roadshow to familiarize the ARBOs and their ARB members on the key features of DAR's credit and microfinance programs, including those in partnership with the LBP. The other inputs/topics that will be provided are:

- a) Financial Literacy Seminar 101 to facilitate the understanding of the various basic financial concepts, particularly on how to manage money and make informed financial decisions;
- b) Importance of developing the creditworthiness of the ARBOs and their ARB sub-borrowers;
- c) Registry System for Basic Sectors in Agriculture (RSBSA), which is a requirement for accessing other agriculture-related programs and ancillary services from the Department of Agriculture (DA) and its attached agencies, and the Philippine Crop Insurance Corporation (PCIC); and
- d) ARBO-level Credit Investigation/Background Investigation (CI/BI) for sub-borrowers.

After the one-day Credit/MF Program Orientation, the field offices shall facilitate the enrolment of the ARBs under the RSBSA and the CI/BI of the potential ARB sub-borrowers.

### **TIMELINE:**

One (1) day for the Credit/MF Program Orientation

Up to three (3) days for the actual RSBSA registration and CI/BI of sub-borrowers

### ✓ ***Building Block No. 2: Completion of ARBO's Loan Application Requirements for Evaluation, Approval, Documentation and Release***

Once the ARBO decides to avail of loan assistance, they will undergo loan orientation/counseling and a deep dive on financial literacy and value formation/character build-up towards being responsible borrowers. The ARBOs shall be guided with the completion of loan documents, and submit these to servicing LBP Lending Centers. The other CapDev activities in this milestone are geared towards assisting ARBOs to establish functional organizational mechanisms that would strengthen enterprise operations and management. To achieve this, the ARBOs have to put in place appropriate policies, systems and procedures (PSPs), recording system and mechanisms for good governance.

## **EXPECTED OUTPUTS**

- Credit PSPs enhanced
- Recordkeeping system installed
- ARB-sub borrowers enrolled in agri-insurance
- ARBO's payment schedule and loan repayment plan enhanced

## **CapDev INTERVENTIONS**

- Loan Orientation cum Financial Literacy 102 (Deep Dive) with Risk Mitigation/Crop Insurance for ARBOs and Value Formation/Character Building for ARBO Officers
- Financial Literacy 102 and Loan Counseling/Value Formation/Character Building for ARB Sub-borrowers
- Review and Enhancement of Credit Policies, Systems and Procedures (PSPs)
- Recording/Bookkeeping and Internal Control
- Orientation on Value Chain Financing
- Appropriate Technology Trainings for Sub-Borrowers

## **TIMELINE**

Minimum: 4 days

Maximum: 7 days

### ✓ ***Building Block No. 3: Installation of Loan Collection Systems and Procedures***

This is the process of installing the system, procedures and strategies for the ARBO's collection of loan repayment (principal and interest) from the sub-borrowers in accordance with the approved loan terms and conditions and amortization schedule. To enable the ARBO borrowers to regularly pay their loans to LBP on the agreed due dates and prevent past due accounts, among the technical assistance services to be provided under this milestone is the tracking the sub-borrowers' repayment schedule. This lessens the financial burden of the ARBOs, and reduces the risk of delinquency, and/or enable the delinquent ARBO borrowers in the resolution of their past due accounts.

## **EXPECTED OUTPUTS**

- System for capital build-up and/or savings mobilization installed
- Repayment/collection plan
- Enterprise, financing, risk management and contingency plans

## **CapDev INTERVENTIONS**

- Installation of Forced Savings as a Mechanism for Generating Reserve Fund/Capital
- Delinquency Management/Control with Formulation/Enhancement of Loan Collection Policies (e.g., house-to-house strategy, "selda"/center approach, farm management take-over, Small Court Claims)
- Enhancement of ARBO-level Management Information System (MIS)
- Agri-Enterprise/Livelihood Development/Enhancement Training
- Program Beneficiaries Development (PBD) Lawyering for ARBOs and ARB Sub-borrowers

## **TIMELINE**

3-5 months on staggered schedule

### ✓ ***Building Block No. 4: Loan Utilization Monitoring and Repayment***

To avoid possible diversion of loan proceeds, it is important to conduct loan utilization check after the release of the loans to the ARBOs. This will ensure that loan funds are used according to the purpose upon which they are granted. Other reinforcing CapDev interventions in this milestone seek to develop the ARBOs' financial system such as accounting, financial management, recording system (if possible computerization of loan tracking and payment), and loan portfolio management, which are crucial elements in ensuring the ARBOs' sound financial health.

To ensure the regular and prompt repayment of the loan to LBP, technical guidance will likewise be provided to the ARBOs and the sub-borrowers to expand their income streams through the adoption of various AED strategies such as the clustering approach under the Linking Smallholder Farmers to Markets with Microfinance (LinkSFarMM) and the Farm Business School (FBS) Projects; value-adding/processing of the funded-commodities under the Village Level Farm-focused Enterprise Development (VLFED) Project; engaging institutional markets for their products under the LinkSFarMM and the Enhanced Partnership Against Hunger and Poverty (EPAHP); accessing farm implements/technology from partner institutions such as the DA and local government units (LGUs) to enhance the farmers' productivity; and other relevant Agrarian Reform Beneficiaries Development and Sustainability Program (ARBDSP) interventions.



## **EXPECTED OUTPUTS**

- Menu of preventive and curative strategies for delinquency control and loan management (e.g., collection policy, aging or tracking of accounts)
- ARBO-level action plan with repayment plan of sub-borrowers
- Key tools for effective financial management (e.g., financial ratios, projections)
- Risk mitigation and adaptation plan/measures (e.g., crop and loan insurance, guarantees)
- Enterprise system/s established (e.g., production or marketing clusters)
- Marketing plan

## **CapDev INTERVENTIONS**

- a) For ARBOs
  - Loan Portfolio Management
  - Accounting for Non-accountants and Recording System Installation (Manual or Computerized)
  - Basic Financial Management
- b) For ARB Sub-borrowers
  - Climate-resilient Farm Technology Training
  - Organization of Clusters for Agro-enterprise Development and Value-adding Initiatives to include Basic Recording of Financial Transactions/Fund Programming and Use
  - Marketing/Improving Market Linkages

## **TIMELINE**

3-5 months on staggered schedule

### ✓ ***Building Block No. 5: Loan Re-availment***

Consistent with the program policy of a graduated scheme in credit provision, the ARBOs will most likely go through more than one (1) loan cycle before they gain the confidence and organizational maturity to graduate into bankability. Hence, the ARBO borrowers are allowed to re-avail of loans to better hone their fund management skills, and at the same time effectively manage their projects. As the ARBOs begin to exhibit credit discipline by ably managing their loan funds, the credit line may be gradually increased until they are able to establish the credibility of handling bigger loans, and show improvement in their organizational maturity level.

## **EXPECTED OUTPUTS**

- ARBO's complete loan application requirements
- Loan repayment and collection plan for the succeeding cycle/s of loan availment

## **CapDev INTERVENTIONS**

- Loan Re-orientation
- Loan Counseling (for new ARB sub-borrowers)
- Financial Programming
- Enhancement of Collection Strategies

## **TIMELINE**

Minimum: 3 days

Maximum: 5 days

### ✓ ***Building Block No. 6 - Mainstreaming of ARBOs to Regular Credit Windows***

Being transitory programs and after a number of loan cycles, both the CAP-PBD and E-ARISE ARBs Programs aim to develop bank-eligible ARBOs that are qualified to avail of financial assistance from the LBP's regular windows or from other financial institutions for their sustainability or further expansion.

In this milestone, the ARBO availers will undergo a clear assessment of the organization's readiness using the LBP's Enhanced Cooperative Accreditation Criteria (ECAC) and Risk Asset Acceptance Criteria (RAAC), including promotion/networking with the formal financial institutions that will eventually service the credit needs of the organizations.

## **EXPECTED OUTPUT**

Bank-eligible ARBOs that are qualified to borrow from regular lending windows

## **CapDev INTERVENTION**

- Assessment of the ARBO by the LBP Lending Center Using the ECAC and RAAC

After the completion of the required CapDev interventions, the DAR field offices shall facilitate the linking of the qualified ARBOs to other financial institutions for credit availment. This is the expected result of the interplay of the Programs' credit and CapDev components.

## **TIMELINE:**

Minimum: 3 days

Maximum: 5 days

Please see Annex A for the menu of CapDev interventions per building block.

## **F. CapDev DELIVERY AND FUND ACCESS MECHANISM**

The CapDev component shall be undertaken by the field implementers in partnership with LBP Lending Centers, and the various government agencies and private individuals/institutions, as needed.

Under normal conditions, CapDev initiatives shall be undertaken through:

1. Classroom, face-to-face trainings and handholding activities; and
2. In venues outside the community to ensure the focus of the participants and ensure their full engagement.

The CapDev courses and other learning activities may be specific to only one (1) organization or may cover several organizations if there are common gaps and needs across these organizations. However, generic interventions should be kept to a minimum to ensure that interventions are targeted and are referenced on specific gaps of the organizations. Handholding sessions will also provide targeted and customized assistance to organizations.

The other CapDev interventions to develop the ARBOs' governance and management competencies will be provided through the DAR's Social Infrastructure Building and Strengthening-related programs.

However, with ongoing COVID-19 pandemic and other calamities that would temporarily restrict mass gatherings/movement, community-based CapDev will utilize the blended approach or a combination of virtual and physical training. Strict observance of health and safety protocols will be adopted.

The DAR and LBP may directly conduct the CapDev initiatives by engaging their in-house pool of resource persons or inviting external resource speakers. Specific highly specialized interventions that cannot be done by DAR and LBP (central or field office levels) may be outsourced to training and development institutions or to individual specialists or consultants.

The Local Project Management Committee (PMC) shall prepare the CapDev design/proposals for ARBOs and their ARB sub-borrowers for possible funding either under the CapDev fund of the CAP-PBD Window III and

E-ARISE ARBs, the ARBDSP fund of the respective DARPOs or through accessing of fund support from other institutions.

The National Program Secretariat (NPS) will prepare template proposals, which will be the guide of the DAR field offices in customizing the ARBO-availleurs' CapDev requirements. Another option is for the NPS to prepare specific CapDev proposals for nationwide coverage.

The annual allocation for the CapDev activities shall be based on the approved CAP-PBD Window III and E-ARISE ARBs Programs' Work and Financial Plan covering the targeted ARBOs/ARB sub-borrowers. This shall be downloaded to the concerned field offices per submission of activity proposal/s subject to the usual accounting rules and regulations.

For sustaining activities after the initial round of Program interventions, the fund shall be sourced under the regular budget of the concerned DAR field offices.

#### **G. TRACKING AND MONITORING**

The existing CapDev component monitoring tool shall be enhanced and used for tracking the ARBOs'/ARB sub-borrowers' performance in terms of repayment and enterprise governance. This will be part of the regular agenda during the Local PMC meetings. As part of the reinforcing activities, regular monitoring visits shall be conducted, including the provision of technical guidance and mentoring support, as the need arises.

#### **H. EFFECTIVITY**

This Joint Memorandum Circular shall take effect on 4 APRIL 2022.

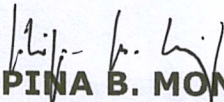
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## CAPDEV BUILDING BLOCKS FOR ARBO-LOAN AVAILERS AND ARB SUB-BORROWERS UNDER THE PROGRAM EXTENSION OF CAP-PBD WINDOW III AND E-ARISE ARBS

STREAMLINED CAPDEV PROCESS	CAPDEV BUILDING BLOCKS	EXPECTED OUTPUTS	INTERVENTIONS		TIMELINE		
			ARBO LEVEL	ARB LEVEL	MINIMUM	MAXIMUM	
Pre-credit Availment	1. Selection and Screening of Agri-credit Availers	Potential ARBO-borrowers prioritized and list of sub-borrowers	Credit and Microfinance Program Orientation Roadshow *		One (1) day		
			Facilitation of RSBSA Registration and Credit Investigation/Background Investigation of Sub-borrowers		Three (3) days		
Loan Processing to Release	2. Completion of ARBO's Loan Application Requirements for Evaluation, Approval, Documentation and Release	ARB-sub borrowers enrolled in agri-insurance	Loan Orientation cum Financial Literacy 102 with Risk Mitigation/Crop Insurance for ARBOs and Value Formation/Character Building for ARBO Officers	Financial Literacy 102 and Loan Counseling/Value Formation/Character Building for Sub-borrowers	Four (4) days	Seven (7) days	
			Enhanced ARBO's payment schedule and loan repayment plan				
			Enhanced credit policies, systems and procedures (PSPs)	Review and Enhancement of Credit Policies, Systems and Procedures (PSPs)			
			Recordkeeping system installed	Recording/Bookkeeping and Internal Control			
				Orientation on Value Chain Financing			
Post-Loan Release, Administration, Monitoring and Mainstreaming	3. Installation of Loan Collection Systems and Procedures	System for savings mobilization installed	Installation of Forced Savings as a Mechanism for Generating Reserve Fund	Appropriate Technology Trainings for Sub-Borrowers	3 months on staggered schedule	5 months on staggered schedule	
			Repayment/collection plan	Delinquency Management/Control with Formulation/Enhancement of Loan Collection Policies	Program Beneficiaries Development (PBD) Lawyering for ARBOs and Sub-borrowers		
				Enhancement of ARBO-level Management Information System (MIS)			

STREAMLINED CapDev PROCESS	CapDev BUILDING BLOCKS	EXPECTED OUTPUTS	INTERVENTIONS		TIMELINE	
			ARBO-LEVEL	ARB LEVEL	MINIMUM	MAXIMUM
4. Loan Utilization Monitoring		Enterprise, financing, risk management and contingency plans  Menu of preventive and curative strategies for delinquency control and loan management; ARBO-level action plan with repayment plan of sub-borrowers; and Enterprise system/s established	Agri-Enterprise/Livelihood Development/Enhancement Training	Organization of Clusters for Agro-enterprise Development and Value-adding Initiatives to include Basic Recording of Financial Transactions/Fund Programming and Use	3 months on staggered schedule	5 months on staggered schedule
			Loan Portfolio Management			
			Accounting for Non-accountants and Recording System Installation (Manual or Computerized)			
			Basic Financial Management			
			Marketing/Improving Market Linkages			
			Climate-resilient Farm Technology Training			
5. Loan Re-availment		Key tools for effective financial management  Marketing plan  Risk mitigation and adaptation plan/measures  ARBO's complete loan application requirements	Financial Programming	Loan Re-orientation	3 days	5 days
			Enhancement of Collection Strategies			
			Loan repayment and collection plan for the succeeding cycle/s of loan availment			
6. Mainstreaming of ARBOs to Regular Credit Windows		Bank-eligible ARBOs that are qualified to borrow from regular lending windows	Assessment of the ARBO by the LBP Lending Center Using the Enhanced Cooperative Accreditation Criteria (ECAC) and Risk Asset Acceptance Criteria (RAAC)	Loan Counseling (for new sub-borrowers)	3 days	5 days
<b>TOTAL NUMBER OF DAYS</b>					6 Months and 14 Days	10 Months and 17 Days

\* Suggested topics to be included are: a) Financial Literacy Seminar 101; b) Importance of Developing the Credit Worthiness of the ARBOs and their Sub-borrowers; c) Registry System for Basic Sectors in Agriculture (RSBSA); and d) ARBO-level Credit Investigation/Background Investigation (CI/BI) for Sub-borrowers