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Department of Agriculture

**UPLAND DEVELOPMENT PROGRAMME (UDP)
SOUTHERN MINDANAO**

**Extension of Support to Upland Village
Enterprise-Business Development
Services in Barangays Kinabalan and
Upper Lumabat, Malungon
Sarangani Province
(2004-SC-MED-009)**

**ENTERPRISE ASSESSMENT AND
DIAGNOSIS PHASE I FOR THE KIMALAKA
MULTI-PURPOSE COOPERATIVE, INC.
Kinabalan, Malungon, Sarangani Province**

FINAL REPORT

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ACRONYMS

AC	-	Audit Committee
BACs	-	Bank Assisted Co-ops
BDS	-	Business Development Services
BOD	-	Board of Director
CA	-	Current Assets
CBRMP	-	Community-Based Resource Management Project
CDA	-	Cooperative Development Authority
CL	-	Current Liabilities
COMAT	-	Core Management Team
CRECOM	-	Credit Committee
DA	-	Department of Agriculture
DFS	-	Diversified Farming System
DILG	-	Department of Interior and Local Government
DTI	-	Department of Trade and Industry
ELECOM	-	Election Committee
ETC	-	Education and Training Committee
FSC	-	Financial Service Center
FTG	-	Farmers Trainers Group
GA	-	General Assembly
IBPs		Institution Building Program
LBP	-	Land Bank of the Philippines
LGUs	-	Local Government Units
MED	-	Marketing and Enterprise Development
MPCI	-	Multi-purpose Cooperative Incorporated
NAC	-	Newly Accessing Cooperative
NEDA	-	National Economic and Development Authority
OPV	-	Open Pollinated Variety
PFIs	-	Partner Financial Institutions
PSC	-	Paid-up share capital
SWOT	-	Strength, Weaknesses, Opportunities, Threats
UBA	-	Upland Barangay Association
UDP	-	Upland Development Programme in Southern Mindanao
UDTF	-	Upland Development Trust Fund

1. Executive Summary

In the Extension of Support to Upland Village Enterprise-Business Development Services, forming part of the overall objectives of the provision of BDS is to fully operationalize selected UBA-based producer groups conduct economic activities, develop sustainable market linkages between village enterprise and buyers, and enhance LGU's capability in facilitating the provision of village enterprises.

Phase 1 is the Enterprise Assessment and Diagnosis with specific objectives to include: a) Identifying courses of action to develop, improving and expanding the marketing and enterprise activities of the upland producers association/producers group; and b) recommending strategies and courses of action for the programme to implement vis-à-vis its overall objective.

The enterprise assessment and diagnosis includes the organization, in this case the KIMALAKA MPCl, the enterprise, the production and marketing system and its operating environment. The summary of highlights of findings, analysis and recommendations is outlined below.

The Organization. Like any other learning organization, the KIMALAKA MPCl has encountered a downhill trend in its operation. However, despite these setbacks, the officers continued to sustain its services. In addition to the general policy statements stipulated in the Articles of Incorporation and By-Laws, the organization has formulated a list of Co-op administrations and operational policies. However, it was observed that the Board of Directors had been lenient in implementing these policies. The lack of clear strategic direction is a major factor that affects the overall outlook of the organization. The unfavorable impression cast on the Co-op's image cannot be easily wiped out from the public's perception. To surpass it is one of its major challenges.

The major event that occurred in 2004 that shaped the merging of UBA and the Co-op was initiated by the UDP providing for a smooth transition of the merging process since the core members of the UBA were likewise influential members of the Co-op's board of directors. On the other hand, the merging of FSC with the Co-op is underway. The introduction of the UDP-LANDBANK Institutional Building Program is an event that inspired the Co-op to avail of further technical and financial assistance.

The provision of the Extension of Support to Upland Village Enterprise-Business Development Services was also a welcome activity in the year 2004.

The Enterprise . The Co-op is categorized as a micro enterprise level size of business with a net worth below ₱1.5 Million. It manages three types of businesses, namely, basic commodity trading, farm produce trading and credit/lending. Out of the services offered, the Co-op was able to derive worthwhile experience and intra-relationship with customers, suppliers and traders.

Basic Commodity Trading/Hardware. The Co-op had established two branches located in Kinabalan and Banate. Both branches were able to provide basic services to the community with the main branch selling basic commodities and the Banate branch specializing on hardware supplies. The main branch could not fully serve the customers' demand due to insufficient supplies causing affected customers to transfer and seek other stores and even going as far as Banate to satisfy their needs.

Credit. A credit facility is made available by the Co-op to its members. However, its borrowers do not pay on time and the officers of the Co-operative were the first to violate credit policies by availing loans exceeding their capital share posing as major weakness of the system. Thus, there is an accumulation of past due accounts incurred by its officers and members. Continuing education among members on credit worthiness, obligation and accountabilities could be explored as an opportunity.

Procurement of Farm Produce. This type of service could have provided convenience, time saving and increase income to members and non-members who patronize the Co-op in the barangay. However, the selective procurement of products (only corn, coffee, *tangantangan*) led members and non-members to go directly and seek other buyers in Kinabalan, Banate and Malungon. A customer with corn for milling who opts to go directly to Banate is an opportunity lost for the Co-op. The limited buying capacity of the Co-op adds up to the loss of customers to other competitors. Furthermore, the Co-op delivers and sells the products only to middlemen/traders located in Banate. Thus, profit margin from farm produce trading business is not maximized.

Production and Marketing System Farming serves as the major source of livelihood and income. The farm lots are hilly and mountainous, thus, certain farming technologies have been adopted to ensure production and sustainability like contour farming using natural vegetative strips and hedgerows to attain soil and water conservation measures. To increase production, the diversified farming system was introduced, however, few farmers adopt it being a newly introduced technology. Value-adding activities are still wanting in the community. Only home-based processing using manual skills and technologies are currently applied especially for corn, coconut and coffee.

There is a functional marketing system for the agricultural products wherein producers and buyers regularly interact. There are designated buyers to almost all products produced in the farms. This is the major strength of the agribusiness industry in the Barangay.

In terms of total market value of the product raised in Kinabalan it reached an estimated total of ₱ 20,203,230 comprising of ₱ 14,218,250, ₱ 3,818,480, and ₱ 2,166,500 for cash crops, perennial crops, and livestock and fishery, respectively. The Coop was barely able to serve a little over 1% of the total value of the product raised. The agricultural products are corn, coconut, banana, coffee, cacao, *tangantangan* (castor oil plant), *lumbang* (walnut), vegetables, mungo, peanut, mango, guava, and livestock. In inland fishery, tilapia raising is still in its experimental stage.

The **operating environment** is the major element that shapes the development of a particular endeavor, in this instance, the Co-op and its enterprise. A supportive environment exists in Barangay Kinabalan. The presence of the UDP is a plus factor wherein all the programme components were implemented in the barangay, namely: Resource Management, Community and Institutional Development Extension, Sustainable Agricultural Development, Rural Financial Services, Marketing and Enterprise Development and Agricultural Infrastructure Support. In cooperation with the local government unit, concrete physical and institutional landmarks were established such as the community watershed plans, model farms, water system, undergoing construction of footbridge connecting Kinabalan and Banate and the merging of the Co-operative-Upland Barangay Association-Financial Service Center. All these contributed to the development of the area.

Recommendations

There is an opportunity for the Marketing and Enterprise Development (MED) component of the UDP to provide further assistance to the Co-operative for Phase 2 BDS Activities. The BDS intervention shall be coordinated with the UDP-LANDBANK Institution Building Program to optimize the use of resources and technologies.

At the program level, UDP shall encourage LANDBANK to deploy the Professional Co-op Manager at the early stage of the BDS intervention so that the person can acquire first hand knowledge on the preparatory activities of the Co-op.

On the organizational aspect, the program level interventions shall include the facilitation in the conduct of a workshop on the formulation of a 3-year Strategic Development Plan of the Co-op as the immediate action to be taken.

On the enterprise aspect, the following BDS interventions are recommended:

- a. Facilitation and coaching in the preparation of a business plan for the expanded farm produce and basic commodity trading services.
- b. Facilitation and coaching in the preparation of a pre feasibility study and a business plan for the establishment of a post harvest facility.
- c. Facilitation and coaching in the preparation of a business plan for the integration and operation of the financial service center with the Co-op's existing credit services.
- d. Conduct of consultancy visits.

Corollary to the developmental activities being undertaken, the KIMALAKA MPCl shall undertake activities such as:

- a. Accomplishing the bank accreditation requirements
- b. Commitment of group participation
- c. Follow up of activities set during the Focused Group Discussion

The intervention of other components of the UDP is crucial in order to secure the production base of the farms, sustain soil, and water conservation measures. The Sustainable Agriculture Development Component can help intensify the promotion of diversified farming for high value crops. The Resource Management

Component may assist in a community watershed re-planning workshop for the next five-year cycle. The Agricultural Infrastructure Support Component of the program is encouraged to facilitate in the planning and construction of post harvest facilities.

Assistance from other agencies such as the Department of Trade and Industry, the National Food Authority and the Municipal and Provincial Government may be requested from time to time.

2. Introduction

The Extension of Support to Upland Village Enterprise-Business Development Services – Enterprise Assessment and Diagnosis Phase 1 is one of the strategic activities of the Marketing and Enterprise Development (MED) Component of the Upland Development Programme in Southern Mindanao (UDP). Its focus is on the priority resource based enterprises managed by the upland barangay associations. The business development service is a package service consisting of enterprises diagnosis/assessment, job coaching, systems formulation and installation, business plan packaging and resource mobilization/accessing and market linking. Implementation of this activity is contracted to competent institutions in the locality with experiences on enterprise development. Concomitant to the strengthening of village enterprises is the enhancement of the capacity of local government and private sector to sustain programs on enterprise development.

The KIMALAKA MPCl is located in UDP covered areas considered as one of the priority people's organizations identified as a recipient of this particular service. The overall objectives of the provision of BDS are:

- a. To fully operationalize selected UBA-based producer groups conduct economic activities;
- b. To develop sustainable market linkages between village enterprise and buyers; and
- c. To enhance the capability of the LGU's in facilitating the provision of the village enterprises.

Specific objectives for Phase I include:

- a. Identifying courses of action to develop, improve and expand the marketing and enterprise activities of the upland producers association/producers group.
- b. Recommending strategies and courses of action for the programme to implement vis-à-vis the overall objective.

As mentioned in the progress report, no significant problems/obstacles were encountered during the conduct of the study. In fact, the presence of a supportive environment was detected as a resultant effect of excellent coordinative efforts made by the UDP to various stakeholders in the community.

The slight delay in data gathering particularly in the inventory of potential commercial traders/buyers of farm products was attributed to the late response from data sources. The Co-op 2004 financial statements were transmitted only in the third week of January 2005 after the preparation of the year-end inventory report.

The approaches and methodologies adopted in this study include primary data gathering using guided questionnaires and forms, secondary data gathering from existing reports, previous studies conducted, and browsing related information from websites in the internet. Focused Group Discussions and group interviews from respondents were also conducted to solicit first hand information and data.

3. Barangay and Sitio Profile

Barangay Kinabalan is located in the northern portion about fourteen kilometers from the Municipality of Malungon. Of the 12 sitios, four (4) were covered by the programme namely, Proper/Sto. Niño, Lower Kinabalan, Landayan and Mahayahay. The barangay has a total land area of 1,002 hectares wherein 74.45% (746 hectares) were prioritized as UDP area.

The topography of the covered area is rolling to hilly and its elevation ranges from 250 to 750 meters above sea level. Soil types ranges from clay to clay loam. It has the Type IV climate characterized as having no pronounced dry and rainy season.

As of 2000 census, there were 547 households with a total population of 2,739 or 2.93% of the total population of the municipality of Malungon (93,174). Of the total barangay households, about 42% (227) or 1,150 persons are covered within the UDP area. Two ethnic groups are present, namely, Tagakaulo (8%) and Cebuano (92%). The religious affiliations are Roman Catholic, United Church of Christ, Lutheran, and Evangelical Church. Simple literacy rate is 71% of the total population.

Brief History of the Barangay

The original settler of Kinabalan was the tribe of Sik Klaral, a Tagakaulo Datu or Chieftain of the area. Ski Klaral had four sons: Bandula, Dalagan, Gorio and Tablayan. Bandula was known to have settled in what is known as the area of Kinabalan. Bandula had three (3) sons namely Walok, Kawari and Kawani. Walok later succeeded Bandula and was very prominent in Kinabalan proper. He was the acknowledged leader then who settled disputes among his tribes people and in the later years between and among the lumads and the Christians. On the other hand, one of the sons of Salagan who attained a certain degree of popularity was Andag Dalaga.

During the war, these Lumads moved to the hinterlands of Patulang and Baliton, but later returned to Kinabalan proper after the liberation.

In the early 1950s', Kinabalan was already identified as a settlement and later became a sitio of Barangay Banate. The first immigrants in the area were the Visayan from Cebu. Among them were Lorenzo Gono and Pedro Jakosalem. However, they settled at Tagaytay, and moved around the area of Kinabalan and befriended the Lumads. In the middle of the late 50s' and the early 60s', the immigrants from Cebu started settling in Kinabalan. Prominent among them were Zosimo Conel, Manuel Taping, Severino and Gregorio Arendai, Pedro Frias and Pantaleon Mabini.

In the political structure, Condrado Bandula, son of Walok Bandula was elected as Barangay Kagawad of Banate along with Democrito Conel who represented then Sitio Kinabalan. Of the pioneers of Kinabalan, Pantaleon Mabini achieved an amount of marked leadership. He became Municipal Councilor of Malalag at the time Banate was still part of Malalag Davao del Sur. At one time, a Barangay Kagawad of Malungon represented Banate, the mother barangay of Kinabalan.

It is also said that the name Kinabalan originated from a running water in the area that the folks call Kibanabalan River (presently identified as Kinabalan Creek). It is also said that the water's course was forming into almost a letter K. However, what was really relevant was that the said waterway was the landmark of the area, hence, Kinabalan.

This Barangay was formally created as a regular barangay independent from its mother barangay – Banate, through Resolution No. 290, Ordinance number 290, Ordinance Number 34 of the Sangguniang Panlalawigan of South Cotabato, on October 1991.

A plebiscite was conducted in October 25, 1992 with majority of the voters of Barangay Banate ratifying the said creation of Barangay Kinabalan.

After the creation and ratification of Kinabalan as a regular barangay, the first set of officers were appointed led by Pedro Frias as Barangay Captain. The first elected official was Democrito Conel. At present, Pantaleon Mabini is the Barangay Captain. He managed to run unopposed in the May 1997 barangay election. *Source: Barangay Profile*

The major livelihood of the population is farming with corn, coconut, coffee, banana, and cacao as the main crops. The common livestock raised are swine, native chicken, goat, carabao, cow, and horse. Other livelihood activities are derived from working as *hurnal*/laborer, employed in government or private firms, and engaged in trading. Of the 2,739 number of persons, 1,085 were identified to have productive skills (**Table 1**). Household income ranges from ₱1,000 to ₱2,000 per month.

4. Enterprise Assessment

4.1 The Organization

4.1.1 Brief History

1993 – The Co-operative was organized with fifteen (15) founding members. Started the service store operation.

1995 - Membership reached to 87 and expanded its operation with the acquisition of 600 square meters warehouse worth ₱179,000 located at Barangay Banate. Operated a corn sheller facility stationed in Barangay Malungon.

1997 – Received financial assistance in the grant of a loan from the LGU for the purpose of alleviating the capital of farmers from the effects of the El Niño. A solar dryer (the size of a basketball court) with accessories was established providing farmers with basic post harvest facilities.

1998 to 2001 – Experienced a dwindling in operation as members withdrew their share capital. With ₱216,000 unpaid loans, only 42 members remained as members. Policies on the grant of loans were not followed and distrust among members and officers existed. The warehouse was sold and the corn sheller machine bogged down after encountering technical problems.

2002 – 2003 - Started to revitalize the organization by encouraging members to support and patronize the Co-operative's services. A standing loan collectible balance from members still existed amounting to ₱200,000.00.

2004 - In order to sustain and legitimize the services of the Upland Development Association and the Financial Service Center to its members and the community, a strategy to merge with the existing functional co-operative located in Barangay Kinabalan was explored by the UDP. There was a smooth transition of leadership during the merger since the influential members in the Co-op Board were also

members of the UBA Board of Directors and Committees. The formal merging process of the FSC to the Co-operative is still on going. Meanwhile, the Land Bank of the Philippines facilitated the preparation of a Detailed Institutional Development Intervention in relation to the Upland Development Trust Fund (UDTF).

4.1.2 Vision, Mission, Objectives. There is profound absence of clear vision and mission statements from the Co-operative. Although the purpose and objectives form part of the Articles of Incorporation (Article II Objectives and Purpose), it does not warrant a substitute for a desired state and reason for being which are expressed in the vision and mission statements of an organization. The lack of an organization's strategic direction affects the qualitative aspect of policies, thrusts, programs, services and operational decision of the Co-operative.

4.1.3 Policies and Programs/Services. The core business of the Co-operative is trading (basic commodities and farm produce) and lending/re-lending. In addition to the By-Laws of the Co-operative, a List of Co-op Administration and Operations Policy is found available in the records (**Exhibit 1**). These consist of policies on share capital, credit, membership, meetings, *tindahan* (store), financial management policy, and *proseso pag pagawas og kwarta*.

4.1.4 Organizational Structure and Functions. **Figure 1** reflects the expanded organizational structure of the Co-operative that already include part of functions of the UBA represented in the three (3) committees, namely, the Agriculture/Environment Committee, Infrastructure Committee, and Monitoring and Evaluation Committee. The powers and duties of the Board of Directors and Committees are mandated in the By Laws of the Co-operative. The additional three (3) committees mentioned, however, do not have clear functions in relation to the core business of the Co-operative that is trading and lending/re-lending. Such integration is, therefore, not justified in the present type of business of the Co-operative. Noticeably, in the list of officers and committee members of the Co-operative (**Table 2**), a one-man member credit committee exists reflecting an unhealthy sign on the way decisions are made in relation to the credit program of the Co-operative.

4.1.5 Human Resources Development and Management. Three (3) employees are regularly paid by the business of the Co-operative, namely: Storekeeper (2) and Cashier (1). The Board of Directors also receives honorarium as compensation in the attendance of meetings. The Education Committee has initiated the preparation of a training plan for its officers and members. However, the implementation and

effectiveness of such training remains to be proven. In fact, a pre-membership seminar was called for in the last quarter of 2004, however, it was reported that there were lesser number of participants than expected. On the other hand, UBA members who are at the same time members of the Cooperative have undergone Entrefarm trainings. Although the type of training was not in relation to the management of the Co-operative, at least an orientation in managing a farm business was made. An external service provider is presently evaluating the training course.

4.1.6 Processes and Procedures. A general assembly held quarterly and a joint monthly board and committee meetings serve as venues for officers and members to discuss issues and concerns pertaining to the operation. The Board Secretary regularly keeps documentations of proceeding of meetings. The Board of Directors claimed that this is one of the reasons why the organization remains intact aside from the transparency in discussing issues and concerns. Books of accounts are regularly maintained and annually audited financial statements are made available. Operational plans are likewise prepared by the Board of Directors, although not all of the plans were accomplished.

4.1.7 Means/Resources. Based on existing financial statements, the major source of funds of the Co-operative is the share capital. Of the 55 listed members of the Co-operative, majority have reached more than the minimum capital share of P500.00 for one year, five (5) members have barely reached ₱500.00 and only three (3) have paid one or two shares. This could be a positive indication that members were attracted to invest in the business and patronize the services of the Co-operative. However, as observed in the audited financial reports from 1997 to 2004, there was an erratic growth in member's share capital as indicated below. This only showed that there was no effort directed to increase the member's share capital and if there is one, the strategy was not effective. The sagging operation in 1998 to 2000 also affected the decrease in share capital of the cooperative.

<u>Year</u>	<u>Total Share Capital</u>
2004 (as of November)	₱137,225.00
2003	₱124,537.39
2002	no data
2001	no data

<u>Year</u>	<u>Total Share Capital</u>
2000	₱115,456.55
1999	₱123,515.00
1998	₱160,907.00
1997	P114,000.00

Other sources came from donated capital worth ₱198,572.76, a net income available for distribution of ₱12,673.64 and reserves of ₱179,685.06 (Source: 2003 Balance Sheet). The donated capital comprises of a solar drier (standard basket ball court size) and accessories coming from the Municipal LGU of Malungon.

4.1.8. The members. Out of the 55 listed members of the Co-operative, only 23 respondents were available during the interview. Nine (9) of them were male and 14 were female. The number of dependents in the family ranges from 3 to 11 persons. Two ethnic groups exist, namely, the *Tagakaulo* and *Cebuano*. Majority of the religious affiliations are Roman Catholic with few belonging to the ACC and UCCP. The age group of members ranges from 25 to 65 years old. Of the 23 respondents, only four (4) persons have attained high school education and the rest are elementary level. Their main source of income is farming corn, coconut, and vegetables. The average monthly income and expenditure is ₱2,795.65 and ₱2,017.39, respectively. A gross margin of 27.83% is derived from the gross income. The respondents identified livelihood constraints in three categories, namely: farming, marketing and financial. Common constraints in farming include: pest infestation (*dangan*), expensive fertilizer, lack of rain/irrigation and lack of technology. The low price of farm produce has always been a major problem in the marketing aspect, while lack of funds continued to pose as a problem among the member respondents (**Table 3**).

Record shows a total of 299 members representing 257 recognized UBA members and 42 FSC members. The current membership of the Co-operative represents only 18.39% of the total combined numbers coming from the UBA and FSC. The Co-operative's membership represents only 2.81% of the 1,954 total populations with age ranging from 7 to 64 (**Table 4**). The population figures in the UBA, FSC and barangay represent the number of potential members if the Co-operative wishes to attract additional members.

Financial Access. The Co-operative was able to provide the demand for credit to its members and non-members in the community. Of the 55 members, 23 were granted with loans more than the amount of their share capital, 38 members have past due accounts aging more than one to five years. These past due accounts amounted to ₱174,603.68 from members and ₱57,761.25 from non-members representing 75.14% and 24.85% of the total disbursed amount of ₱232,363.93, respectively. The Board of Directors and the Credit Committee is very lenient in implementing its credit policies affecting the liquidity, the image of the officers and the potential investment in the Co-operative (**Table 5**).

Based on the policies written in **Exhibit 1**, over 50% could be considered as members in bad standing. Although this situation could be attributed to past performance, this should be corrected immediately so as not to affect the plan to invite prospective UBA members who have not yet registered and paid the share capital. Although the Board of Directors has initiated actions to rectify the matter at hand, it has to show concrete results that should be indicated in the reduction of delinquent accounts.

Business Opportunities. Potential business opportunities in the barangay were classified into three types namely: crop production expansion, livestock production and post harvest facilities. A detailed ranking of preferred enterprises is presented in **Tables 6, 7 and 8**. The crop production expansion includes: Mango Production Expansion, Banana Production Expansion, Castor Plant (*Tangantangan*) Production Expansion, Coffee Production Expansion, Monggo Production Expansion, Peanut Production Expansion, Guava Bangkok Production Expansion, Walnut (*Lumbang*) Production Expansion, and Corn Production. In the livestock sub sector, the enterprises identified were: Swine Raising, Native Chicken, Goat Raising, Cattle Fattening, and Carabao Raising. The post harvest facility includes the Corn Mill. Criteria and ranking procedure were used to determine preferred enterprises in terms of availability of market, raw material, technology, skills, government priority, profitability, and external support.

Image of Upland Barangay Association (UBA)/Co-operative among members. In general, there is a positive image of the Upland Barangay Association (UBA)/Co-operative because of the available services it offers to members. Improving the management system and programs and services will minimize the undercurrent issues of management ineffectiveness and inefficiency. In effect, this will boost additional membership and investment for the Co-operative.

4.2 The Enterprise

4.2.1 SWOT Analysis of Organization/Enterprise Structure Aspect

The KIMALAKA MPCl can be categorized under the micro enterprise level of size of business wherein its total net worth is below ₱1.5 million. **Table 9** outlines the Co-operative's organizational strengths, weaknesses, opportunities and threats based on the perception of its members. In addition, the following notable observations were made from the assessment and diagnosis conducted:

a. Strength. Its record of accomplishment and experience in implementing the trading and lending businesses serves as the major strength of the Co-operative. It has formed and developed trading relationships with local suppliers of goods/products as well as to customers who are both members and non-members in the community. The downhill trend experienced by the Co-operative could serve as practical lessons and basis for plans and actions to avoid the recurrence of the same mistake. The unprecedented motivation and commitment of the core officers and members add up to the cooperative's influence to sustain its existence.

b. Weaknesses. Its major weakness is the lack of strategic direction (vision and mission) that is affecting the quality of policies and programs and services it offers. The lenient attitude of officers in implementing policies has created an unfavorable image affecting relationship among members and non-members (who could be potential members and investors).

c. Opportunities. The Co-operative/enterprise have vast opportunities, such as; i) significant number of potential members coming from the UBA/FSC and the community, ii) available local capital build up, iii) possibility of generating savings and investment, iv) underserved market share of farm products and basic commodities for trading, v) other programs and services could be offered e.g. watershed management, water system management, insurance system, local scholarships, etc.

d. Threats. The proposed establishment of the trading posts/centers and the consolidated plan of all co-operatives envisioned by the LGU of Malungon could yield positive results as well as pose a threat to the operation of the Co-operative unless proper guidelines and appropriate measures are put in place. The LGU is set to establish trading post/centers in strategic areas of Malungon. As per interview conducted with the Head Municipal Engineers Office/Economic Manager Designate,

new barangay groups will be organized and accredited by the LGU to manage the trading posts/centers. The Municipal Agriculture Office also plans, to consolidate the co-operatives in Malungon and that they will be encouraged to become members of the Malungon Integrated Agriculture Development MPCI. This situation reinvents the wheel by creating new organizations for certain functions instead of tapping existing ones. It may also create confusions in the ground, because the same people may be handling similar functions.

4.2.2 SWOT Analysis of Programs and Services of the Co-operative

Based on the 2003 and 2004 consolidated Statement of Result of Operation, the Co-op had maintained profitable level operations. In fact, an increase in sales and profits (income from regular operation) were realized at 37% and 80%, respectively in 2004. However, in 2003 and 2004 the Co-op had only reached .49% and 1.53% net profit margins (**Table 10**). These figures are far way from the Co-op's policy of charging at least 7% net profit margin to the selling price from the sale of goods and farm produce.

Table 11 outlines the perceived strengths, weaknesses, opportunities and threats of the enterprises by the members. In addition, the following findings were noted.

a. Basic Commodity Trading. The expanded operation of the storefront covering two branches in Kinabalan and Banate and the committed staffs that religiously attend the day-to-day operation of the business prove to be its major strengths. Its major weakness lies in the insufficiency of stocks at Kinabalan leading customers to proceed to Banate where supplies are more than adequate. Once policies are strictly followed, it can be expected that the Co-operative can attain its plans and programs. However, posing as threat to the business is the pending accounts payable of its members.

b. Procurement of Farm Produce. This provides convenience and savings to members and non-members who patronize its service in the barangay. However, not all members patronize the Co-operative services. In addition, the Co-operative procures only selective products (corn, coffee, *tangantangan*) that lead members and non-members to go directly to other traders in Barangay Banate and Malungon. These are lost opportunities in terms of income and profits.

c. Credit. Its major strength lies in the credit facility made available in the barangay where members can avail of its services. Delinquent borrowers and

officers of the Co-operative found to have violated existing credit policies by availing loan grants exceeding their capital share pose to weaken the system. Continuing education of members on credit worthiness, obligation and accountabilities could be explored as an opportunity. The negative impression made from the previous experience of the Co-operative cannot be forgotten easily from the public's perception, posing as a major threat for its credit service.

d. Financial Service Center. The integration of the FSC with the Co-operative is on going. The members perceived this as a positive development for reasons that: there are incumbent officers who were formally trained possessing expertise and equipped with the necessary technology in managing credit schemes or projects.

4.2.3 SWOT Analysis of Inbound Logistics/Inputs Aspect

a. Strengths. The existence of the Co-operative that provides forward and backward market linkages, micro-finance services, post harvest processing are support facilities that could promote productivity and increase the income of its members.

b. Weaknesses. On the other hand, individual households practice farming on a backyard scale, limiting volume and income potential of farmers. The prevalence of pests and rodents and diseases pose as major threats to farming activities as well as the limited areas planted to crops, deteriorating soil quality, crude post harvest practices particularly, sorting and grading.

c. Opportunities. The market for major agricultural products (e.g. corn, coconut and banana) is stabilized and secured due to the presence and accessibility of buying stations and processing/manufacturing enterprises within the province and neighboring provinces. The drive to increase crop/food production and poverty alleviation pushed government to commit for additional funding and technical assistance to the farming communities. The availability of cellular phone signal in the community proved advantageous particularly in accessing and gathering market related intelligence information.

d. Threats. The natural occurrences of El Niño/La Niña phenomenon further pose a threat to farming and productivity as well as the distance of farm lots to main thoroughfares that continually affects productivity at the farm level.

4.3 Production and Marketing Systems

Farming as the major source of livelihood and income and supplemental/alternative livelihood exists. The sources of production come from raising cash crops, perennial crops and integration with livestock. Correspondingly, production technology and skills are available. Considering the hilly and mountainous terrain of the area, certain farming technologies have to be adopted in order to ensure production and sustainability, like contour farming using natural vegetative strips and hedgerows to attain soil and water conservation. To increase production, the diversified farming system was introduced, with only a limited number of farmers adopting the newly introduced technology.

Value-added activities are still wanting in the community. Only home-based processing using manual skills and technologies are currently applied especially for corn, coconut, coffee and others.

On the other hand, there is a functional marketing system for agricultural products wherein producers and buyers regularly interact serving as the major strength of the agri-business industry in the locality. There are designated buyers to almost all the farm products.

From the long listing and analysis of available resources, a conservative market value estimates can be derived (**Tables 12, 13 and 14**). An estimated total of ₱ 20,203,230 comprising of ₱ 14,218,250, ₱ 3,818,480, and ₱ 2,166,500 for cash crops, perennial crops, and livestock and fishery, respectively. The succeeding sub-sections describe in details the agribusiness industry profile in Barangay Kinabalan.

4.3.1 Corn. It is the main crop raised in the municipality of Malungon as well as in Brgy. Kinabalan. From the report of the MPDC, it appears that the municipality is self-sufficient and incurs surplus in the supply of corn averaging 35,256,600 kgs. of annual production compared to the total per capita consumption requirement for cereal which is 12,035,023 kgs.¹. The situation is also true in Brgy. Kinabalan where the estimated total corn production averages 1,560,000 kgs. while per capita consumption is only 331,419 kilograms².

¹ Total area planted to corn in the Municipality of Malungon is 13,058 hectares x 2,700kgs./ha. = 35,256,600 kgs. Per capita consumption of cereal is 121 kgs. x 99,463 total population of Malungon = 12,035,023 kgs.

² Total area planted to corn in Brgy. Kinabalan is 400 hectares x 1,950 kgs./ha. = 780,000 kgs. x 2 cropping = 1,560,000 kgs. Per capita consumption of cereal is 121 kgs. x 2,739 total population of Brgy. Kinabalan = 331,419 kgs.

Farmers involved in the focused group discussion and group interviews claimed that 50% of the harvests is set aside as reserved food stock and the remaining 50% is sold for value of cash. However, if one has to compare the estimated total corn production vis-à-vis the total per capita consumption of cereal, 78.75% and 21.24% are most likely sold and consumed, respectively. The two varieties of corn produced in Kinabalan are hybrid corn and the open pollinated variety. It was mentioned in the Community Watershed Plan of Kinabalan 2002-2005 Report comprising of four (4) sitios, that the total yield of corn is 10.1 metric tons and 4.9 metric tons for the hybrid and OPV, respectively. This indicates that farmers plant more of the hybrid variety than the OPV.

According to the National Corn Competitiveness Board, farmers are urged to increase production of yellow corn due to expected tightness of global supply and to meet the rising requirements of the local poultry and livestock industry. The same article suggested that in order to expand yellow corn production and increase corn yield, farmers have to adopt hybrid corn technologies and even biotechnology (Source: *Philippine Daily Inquirer*, 04 December 2004).

Corn is planted in two cropping seasons with the first cropping called *Panuig* usually during the months of April to July and the second cropping called *Pambanus* falls during September to December. Farmers observe plowing in land preparation and proper distances in planting. Commercial fertilizer is applied, however, farmers noticed the deterioration of soil quality in their respective farms. For a one-hectare land planted to corn, harvests reach a gross earning of ₱ 16,672.50, incurring expenses of ₱ 14,150.00 and generating a net income of ₱ 2,522.50 or a net profit margin of 15.13% (**Table 15**).

Previously, the cooperative had a corn sheller, however, it was damaged and is now beyond repair leaving farmers with no option but to manually separate the corn kernels from the cobs. A solar dryer (the size of a basketball court) of the cooperative is made available for use by the farmers. However, corn milling is done outside of barangay (Banate)³. Farmers encounter difficulty in transporting their products especially during rainy season due to the hilly and mountainous terrain. Farmers have to spend double time, effort and fare from far distant sitios to Banate if one has to mill their corn. Horses or carabaos are used to transport the farm produce from the sitios estimated at 2 to 5 kilometers from the barangay proper. The

³ Brgy. Banate is located in the car line about three (3) kilometers from Brgy. Kinabalan and is considered a trade center of 10 barangays whereby every Sunday is the market day or *tabo*.

motorcycle (local name *habal habal* or *skylab*) then transports the corn to Brgy. Banate at ₱0.25 per kilo fare. There are two (2) corn mills stationed in Banate. The rated capacities of the corn mill reach up to 350 kg and 1,320 kg per hour. Residents of barangays Mabini, Pananag, Laurel, Calinan, San Isidro, Talos, Tagaytay, Do-dol, New Bankerohan, and Kinabalan also bring their corn for milling at Banate.

Two (2) corn buyers exist in Kinabalan consisting of a private individual and the Co-op. Farmers also have the choice of delivering the corn directly to Banate for the following reasons: i) farmers earn an additional price margin of ₱0.55 to ₱0.95 per kilo (already deducted by ₱0.25 transport fare per kilo); corn milling is in Banate, and ii) Brgy. Banate offers a complete line of basic commodities and other household needs (e.g. fish, vegetables, meat, hardware) where customers can buy at affordable prices. However, a farmer should have at least 3 kg of corn for sale or for milling in order to make a break-even for his/her trip to Banate (**Table 16 and Table 17**).

Presently, the Co-operative delivers and sells all the corn purchased in Kinabalan to traders located in Banate. Portion of the corn is milled and brought back to the Co-operative for retailing. The Co-operative then sells the corn grits at ₱17.00 to ₱18.00 per kilogram. A maximum of 100 kilos are sold per week.

In the year 2003 and 2004, the Co-operative procured only 8,632.25 and 34,396.95 kilograms less than 1% and 2.2 %, respectively, of the estimated total yield of 1,560,000 kilograms in the barangay. For corn alone, the total worth of commodity that can be traded is valued at ₱12,480,000. This figure means that the Co-operative and a private trader had a potential market share of 98% of the corn produced in Brgy. Kinabalan. The Co-operative can also maximize its profit margin by 14% or more from the current trading practice, which is 7.77%. This can be done by selling directly to consolidators/buying stations, located in Malungon or Padada or selling directly to feed millers (**Figure 2, Table 18 and Table 19**) or by milling a portion of the harvested corn.

Corn milling could be a potential service enterprise in the barangay. About 331,419 kilograms (per capita consumption) of corn annually is required as food by the local population. Therefore, 331,419 kilograms of milled corn is the potential demand for the corn milling services. At ₱1.20 per kilo milling fee, the corn milling service will generate a gross revenue of ₱397,702.80. Corn Mill Model # 5 is the smallest capacity available at the Payo Manufacturing Corporation, located at Davao City. The said model can mill 3-4 sacks per hour with 64 to 68% recovery. The required power is 12 to 15 Horse Power (**Exhibit 2**). Corn mills at Banate spend a

rough estimate of ₱6,040.00 per month or ₱72,480 operating expenses for labor and fuel. The computation does not yet include cost of money, maintenance and depreciation cost of building and machine, and taxes and licenses (**Exhibit 3**).

4.3.2 Coconut. Coconut is a perennial crop that provides stable source of income for the local residents in Kinabalan. It occupies an estimated area of 20 hectares (*Source: Focused Group Discussion held on 07 December 2004*) and less than 1% of the total area, that is 2,407 hectares in the Municipality of Malungon. Current by-products from coconut are copra, charcoal, coco shingles, lumber, coconut wine, and vinegar. Coconut is harvested using connected bamboo poles with scythe attached at the tip of the pole. Only copra making has an existing commercial value while the rest of the coconut by-products are for household use or consumption.

For copra, an estimated yield of 2 tons or 20,000 kilograms can be harvested per hectare. Coconut is harvested three (3) times a year producing a total of 60,000 kilos of copra. At ₱18.50/per kg, ex-farm price the total market value of the copra industry in the locality could reach up to ₱1,110,000. Farmers sell copra directly to Banate or to Padada. A ₱10.00 per sack, transport fare is charged for the delivery of copra using a motorcycle from Kinabalan to Banate. Copra buyers stationed at Malungon also offer to collect copra when the supply reaches a considerable level. Buying stations in Banate or Padada offers ₱18.70 to ₱19.00 per kilo as the buying price of copra while the copra miller (Cargill Philippines) can buy up to ₱20.00 to ₱21.00 per kilo (**Figure 3, Table 18 and Table 19**).

4.3.3 Banana. Most common varieties of banana that thrive in Kinabalan are *Cardava* and *Latundan*. Banana grows in patches covering an estimated area of 8 hectares. Lately, some UBA members started planting banana observing proper distance and selection of good seedling stocks. Bananas are consumed locally as food and some are used as feeds for livestock. The *Cardava* variety is cooked while the *Latundan* is eaten ripe. The *Cardava* variety is processed into banana chips and has export market potential. Respondents estimated that about 24,000 kg can be harvested per hectare averaging a 192,000 kilograms yield for the 8 hectares of banana farms. Once harvested, *Latundan* are separated from the bunch, piled and packed in rattan crates ready for delivery, while *Cardava* are transported in bunches. Sorting and grading are done at the Bagsakan center or at the retailers end.

The ex-farm buying price at Kinabalan is pegged at ₱3.00 per kilo and the receiving price at Alunan *Bagsakan* market is ₱5.00-₱6.00 per kilo. Retail price of banana at General Santos market almost reaches up to ₱6.00 to ₱8.00 per kilogram.

At ₱3.00 ex-farm price, the total market value of banana industry in Brgy. Kinabalan is worth ₱576,000. The existence of buying stations and banana-processing centers in General Santos City and nearby trading centers in Polomolok and Coronadal in South Cotabato create a stable market, particularly for the Cardava variety. The banana processing firm located in General Santos City can buy up to 40 metric tons per day. It offers incentives to suppliers who can deliver 5 metric tons above by adding ₱0.20 per kgs. Moreover, products are picked up from the farm or collection centers. (**Figure 4 and Table 18 and Table 19**).

4.3.4 Coffee. One of the perennial crops planted by farmers is coffee, mostly of the *Robusta* variety. Only about 4 hectares are planted with an estimated 8,000 standing trees. Farmers estimated that at least one-kilogram coffee (dried) could be harvested per tree. Growers experienced low yield due to the limited areas planted to coffee, maturing trees and pest infestation (*dogos dogos*). Coffee is harvested during the months of September to December. Harvesting, drying, cleaning, pulping, and hulling are done manually. Portion of the harvest is locally processed for household consumption. Mechanical post harvest technologies and equipment fabrication are available in the market (**Exhibit 4**).

Coffee growers in the barangay have two market outlets: the Co-operative and traders located in Banate. Just recently, the Co-operative started to buy coffee from farmers at ₱27.00 per kilo and to deliver the product to traders stationed at Banate at ₱35.00 per kilogram. Most farmers directly deliver coffee to traders in Banate with the same buying price pegged at ₱35.00 kilo. Traders from Banate deliver coffee to buying station located in Davao City at ₱40.00 per kilogram. The Nestle buying station in General Santos City collects coffee from traders at Banate at ₱37.00 – ₱40.00 per kilo (**Figure 5, Table 18 and Table 19**). At ₱27.00 ex-farm price, the total market value of coffee industry in the barangay is worth ₱216,000.00.

The market for coffee is stable due to the presence of buying station of Nestle Philippines (the manufacturer of Nescafe) in the province. Other listed coffee buyers and processors in the Philippines are Great Taste Coffee, Café Puro, Aguinaldo Blend, Siete Barakos and Coffee Amadeo. The coffee industry situation in 2004 states that: “The Philippines imports about ₱1.6 billion of coffee beans annually from Vietnam and Indonesia. It consumes about 60,000 metric tons yearly with annual 4% increase in consumption. Today’s shortfall is 40,000 metric tons. About 120,000 families in the Philippines are dependent on cultivating coffee.” (Source: Feb 13, 2004, *Business Bulletin*, page B-6; website www.mb.com.ph).

4.3.5 Cacao. Another perennial crop with high market value grown by farmers is cacao, but only at a limited scale. The estimated area planted with cacao averaged only 2 hectares, usually found in the growers' backyards. For this particular crop, around 600 to 800 kilograms is the estimated yield. Harvested cacao are dried for two and a half days and directly sold to Banate. The same trader for coffee stationed at Banate procures cacao at ₱65.00 per kilo and delivers the product to Davao City (**Figure 6**). Similar to coffee, cacao has established buyers in the municipality and in the province.

4.3.6 Tangantangan (Castor Oil Plant)⁴. *Tangantangan* is one of the high value crops planted in patches and edges of farm lots. It provides supplemental income of farmers to the main crop, which is corn. Cultural practices are simple and do not require costly farm inputs because of the crop's adaptability to the soil and climatic conditions. In fact, it was observed that the crop grows naturally in the field. After 4 months from planting, the crop starts to bear fruits until the 4th year. Locally, the product can be used as an alternative means of home lighting fixture, especially, in sitios that have no means of electricity. In addition, there are known industrial uses of the product; as follows:

☞ The coat of the seed yields a substance that is used for:

- planting and water proofing clothes and covers;
- the manufacture of high quality lubricant and oil for motor, asphalt and tiles; and
- rubber uses, manufacture of soap, printing ink, dye for cloths and for strengthening leather.

☞ Its dried oil is good dehydrant and resembles tung oil, which is used in making paint, varnish, plastic, rayon, nylon.

☞ Its hydrogenated oil, a variety of castor oil, is used in making floor wax and for gloss, carbon paper, crayola and candles.

☞ It is used a kind of nylon thread widely used in France and Brazil.

☞ It is used for manufacture of liniments and cosmetics.

⁴ Castor Oil Plant (*Ricinus communis*) evergreen shrub growing to about 30 ft (10 m) in its natural state, but a much smaller annual when cultivated. It has large, palm-shaped leaves, green female flowers, and prickly red seed capsules. The seeds contain 45-55% fixed oil, which consists mainly of glycerides of ricinoleic acid, ricin (a highly

- ☞ Its coats and wastes are used as fertilizer.
- ☞ Its stems are used as animal feed, but only after removing the poisonous resin in the stem.
- ☞ It is used for the manufacture of paper, wall and fuel.

The respondents estimated around four (4) hectares of land planted in patches to the crop numbering to about 4,000 hills. About 350 kilograms (.08 kilogram per hill) are produced per month or 4,200 kgs for one year. Currently the market value of the product reaches up to ₱46,080.00.

A local trader and the Co-operative procure *Tangantangan* at a price of ₱12.00 to ₱12.75 per kilo. A buying station in Banate purchases the product at ₱13.00 to ₱13.75 per kilogram while the buying station in Davao buys the product at ₱16.00 per kilogram (**Figure 7 and Table 18**).

4.3.7 Lumbang (Walnut)⁵. *Lumbang* is a forest product that wildly grows in the upland barangays of Malungon. An estimated number of 500 trees grow in patches in the field and near riverbanks of the barangay. The trees start to yield flowers and bear fruits from April to October. Each tree is estimated to produce 150 kilograms or a total of about 75,000 kilograms of fruits per year. The fruits are handpicked from the base of the trees when harvesting.

Respondents claimed that the nuts are edible and can be eaten raw. Locally, it has no known commercial and industrial use but it has a market value, thus, providing supplemental income to farmers by handpicking, collecting, and selling the nuts at a buying station located in Banate. The buying price reaches up to ₱3.00 per kilogram. When the nuts reached a sizeable volume (1 ton), buyers from Gen. Santos City and Davao City collect the stocks at Banate and pay up to ₱3.50 per kilogram (**Figure 8 and Table 18**).

On the other hand, walnut, a popular nut in the U.S. is used as food and has a number of industrial uses. The shell is grounded into fine particles, used as a

toxic protein), ricinine (an alkaloid), and lectins. The seeds are highly poisonous -2 are sufficient to kill an adult -but the toxins do not pass into the expressed oil.

⁵ Black walnut (*Juglans nigra*), a deciduous hardwood tree native to the eastern and central United States. Walnuts are technically called nuts because the outer green husk is composed of calyx tissue, and is not part of the hard, inner pericarp. Unlike the closely-related pecan (**Carya**), the husk does not split into four sections and actually resembles the outer fleshy pericarp of a drupe. According to some botanical references, the outer green layer (husk) of the walnut is part of the pericarp and the hard shell surrounding the seed is the endocarp layer as in coconuts. In true nuts, the hard, indehiscent layer surrounding the seed is the ripened ovary wall or pericarp and the outer husk is composed of involucre tissue (or calyx tissue) that is not part of the ovary wall (pericarp). Depending on the reference, walnuts and pecans are referred to as true nuts or dry drupes. Some authors elegantly avoid this dilemma by calling these fruits drupe-like or "drupaceous nuts."

natural abrasive, polishing and filtration medium. It is also used as an ingredient in cosmetics and dental products (**Exhibit 2**).

4.3.8 Vegetables. Eggplant, cucumber, and green pepper, are among the common vegetables produced by farmers serving as cash crops in the different sitios of Kinabalan. Farmers observe proper land preparation, planting distances and selection of good seed stocks. An estimated area of 10 hectares is devoted to various types of vegetables. A portion of the harvest is used for family consumption and the rest are sold to the market. As these are highly perishable products, farmers tend to sell these immediately. Products are sold in bulk without sorting and grading. **Table 20** and **Table 21** show the established vegetable and spice buyers in the Philippines where product requirements are outlined.

Eggplant thrives in the barangay although no estimate was given by the respondents as to the land area planted to the crop. The vegetable trader stationed in the barangay is able to buy at least 60 kilogram a week. The ex-farm buying price is ₱7.00 and products are received at the Gen. Santos City Bagsakan Center at ₱15.00 per kilogram. The traders in turn sell these to sidewalk vendors at ₱16.00 per kilogram while the sidewalk vendors can sell the products at prices ranging from ₱20.00 to ₱ 24.00 per kilogram to end users (**Figure 9**).

Green Pepper on the other hand, occupies an estimated area of five hectares with a capacity to produce up to 150,000 kilograms. It is used as ingredient in cooking. At ₱8.00 per kilogram ex-farm price, pepper can generate a market value of ₱1,200,000 in the barangay. There is a vegetable trader in Kinabalan with established contacts in the Alunan Bagsakan Market of General Santos City. There are also established buyers of spices in the Philippines that can be explored further for better price margins (**Figure 10 and Table 21**).

Cucumber (Pipino) also thrives in the barangay with an estimated area of 5 hectares producing 100,000 kilograms. At ₱5.00 per kilogram ex-farm price, the crop can generate a market value of ₱500,000 a year.

4.3.9 Mongo and Peanut. **Mongo** occupies an estimated area of 3 hectares. Around 150 kilograms can be harvested per hectare or a total of 450 kilograms for 3 hectares. Mongo is used as a regular nutritious table food mixed with dried fish and other vegetables. Part of the harvest is directly sold to retail stores in Kinabalan and market in Malungon. The ex-farm price is ₱25.00 while the retail price in the Malungon market ranges from ₱28.00 to ₱30.00 per kilogram.

Peanut thrives in Kinabalan and occupies an estimated 3 hectares of land. Only few farmers plant the crops due to the presence of rodents and lack of planting materials affecting low level production. Unshelled peanuts are cooked and sold as snacks. Around 75 *taro*⁶ can be harvested per hectare or 225 *taro* for 3 hectares. The ex-farm price of fresh unshelled peanut is ₱120.00 per *taro*. Peanuts are delivered to Gen. Santos City or Davao City at prices reaching up to ₱150.00 per *taro*.

4.3.10 Mango. Mango is among the permanent crops planted by farmers in the barangay. Around 640 trees are grown with a continued increase in the number of new mango seedlings planted in the field. Farmers are encouraged to plant the Cebu mango variety (in addition to the carabao mango variety) known for its high market value. Mango trees are widely propagated using the grafting method where mature branches (scion) are inserted or joined into the stem of the seedlings stock, thus, early maturity and well-developed root systems are ensured. Bigger volumes of asexually propagated seedlings are likewise attained in a short time.

Mango growers hire the services of a mango fruit inducer to accelerate the blooming of flowers and fruit production. In fact, the fruit inducers' service is one of the lucrative businesses in the local mango industry.

Mango is consumed for table food or sold at the market. There are no known processors of the product in the nearby areas. Farmers estimated that around 100 kilograms are harvested per tree or 64,000 kilograms in a year for the 640 trees. The ex-farm price of mango is pegged at ₱20.00 per kilogram, thus, the local market value of the mango in Kinabalan is ₱1,280,000.00.

On the other hand, the presence of commercial buyers and processors indicate that there is an established mango industry in the Philippines (**Table 22**).

⁶ *Taro* is a biscuit or cooking oil tin can equivalent to 19 liters used as measurement container for unshelled peanut.

4.3.11 Guava (*Bangkok Variety*). Guava is among the perennial crops grown by farmers in the barangay. It is planted through seedling propagation. It starts to bear fruit in the fifth year after planting. Around one hectare is reportedly planted with the *Bangkok* variety with more than 800 trees. Pest infestation (*dogos dogos*) and limited areas planted to guava are factors affecting its productivity.

Its robust size and thick fleshy fruits make it distinct from the native variety. The fruit is usually eaten raw as a snack item. When transported to the market, guavas are packed in bamboo crates or sacks. An average of two pieces of ripe fruit is equivalent to one kilogram. The ex-farm price is pegged at ₱3.00 per kilogram and its price reaches to ₱10.00 to ₱20.00 per kilogram at Gen. Santos City and Davao City fruit stands.

4.3.12 Livestock. Swine, carabao, horse, cow, goat, native chicken and ducks are among the livestock raised by farmers in the barangay. Among the list of livestock, swine, goat and native chicken are sold locally. Livestock are raised on a backyard scale, thus, selling this in volume for a bigger market cannot be easily attained. In fact, livestock are only sold when families are in dire need of cash.

From the inventory of resources conducted as of December 2004, 570 heads of swine were counted. As observed during the traffic count, (which lasted for 7 days) at least six (6) heads per day were procured by two sets of buyers with motorcycles (locally called *bukag bukag*). About 20 to 30 kg (live weight) are preferred by buyers with prices ranging from ₱800 to ₱1,150/head. Fifty Pesos (₱50.00) per head is the commission for the local agents residing in the barangay whose task is to locate and contact interested sellers of pigs. These ambulant vendors sells at ₱1,200 to ₱1,500 per head to Bagsakan Auction Center at Padada. Meat retailers and *Litson* (roasted pig) Makers pay at ₱1,500 to ₱1,800 per head at the Bagsakan Auction Center (**Figure 11**). At an estimated 6 heads procured per day, a total of 2,160 heads are procured in one year. The market value of swine industry in the barangay can reach up to a total of ₱2,160,000 in one year⁷.

Goat. A total of 310 heads of goats exists in the barangay. Goat raising can thrive in the field due to wide and tractable grazing areas. Goat is a common cuisine in *karenderias* (food stalls) found in Banate and Malungon. Selling price of goat is pegged at ₱1,000 per head with weight ranging from 20 to 25 kilograms (live weight).

⁷ 6 heads x 360 days = 2,160 heads x ₱1,000 per head = ₱2,160,000

Native chicken. About 2,760 native chickens were counted and found existing in the barangay. These fowls are left in the field free and unattended to secure their own food, minimizing expenses on feeds. At about 5 to 6-months, these fowls can reach up to 1 kilo that is considered marketable size. It is a favorite viand that could be attributed to its taste and good quality meat. This is a regular item in the menu of the *karenderias* (food stalls) of Banate and Malungon. Owners brought the fowls together with other farm produce during market day in *Banate*. The ex-farm price of native chicken ranges from ₱90.00 to ₱100.00 per kilo. Owners of *karenderia* buy at ₱130.00 to ₱150.00 per head from vendors.

Fishery. Inland fishery is a new technology introduced in the upland barangay of Malungon by the Department of Agriculture. Technology is being explored and experimented for suitability of raising tilapia in the locality. About 7,000 fingerlings were seeded at a cost of ₱0.50 per piece. Farmer co-operators take charge of caring the pond. There is an irregular supply of fish in the barangay and sitios. Unless one has to travel to Banate or Malungon, a family cannot eat fresh fish.

5. Operating Environment

The operating environment is the one that shapes the overall development of the area. Various infrastructure programs and support to post harvest farm facilities (donated land and solar dryer) were provided to the barangay and the Co-operative. The barangay was once a recipient of the Community-Based Resource Management Project (CBRMP). The UDP is the major provider of technical and financial support having directly assisted four sitios covering 42% of the household population and 74.45% of the total land area. All the programme components were implemented in the barangay, namely: Resource Management, Community and Institutional Development Extension, Sustainable Agricultural Development, Rural Financial Services, Marketing and Enterprise Development and Agricultural Infrastructure Support. In cooperation with the local government unit, concrete physical and institutional landmarks were established such as the community watershed, model farms, water system, undergoing construction of footbridge connecting Kinabalan and Banate, and the merging of the Co-operative-Upland Barangay Association-Financial Service Center.

Phase out schemes were designed in order to ensure sustainability of the assistance specifically for the marketing and enterprise development and rural financial services components. The Business Development Services is a strategy

adopted to assess and diagnose steps on how the UBA/Cooperative pursue resource base enterprise development. Likewise, the Upland Development Trust Fund (UDTF), under the supervision of Land Bank of the Philippines (LBP), was set up for the UBA/Cooperative to have access to credit. Parallel to the credit assistance is the institutional development program. Relative to this development, the LBP has formulated a Comprehensive Capacity Building Program for Financial Service Centers (FSC)/Partner Financial Institutions (PFIs). The major milestone/activities of the program includes two (2) levels, namely: the Program Level and the FSC/Co-op Level (*Source: Final Version July 15, 2004 Comprehensive Capacity Building Program for FSC/ PFIs*).

The Program Level comprises of:

- a. Hiring and Deployment of IB Service Provider
- b. FSC Initial Assessment and Selection Model
- c. Initialization Activities
- d. Finalization of Groups to be Provided with IB Interventions
- e. Provision of Development Interventions
- f. Capability Building Interventions for IBPs
- g. Deployment of Professional Coop Managers and Roving Bookkeepers
- h. IEC Materials Development Accessing and Dissemination
- i. Setting up of Monitoring and Evaluation System

The FSC/Co-op Level is composed of:

- a. Organizational Maturity Assessment
- b. Co-op/FSC Development Planning
- c. Co-op/FSC Program Implementation i.e. institution building and business development
- d. Monitoring and Evaluation System Installation

As far as the KIMALAKA MPCFI is concerned, the Co-op is under the Model 1 of LBP; that is, it is characterized as an existing organization wherein the FSCs are encouraged to become members. Since, the Co-op is a Newly Accessing

Cooperative (NAC) it is required to comply with the LANDBANK requirements for accreditation (**Exhibit 5**).

A supportive operating environment will spur productivity, growth and increase in income contributing to the local economic development of the locality. Barangay Kinabalan and its constituents enjoy all the support of the local government unit, the national government and special programs such as of this kind.

5.1 Case Study –The Diversified Farm/Learning Center of Mr. Samuel Q. Jimenea: Reaping the Harvest

Mr. Samuel Q. Jimenea, or “*Sammy*” as his co-farmers call him is 43 years old, has 5 children and a Catholic by religion. He finished high school and pursued farming as a lifetime career. He actively participates in community groups and cooperative undertakings. He is currently serving as an officer of the Co-op and the UBA. Because of his persistent attitude and hardworking prowess, he has been selected and given several responsibilities by the UDP as a model farmer, a member of the farmer trainers’ group, and a center learning site operator.

Being a member of the Co-operative, he religiously attends meetings, participates in discussing issues and concerns, prepares reports and provides unconditional support to the movement.

To become a model farmer, one has to have an area for semi-commercial scale production near the roadside for accessible viewing, and to have the basic infrastructure facilities such as water and electricity. As a model farmer, he has implemented contour farming and the DFS and has planted several types of cash crops and perennial crops. His entrepreneurial farm plan serves as guide in transforming the farm into business. His wife is his main business partner in the farm while his children help tend the farm when there are no classes.

Perennial Crops	Number and Age of Trees
Mango	40 trees grafted- 2 yrs 2 trees – 30 yrs.
Coconut	100 trees - 3 yrs.
Avocado	5 trees – 21 yrs.
Caimito	4 trees – 21 yrs
Jackfruit	7 trees – 21 yrs
Santol	5 trees – 5 yrs
Rambutan	5 trees – 1 year
Marang	7 trees – 1 year
Durian	6 trees – 1 year
Kalamansi	20 trees – 1 year
Guava (Bankok)	30 trees = 1 year
PERENNIAL CROPS RAISED BY MR. JIMENEA	

Sammy had already started reaping fruits from his 4.8 hectares farm. A ¼ hectare peanut production was recently harvested and is intended for sale to the neighboring barangay of Banate. In 2003, he expanded his banana plantation using good seedling stocks. Cassava and sweet potato are just some of the root crops visible in his farm. He also raises livestock such as goats and native chicken. All these efforts are intended to acquire safety net of cash for family use. In 2001, when

he joined the program, a family's average gross monthly income in the barangay ranged from ₱1,000 to ₱2,000. At present, he claims to earn at least ₱3,000 or more per month. He is an example of a farmer who consistently adopts the training technologies acquired, learned and applied in the field.

As a member of the Farmers Trainers Group (FTG), his main responsibility is to teach fellow farmers the technologies adopted in Contour Farming, Diversified Farming System, Integrated Pest Management and others. He is confident as a trainer because he is preaching what he is doing.

His greatest challenge is to operate the Farmers Learning Center and as a commitment, he offered to donate a piece of his farm for the building. Although other materials like lumber are already available at the proposed site, contributions from other donors are still needed in order to finish and start the operations of the Center.

6. Recommendations

From the findings and analysis gathered, it is imperative that an opportunity for the Marketing and Enterprise Development (MED) component of the UDP be made available to provide further assistance to the Co-operative. The partially tapped local markets provided by the Co-op services for farm produce trading, supply of basic commodities, local savings and investment generation are among the prospects that can be further mobilized to spur local economic development.

6.1 Recommendations to UDP's MED component for Phase 2 BDS Activities

6.1.1 Program Level

Parallel to the UDP-Land Bank Institution Building Program, the BDS recommends immediate and medium term activities. These set of activities hope to complement the proposed/on-going Detailed Institutional Development Intervention of Land Bank designed for the KIMALAKA MPCl. Because of the coordinated efforts, it is expected that the Co-op shall be able to implement organizational and business improvement measures making them responsive to market demand and carry out competitive strategies in the complex business environment.

a. Deployment of Professional Co-op Managers and Roving Bookkeeper. Part of the program level intervention of LANDBANK is the deployment of Professional Co-op Managers and Roving Bookkeeper. The proposed deployment is intended to support FSC's jump start back its operation. Its deployment is scheduled during the period when the organization is still in the process of

completing its operational systems. In the case of KIMALAKA MPC, it has an existing operation that requires immediate professional management intervention in addition to establishing of operational systems. However, the present capability of the Co-op to address intricate business transactions cannot yet be ensured. Thus, the need for this person to be deployed at the early stage is essential. On the other hand, the roles of the Professional Co-op Manager at the early stage of its intervention is getting the feel of the situation and developing rapport among the officers and members in the community. Individual participation in the initial activities such as the strategic development planning workshop will enable him/her already become part of the organizational management team that will implement the agreed plans.

UDP should, therefore, encourage LANDBANK to assign the said Professional Co-op Manager even at the early start of the BDS intervention.

b. Facilitation in the conduct of workshop on the formulation of a 3-year Strategic Development Plan of the Co-op. Before any other related operational level development interventions take place, it is a pre-condition that the KIMALAKA MPC should first undergo the process of formulating its strategic development plan. The plan will set the parameters that will influence the formulation of its new strategic direction, define its competitive position, reformulate policy decisions, redefine programs and services, reclassify business and market operations, reformulate systems and procedures, re-strategize savings, investments, and profits generations, further develop business relation with suppliers, members/non-members and buyers, and redefine strategic alliances with support organizations (e.g. industry associations, service providers, financial institutions, government agencies). As a result of these processes, a list human resource development packages will be identified and proposed.

The analysis and findings presented in this report is a rich information material that can be used as basis in the formulation of the strategic development plan of the Co-op. The report provides an in-depth analysis of the current situation of the organization and the production and marketing systems that can be used as basis in projecting the desired situation and events. As a result, new vision, mission and goal statements are formulated, practical business strategies are designed, attainable milestones are set, budgets are identified, and a user-friendly monitoring and evaluation systems are devised and adopted by the Co-op. On the other hand, The UDP-LANDBANK Institution Building Program also provides this similar type of

intervention to the FSC. Thus, the outcome of the strategic planning process will be integrated into the Co-op Development Plan. Unfortunately, the Co-op does not have yet that type of plan.

In this instance, the UDP has the option to hire a BDS provider or to tap the UDP-LANDBANK Institution Building Program to conduct the Strategic Development Planning Workshop. This is on the condition that the focus of the planning workshop will be the over all concerns of the KIMALAKA MPCl and will not be limited to the FSC concerns. The other condition is that the Strategic Development Planning Workshop must be the first activity to be conducted before any other operational level interventions are implemented.

6.1.2 BDS Intervention

The UDP has the option of hiring a BDS on a whole package deal service contract or on a piecework contract. Below are the proposed BDS interventions:

a. Facilitation and coaching in the preparation of a business plan for the expanded farm produce and basic commodity trading services. Depending on the Co-op's decision on the type of products and services to be handled as a result of the Strategic Development Planning Workshop, the Co-op shall be assisted in the preparation of a business plan. The plan shall include an outline of the appropriate size and turnover of business transaction taking into consideration the cropping calendar and farm production outputs. Likewise, the Co-op's current capacity for capital investment shall be used in capitalizing the proposed expansion. A restructured trading channel for specific product line to optimize profit margin shall be designed. A lean staff complement shall be designed detailing the tasks functions. A computation of financial transactions shall be made to determine its implications to the financial viability of the business. Projection of financial performance shall be formulated to anticipate low, medium and high scenario of return on investments.

A pro forma business plan tool shall be designed to facilitate appreciation and assimilation process of the Co-op.

b. Facilitation and coaching in the preparation of a pre-feasibility and a business plan for the establishment of a post harvest facility. The post harvest facilities may include corn mill, warehouse and solar dryer. A pre feasibility study and a business plan should be required to determine the viability of the enterprise, the total investment requirement and the prospective sources of funds.

The plan shall also incorporate the decision of the size and capacity of the facilities and equipment and the design of management and marketing schemes. A financial projection shall be required to determine return on investment and cash payback period of the facility. Similar to the plan of the expanded farm produce and basic commodity trading services, a pro forma business plan tool shall be designed to facilitate appreciation and assimilation process of the Co-op.

c. Facilitation and coaching in the preparation of a business plan for the integration and operation of the financial service center with the Co-op's existing credit services. The UDP has the option to hire the services of a BDS or to tap the LANDBANK Institution Building Program for the plan preparation. The plan shall contain measures and controls on how to minimize or eradicate the existing high loan delinquency rate. It shall also include developing mechanism on the systems integration of FSC with the regular function of the Co-op. The development of responsive service packages for savings, investment and credit addressing the needs of the various market segments in the barangay (e.g. children and youth, farmers, vendors, women, household families, employees) shall also be considered. A financial projection to determine attainable level of financial performance of the services offered can achieve shall be formulated.

d. Consultancy Visits. BDS providers shall be contracted on a short-term basis to perform specific activities such as business performance review and consultation using the strategic development plan and/or business plans as bases. The services that can be offered and performed by the BDS on a piecemeal basis shall include the formulation of project proposal, project packaging and fund accessing; developing and arranging direct market link with buyers and/or suppliers of products. These shall also entail the conduct of business improvement training courses on entrepreneurial motivation, team building, self-confidence building, negotiation skills, product costing and pricing, increasing sales and profits, recording, inventory management, business planning techniques, seizing business opportunities, investment placements and others.

6.1.3 KIMALAKA MPCl Activities

There is an immediate concern wherein the Co-op has to address, that is, the existing unpaid loans by officers, members and non-members. This issue can affect the credibility of the future development plans (e.g. membership expansion, capital build up generation) of the Co-op. The conduct of a General Assembly is recommended as the venue where this issue can be further discussed. The Land

Bank may be invited to provide further orientation about the Upland Development Trust Fund (UDTF) and the implication of the delinquent loans in complying with the Bank's accreditation requirements. Likewise, the Barangay Chairman shall be invited to attend the said meeting for him to appreciate the benefits that the barangay may accrue once the Co-op is accredited by the bank. With this strategy, the Barangay Chairman may be encouraged to settle the unpaid accounts and further convince other Co-op members to settle their accounts with the Co-op. The UBA and FSC members who are not yet members of the Co-op may be invited to the General Assembly for them to be oriented on the UDTF mechanics and in the process may be convinced to apply for membership to the Co-op.

a. Accomplishing the bank accreditation requirements. KIMALAKA MPCl is classified as a newly accessing cooperative (NAC), thus, a set of accreditation criteria has to be complied. While the organizational development activities are being undertaken, the accomplishments of bank accreditation requirements shall be completed hand in hand with other activities.

b. Soliciting commitment of group participation. This is a time consuming exercise for the officers and core members of the Co-op, especially, during the initial period of the intervention. Officers and members have to anticipate and make major adjustments of the time allotted for the farms and Co-op concerns. The pending discussion of acquiring a piece of land, through donation from a Co-op member, for the proposed post harvest facility should be pursued.

c. Follow up of activities set during the Focused Group Discussion (FGD). During the FGD conducted on December 7, 2004, several action steps were formulated by the Co-op and non-coop members. The Co-op shall make a follow up on these activities particularly those involving LGU. These activities are:

- ☞ Presentation to and adoption of priority enterprises by the barangay council. (*Presentasyon ug pagadaptar sa mga Priority Enterprises sa Barangay Council*)
- ☞ Budget preparation for expenses to be incurred in business documentation and processing (*Pag badyet para sa mga kinahanglanon gastos sa mga papiles pag proseso sa mga negosyo*)
- ☞ Project Feasibility Study preparation (*Pag estudyong sa feasibility sa mga negosyo*)

- ☞ Study of appropriate structure in the Co-operative to implement the business. (*Pag estudyo ug struktura nga organisasyon nga mo implementar sa mga negosyo sa Co-operative*)
- ☞ Fund sourcing (*Pagbiling ug pundo o Kapital*)
- ☞ Conduct/attend training (*Pagtraining*)
- ☞ Business implementation (*Pa g implementar sa negosyo*)

6.2 Recommendations to other components of UDP

The intervention of other components of the UDP is crucial and will be requested in order to secure the production base of the farms and sustain soil and water conservation measures. The following aspects are:

a. To stabilize the production–base and supply of cash crops and perennial crops and given the limited area of individual farm lots, the Sustainable Agriculture Development Component can help intensify the promotion of diversified farming for high value crops. Commercial expansion of orchard farms and selected tree species in designated watershed areas may be given priority. Technical trainings in harvesting and post harvest practices such as picking, transporting, sorting, grading, storing, packing, labeling and others may be facilitated by the program.

b. In order to sustain the soil and water conservation and management efforts, the program through the Resource Management Component may assist in a community watershed re-planning workshop for the next five-year cycle as its initial activity. This way, the LGU, as well as the new and existing Co-op members will be oriented and refreshed regarding soil and water conservation and management. Furthermore, the possibility of the Co-op managing the watershed management plan can be explored, using appropriate land stewardship management instruments, such as the Forest Land Management Agreement, Industrial Forest Management Agreement and others.

c. In order to unburden the Co-op from high investment costs of establishing the intended post harvest facility, the Agricultural Infrastructure Support Component of the program is encouraged to facilitate the planning and construction of such facilities. The program may provide a grant fund for the construction. The design, layout and cost estimates of the building for the machineries and space for the storage and solar dryer will be required.

6.3 Assistance from Line Government Agencies and the Local Government Units

The technical and financial assistance from Line Government Agencies and the Local Government Units may be sought from time to time. Technical training on post harvest practices for corn and other crops may be requested from the National Food Authority (NFA). The Department of Trade and Industry (DTI) may provide orientation on the Barangay Micro Business Enterprise Law and the benefits that it can provide to the Co-operative. The DTI can also assist in promoting value added activities for agricultural produce through technical training and seminars. The Local Government Unit may be requested to provide counterpart funds in the construction of the post harvest facilities and the supply of planting materials for the proposed expansion of crops by the farmers. The barangay local government unit will be encouraged to officially recognize plans and programs of the Co-op and for these to become components of the economic development sector plan of the Barangay Development Plan.

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**KIMALAKA MULTI-PURPOSE CO-OPERATIVE INC.
KINABALAN, MALUNGON, SARANGANI PROVINCE
RN 2590**

LIST OF CO-OP ADMINISTRATIONS AND OPERATIONS POLICY

SHARE CAPITAL

- ☒☒ Ang matag SHARE nagkantidad ug usa ka gatos (100.0)
- ☒☒ Adunay minimum nga 500.00 pesos nga share capital sa bag-ong magpamiembro
- ☒☒ Adunay usab minimum nga 500.00 pesos nga pagkab-uton sa matag miembro kada tuig isip dugang sa iyang capital share.

CREDIT

- ☒☒ Tumbas lamang sa share capital sa usa ka miembro ang kantidad sa pwedeng niyang utang.
- ☒☒ Tugutan nga malapas sa share capitalang utang sa usa ka miembro apan kinahanglan nga adunay co-maker nga mogarantiya og maoy mobayad kon dili makabayad sa utang ang gigarantiyahan.
- ☒☒ Ang paga-utangon nga lapas sa 500.00 pesos paga-aprobahan sa credit committee ug sa manager. Apan kadtong ubos sa 500.00 pwedeng paga-aprobahan sa manager lamang.
- ☒☒ Kadtong miembro nga milapas sa share capital ang utang ug walay tagad sa pagbayad sulod sa taas nga panahon pagatawagong nga **delinquent members in bad standing**. Sa maong rason, ug alang sa hustisya sa mga miembro nga matinumanon sa pagbayad sa ilang utang adunay mga butang og lakang nga ipatuman ngadto sa mga delinquent members in bad standing.
 1. Ang Board of Directors (BOD) kauban ang Credit Committee (CRECOM) magsusi sa mga record og mag identify sa mga miembro nga pagatawagong nga delinquent members in bad standing.
 2. Imbis nga sila pagatakdon sa pagkamiembro subas sa Article 31 par 1(3), ang share capital assign lamang ngadto sa co-operative samtang dili sila makabayad sa ilang tanang utang.
 3. Kasamtangan ang cooperative naang tag-iya human ma-assign ang ilang share capital ug nga mamahimo nalang sila nga **associate members**.

MEMBERSHIP

- ☒☒ Ang cooperative adunay duha ka klase sa mga miembro nga gitawag og **regular** ug **associate** members.
- ☒☒ Ang regular members kadtong nakaseminar og nakahatag na og minimum initial share capital nga 500.00.
- ☒☒ Ang associate members mao kadtong nakaseminar pero wala pa nakahatag sa initial capital nga 500.00, kadtong nakahatag sa share capital apan wala pa nakaseminar, og kadtong mga gi-identify sa BOD nga Delinquent members in bad standing nga gi-assign sa coop ang ilang share capital.

- ✍✍Kadtong migawas pagkamiembro unya mobalik pagpamiembro kinahanglan nga iyang apason ang 4,000 pesos isip bag-o niya nga share capital sa cooperative.

MEETINGS

- ✍✍Adunay duha ka meeting sa cooperative nga pagahimuon sa GA, BOC og Committees mao ang **Special og Regular**.
- ✍✍Pagahimuon ang Special meetings sa panahon lamang nga kini gikinahanglan. Gikinahanglan ang special meeting kon adunay mag butang nga sa hinanaling panahon paga desisyonan og nga kini makahatag og dakong epekto sa cooperative kon pasagdan.
- ✍✍Himuon ang regular meeting sa mga musunod.
 1. General Assembly = kada premerong Lunes sa ikatulo ka bulan (quarterly)
 2. Joint Committee and BOD meeting = kada ikaduhang Lunes matag bulan

TINDAHAN

- ✍✍Ginadili ang pagsulod sa tindahan ni bisan kinsa nga walay pagtugot.
- ✍✍Katungdanan sa tindera ang pagpaninda og pagprotekta sa stocks gikan sa mga dautang elemento.
- ✍✍Tanang nga halin kada adlaw og ang bayad sa utang I-remit ngadto treasurer.
- ✍✍Adunay igahin nga kwarta sa tindera para sa ginagmay nga bayranan.
- ✍✍Katungdanan usab niya ang pagpanglimpyo og pagpahikuna sa mga tinda aron nindot ang filing system og attractive sa mga mamalitay.
- ✍✍Adunay rest day ang tindera makausa sa usa ka bulan tunong sa adlaw nga wala kaoy customer.
- ✍✍Adunay extra matag Domingo aron maoy katabang sa tindera pagpaninda.
- ✍✍Adunay komprador nga tigkompra panahon nga gamay na lang ang stocks.

FINANCIAL MANAGEMENT POLICY

- ✍✍Ang tanang kwartasa cooperative pagatipigan sa cooperative treasurer og mga treasurer lang ang pwede mopagawas og kwarta basi sa aprobado sa manager.
- ✍✍Ang treasurer maoy obligado kon adunay mawala o makulang sa kwarta nga iyang ghipusan.
- ✍✍Tanang kwarta nga ipagawas kinahanglan suportado og kompletong dokumento og aprobado.
- ✍✍Tanang kwartang nga masulod kinahanglan nga suportado og Official Receipt or temporary receipt nga I-issue sa coop treasurer og tindera.

PROSESO SA PAGPAGAWAS OG KWARTA

Pangumpra:

1. Ang tindera moandam og listahan sa mga palitunon.
2. Iyang pa-pirmahan sa manager ang listahan.
3. Iyang ihatag ngadto sa kumprador ang listahan.
4. Mangumpra ang kumprador sala ang listahan.
5. Inig abot sa kinumpra I-check sa tindera kauban ang inventory committee.
6. Mag-andam og voucher ang tindera tali sa kantidad nga bayranan.
7. Iyang papirmahan sa manager unya ihatag sa treasurer aron mabayaran.

8. Inig bayad kinahanglan tatakan og PAID ang voucher unya papirmahan sa treasurer og pirmahan sa nagdawat sa kwarta.

Utang cash: Ubos sa 500.00

1. Tan-awon sa tindera ang listahan sa utang kon pwede pa ba mangutang.
2. Kon pwede pa mag-andam og voucher ang tindera tali sa kantidad nga utangon.
3. Iyang papirmahan sa manager unya ihatag sa treasurer aron mabayaran.
4. Inig bayad kinahanglan tatakan og PAID ang voucher unya pirmahan sa treasurer papirmahan usab sa nagdawat sa kwarta.

Utang cash: Aapas sa 500.00

1. Mag-fill-up og application form ang mangutang.
2. Papirmahan sa credit committee.
3. Kon pirmado na ang application form, mag-andam og voucher ang tindera tali sa kantidad nga gi-aprobahan.
4. Iyang papirmahan sa manager nya ihatag sa treasurer aron mabayaran.
5. Inig bayad kinahanglan tatakan og PAID ang voucher unya pirmahan sa treasurer papirmahan usab sa nagdawat sa kwarta.

**Corn Mill
Price Quotation Sheet**

Enterprise Assessment of the Corn Milling

1.0. GENERAL INFORMATION			
Ngalan sa Negosyo (Name of firm)	Corn Milling		
Ngalan Sa Tag Iya	Florencia Malaya		
Address	Banate, Malungon, Saragani Province		
Kanus-a Natukod (Year established)	1981		
Legal identity (Please check)			
<input checked="" type="checkbox"/>	Single proprietorship	<input type="checkbox"/>	Corporation
<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Cooperative
<input type="checkbox"/>		<input type="checkbox"/>	Joint Venture
<input type="checkbox"/>		<input type="checkbox"/>	Cooperative
2.0. MARKETING			
Unsa and mga Serbisyo Nga Gihatag (Major Services) (Please check)			
	Particular	Presyo	
<input checked="" type="checkbox"/>	Milling	₱ 1.20 per kg.	
<input type="checkbox"/>	Sheller		
<input type="checkbox"/>	Dryer		
<input type="checkbox"/>	Others		
<input type="checkbox"/>			
<input type="checkbox"/>			
Terms of Sale (Please Check)			
<input type="checkbox"/>	<u>With Down payment</u>	%	Full Payment upon Delivery
<input checked="" type="checkbox"/>	Cash		Others
Promotional Offer/After Sales (Please Check)			
<input type="checkbox"/>	Discounts		Warranty _____ year/s
<input type="checkbox"/>	Free Delivery		Others
3.0 PRODUCTION			
Unsa didak-on sa Planta? (What is the total land area of your plant?)		30 x 50 square meters	
Unsa and diak –on sa sulod sa planta? (What is the total working area of your plant?)		20 x 40 square meters	
Asa ka mukuha sa imong galingon? Where do you obtain your primary raw materials?			
	Kinabalan		DoI-dol
	San Isidro		Banate
	Laurel		New Bankerohan
	Talos		
	Tagaytay		
Pila ka kilo ang magaling sa isa ka adlaw? Pina dako _____ (What is the production capacity?)		350 kgs. per hour	

Pila ka litro nga krudo ang maubos matag adlaw? 4 liters				
Unsang bulana ang pinaka daghan nga may galingon? August to September (What is the peak milling season?)				
Pila ang imong trabahante? Ug Pila ang sweldo sa ka bulan? (How many production workers and monthly salary?) 1 Operator – ₱ 1,800.00 1 Helper – ₱ 1,000.00				
3.8. Lisatahan sa mga Makina ug mga Ekwipo (<i>Machineries and Equipment</i>)				
	<i>List</i>	<i>No. of Units</i>	<i>Date Acquired</i>	<i>Rated Capacity</i>
	<i>Blackstone 24 Horse Power</i>	<i>1</i>	<i>1981</i>	<i>90 kgs. per hour</i>

Enterprise Assessment of the Corn Milling

1.0. GENERAL INFORMATION			
Ngalan sa Negosyo <i>(Name of firm)</i>	Corn Milling		
Ngalan Sa Tag Iya	Lebrada Franco		
Address	Banate, Malungon, Saragani Province		
Kanus-a Natukod <i>(Year established)</i>	1984		
Legal identity <i>(Please check)</i>			
<input checked="" type="checkbox"/> <i>Single proprietorship</i>	<input type="checkbox"/>	Corporation	<input type="checkbox"/> Joint Venture
<input type="checkbox"/> <i>Partnership</i>	<input type="checkbox"/>	<i>Cooperative</i>	<input type="checkbox"/> <i>Cooperative</i>
2.0. MARKETING			
Unsa and mga Serbisyo Nga Gihatag <i>(Major Services)</i> <i>(Please check)</i>			
<i>Particular</i>			<i>Presyo</i>
<input checked="" type="checkbox"/> <i>Milling</i>			₱ 1.20 per kg.
<input type="checkbox"/> <i>Sheller</i>			
<input type="checkbox"/> <i>Dryer</i>			
<input type="checkbox"/> <i>Others</i>			
Terms of Sale (Please Check)			
<input type="checkbox"/>	<u>With Down payment</u>	%	<i>Full Payment upon Delivery</i>
<input checked="" type="checkbox"/> <i>Cash</i>			<i>Others</i>
Promotional Offer/After Sales (Please Check)			
<input type="checkbox"/>	<i>Discounts</i>	<input type="checkbox"/>	<i>Warranty _____ year/s</i>
<input type="checkbox"/>	<i>Free Delivery</i>	<input type="checkbox"/>	<i>Others</i>
3.0 PRODUCTION			
Unsa didak-on sa Planta? (What is the total land area of your plant?)	30 x 50 square meters		
Unsa and diak –on sa sulod sa planta? (What is the total working area of your plant?)	20 x 40 square meters		
Asa ka mukuha sa imong galingon? Where do you obtain your primary raw materials?			
<input type="checkbox"/>	Mabini	<input type="checkbox"/>	Kalinan
<input type="checkbox"/>	Pananag	<input type="checkbox"/>	
<input type="checkbox"/>	Laurel	<input type="checkbox"/>	
<input type="checkbox"/>	<i>Banate</i>	<input type="checkbox"/>	
<input type="checkbox"/>	Kinabalan	<input type="checkbox"/>	
Pila ka kilo ang magaling sa isa ka adlaw? Pina kagamay 1,320 kgs. per hour Pina dako _____ <i>(What is the production capacity?)</i>			
Pila ka litro nga krudo ang maubos matag adlaw? 4 liters			

Unsang bulana ang pinaka daghan nga may galingon? **August to September**
(What is the peak milling season?)

Pila ang imong trabahante? Ug Pila ang sweldo sa ka bulan?
(How many production workers and monthly salary?)

1 Operator – ₱ 2,000.00

1 Helper – P 1,300.00

3.8. Lisatahan sa mga Makina ug mga Ekwipo (Machineries and Equipment)

	<i>List</i>	<i>No. of Units</i>	<i>Date Acquired</i>	<i>Rated Capacity</i>

**Coffee Cleaner, Pulper, Huller
Price Quotation Sheet**

**Implementing Guidelines
Revised Co-op Accreditation Criteria**

Sample Questionnaire

MANAGEMENT AND ORGANIZATIONAL PROFILE
(GUIDE QUESTIONNAIRE)

Name of Respondent: _____
Position Held at Present: _____

I. Organizational Aspect

1. When was the organization established? _____
2. When was it registered? _____
3. Please state the following:

Goals of the Organization:

Objectives:

Major Functions:

- | | | |
|----------------|--------|----------|
| 4. Membership | Active | Inactive |
| No. Started | | |
| No. at present | | |

5. On its Constitution and By-laws:
Has Undergone revision?
If yes, what aspect/s?

6. On management/leadership

/ / the organization is being managed by duly elected officers.
/ / the organization is being managed by an interim set of officers

7. Are the functions of the officers clearly laid down?
/ / Yes / / No
Please explain

8. Is there a clear delineation of functions such that they do not overlap?
/ / Yes / / No
Please explain

9. Are the functions of officers well understood by the latter and do they perform their duties in accordance therewith?
/ / Yes / / No
Please explain

10. Is there adequate consultation among the officers or with the general assembly (when needed) regarding major policy decision? / / Yes / / No
Please explain

11. How do you resolve major policy issues?
/ / general assembly
/ / voting
/ / only president decides
/ / only group officers decide
/ / group discussions

12. Do the members give their full support to the activities of the organization?
/ / Yes / / No
Please explain

13. What had been the crucial points or moments in the organization's existence and how were these resolved?

14. How often do you call a General Assembly meeting? When was the last meeting held?

15. Has the organization and the different committees hold monthly activities such as: (please check)

____ meeting
____ planning activities
____ others, please specify

16. What suggestions can you give to improve the present organizational structure/leadership (if needed)? Please rank 1-5 according to the degree of their importance with No. 1 being the highest.

/ / the functions of the officers should be clearly spelled out
/ / the officers should know more about the members and the nature of the organization which they serve
/ / the officers should know more of the community within which the organization operates
/ / there should be more opportunities for interaction between the officers and the members
/ / others, specify

17. What trainings/seminars do the officers/members need to improve the functioning of the organization? Rank 1-5 according to the degree of their importance with No.1 being the highest.

- / / leadership
- / / motivational
- / / intra-organizational relationship
- / / re-organization on the nature, goals, functions of the organization
- / / report writing/communication skills
- / / others, specify

18. In Your opinion, what are the perceived strengths and weakness of the organization?

Perceived Strengths:

Perceived Weaknesses:

II. Program Implementation

1. Who are the organization's clientele?
2. Does the organization draw up a plan of operation?
/ / Yes / / No If no, what is the guide in the implementation?
3. What is the plan of the organization within the next five (5) years? Along what areas/lines/service will it expand on, if any?
4. What are the strategies that the organization employs at present to implement its major functions? Please elaborate.
5. Please cite briefly the major accomplishments of the organization for the past three (3) years?
6. What are/have been the organization's major obstacles in going about its functions?
7. How were these overcome?
8. What suggestions can you give for the better functioning of the organization?

9. What agencies (government and/or private institutions) have been extending assistance to your organization? Please specify assistance extended/being extended.

Agency

Assistance Extended/Being
Extended

III. Financial Aspect

1. How does the organization generate funds?
 - / / thru membership dues
 - / / thru share contribution
 - / / thru profit from operations (include fund raising activities)
 - / / thru interest on savings
 - / / thru donations, grants. Please state from whom

2. What financial statements/records are being prepared/kept by the organization?
 - / / journals
 - / / ledgers
 - / / disbursement vouchers
 - / / income statement
 - / / cash flow
 - / / balance sheet

3. Who keeps the records of all financial transactions?

4. Do you have a hired bookkeeper? / / Yes / / No

5. If Yes, is she/he working full-time? / / Yes / / No

6. Is there an interest audit being conducted on a regular basis? Who conducts it and how frequent?

7. Are the members being informed of the financial position of the organization?
 - / / Yes / / No
 - If no, why?

8. What assistance/training does the organization need to improve its financial position?
 - / / seminars on (Please rank from 1 -5 with No. 1 as the highest)
 - _____ fund management
 - _____ recordkeeping
 - _____ internal auditing
 - _____ collection strategies
 - _____ others, please specify
 - / / funding assistance
 - / / others, please specify

Reconstruction of Financial Statements (if needed)

1. Please calculate the average monthly profit/loss of your business using the following guide:

Interest on Loans	_____
Service Fees	_____
Filing Fees	_____
Processing fess	_____
GROSS INCOME	_____
Less: Operating Expenses	
Salaries and Wages	_____
Transportation	_____
Office Supplies	_____
Power, light and Utility	_____
Repairs and Maintenance	_____
Interest Expense	_____
Other Expenses	_____
Total Expenses	_____
NET PROFIT/LOSS	_____

2. Please calculate the present net worth of your business using the following format:

Assets	Date Acquired	Acquisition Cost	Cumulative Depreciation	Present Market Value
Fixed Assets				
Land	_____	_____	_____	_____
Building	_____	_____	_____	_____
Equipment	_____	_____	_____	_____
Others	_____	_____	_____	_____
Current				
Assets				
Cash on Hand				_____
Cash on Bank				_____
Loans				_____
Receivables				_____
TOTAL ASSETS				_____
LIABILITIES				
Loans Payable				_____
Long-term				_____
Short-term				_____
Accounts Payable				_____
Other Liabilities				_____
TOTAL LIABILITITES				_____
NET WORTH OF THE BUSINIESS				_____

Table 1. Long List of Available Skilled Manpower in Barangay Kinabalan as of December 2004

TYPE OF SKILLS (KLASE SA ABILIDAD)	RATE (BAYAD SA PAGTRABAHO)	ESTIMATED NUMBER (KARKULO SA KADAGHANON)	WHERE (ASA SILA KARON?)
Panday	₱ 150.00 per day	50	Gen. Santos City, Kinabalan
<i>Paggama ug Nigo</i>	50.00/pc.	15	Kinabalan
<i>Paggama ug Bukag</i>	100.00/pc.	20	-do-
<i>Paggama ug Banig</i>	100.00/pc.	100	-do-
Driver Motorcycle	50.00/day	20	-do-
<i>Manangiti</i>	50.00/day	70	-do-
<i>Mamonot ug Lobi</i>	100.00/1,000 book	25	-do-
<i>Manahi</i>	20.00/book	20	-do-
<i>Maistra</i>	8,000/month	6	3 sa Kinabalan, 3 sa laing lugar
<i>Hurnal</i>	70.00/day	300	Kinabalan
<i>Mananabang</i>	500.00/bata	8	-do-
<i>Paggama ug Tsinilas</i>	-	1	-do-
<i>Paggama ug Bangko nga Kawayam</i>	180.00/pc.	12	-do-
<i>Mag uuma</i>	4,000.00/tuig	400	-do-
<i>Tanod</i>	400.00/bulan	20	-do-
Barangay Health Worker	400.00/bulan	8	-do-
BNS	400.00/bulan	1	-do-
Day Care Teacher	400.00/bulan	4	-do-
Pare sa ACC	-	1	-do-
Barber	20.00/head	4	-do-
Total		1,085	

Source: Focused Group Discussion 07 December 2004

Table 2. List of Board of Directors and Committee Members of the KIMALAKAMPCI as of December 2004

POSITION	NAMES
Board of Directors	
Chairman	Jaime Sistoso
Vice Chairman/UBA President	Cesar Frias
Board of Director	Cepriano Moral
Board of Director	Democrito Conel
Board of Director	Jessie Frias
Board of Director	Larry Dionsay
Board of Director	Genaro Velasco
Board of Director	Mario Desierto
Secretary	Lourdes Celin
Treasurer	Lucia Abrahan
Committees	
Audit and Inventory	Helen Conel
	Irenea Gonzales
	Desideria Sistoso
	Basilio Canoniyo, Jr.
Election	Gerry Ardientes
	Josephine Ylanan
	Perla Abraham
Education	Cesar Frias
	Danilo Abraham
	Mercy Ocao
	Alfreda de los Reyes
Agriculture	Antonio de los Reyes
	Milagros Beoy
	Alejandro Mondaes
	Eldon Alfar
Credit Finance and Marketing	Samuel Jimenea
Infrastructure	Ananias Moral
	Marcial Planco
	Jesus Rossel
Monitoring and Evaluation	Bertotdo Simbajon
	Francisco Ardientes
	Alejandro Flanco

Table 3. Member's Profile as of December 2004

NAME	AGE	GEN- DER	NO. OF DEPEND ENTS	RELIGION	EDUCT'L BACK- GROUND	SOURCE OF INCOME	MONTHLY INCOME	MONTHLY EXPENDITURE	NAME OF LOCAL MONEY LENDER	TOTAL LOAN AMOUNT	INTEREST RATE	PURPOSE OF LOAN	MGA BABAG SA PANGABUHI		
													Pag-urma	Pagbaligya	Pinarsyal
1. Lourdes A. Celin	41	Female	5	Catholic	Elem. Level	Coconut, corn	1,500	1,000				-	Mananap dangan	Barato presyo	abono
2. Alfreda B. delos Reyes	40	Female	6	P.Catholic	Elem. level	Corn, gulay	1,500	1,000				-	Mga dangan insectos	Barato presyo	ang abono
3. Democrito A. Conel	55	Male	3	ACC	High School	Coconut, corn	4,500	4,200	Lucia Villanueva	2,000	10%	adunay bayranan obligasyon luna	Kulang nga pinansya	Barato presyo	ang Kwarta
4 Basilio Cañoniyo	49	Male	11	Catholic	Elem.	Mais, lubi, mangga	6,500	7,500	FSC	3,000	3%	Gipalit abono	Kulang sa mahal ulan, abonokulang pinansya	Barato presyo	ang Kulang sa kwarta
5 Letecia Algabre	25	Female	5	Catholic	Elem.	Coconut, corn	2,000	500	FSC SRBI	8,000	3%	Negosyo	Kulang finansya	Barato presyo	ang Kulang sa kwarta
6 Jaime A. Sistoso	37	Male	8	Catholic	Elem.	Lube, mais, gulay	5,000	4,500				-	Kulang teknolohiya	Barato presyo	ang Kulang
7 Larry Dionsay	31	Male	4	Catholic	Elem.	Mais, kapi, gulay	1,500	1,200				-	Dangan peste	Barato presyo	ang Abono
8. Irenia Gonzales	62	Female	6	ACC	Elem.	Lube, mangga	6,000	4,000				-	Kulang teknolohiya	Barato presyo	ang
9 Joel Conel	37	Male	6	ACC	High School	Mais gulay	4,000	2,000				-	insekto	Barato presyo	ang Kulang
10 Desiderio Sistoso	36	Male	5	Catholic	Elem.	Mais gulay lube saging	3,000	2,000				-	Kulang sa teknolohiya, insekto	Barato presyo	ang Kulang sa abono
11 Perla Abrahan	48	Female	2	ACC	Elem.	Mais gulay, lube	5,000	3,000	Lucia Villanueva	2,000	10%	Bayad utang	Kulang sa teknolohiya	Barato presyo	ang Kulang sa pinarsyal
12. Mariano Taping	65	Male	5	ACC	Elem.	Gulay camote mais lube mangga	6,000	4,000				-	Dangan Kulang sa teknolohiya	Barato presyo	ang Kulang sa kwarta
13 Samuel Q. Jimenea	43	Male	5	Catholic	High School	Mangga mais mani	3,000	2,500				-	Insekto	Barato presyo	ang Kulang sa abono
14 Lelibeth Insepido	31	Female	5	Catholic	High School	Mais luy-a saging	2,000	1,500	Lucia Villanueva	3,000	10%	Emergency	Kulang teknolohiya	Barato presyo	ang Kulang sa abono
15 Alejandro Mondares	49	Male	4	Catholic	Elem.	Mais lube coffee	1,500	1,000				-	Dangan sa peste	Barato presyo	ang Kulang sa abono
16 Norma Hermita	37	Female	7	Catholic	Elem.	Mais	2,000	1,000				-	Kulang sa teknolohiya	Barato presyo	ang Kulang sa abono
17 Rebecca Rabor	38	Female	10	Catholic	Elem.	Mais	1,500	1,200				-	Peste	Barato presyo	ang Kulang sa abono
18 Martina Ruzzel	53	Female	4	ACC	Elem.	Mais lube gulay	1,000	900				-	Insekto	Barato presyo	ang Kulang sa abono
19 Loria Melano	42	Female	7	ACC	Elem.	Mais saging gulay lube	2,000	1,500				-	Kulang sa teknolohiya	Barato presyo	ang Kulang sa kwarta
20 Jacobina Manipis	59	Female	6	Catholic	Elem.	Mais lube gulay	1,000	900				-	Insekto	Barato presyo	ang Kulang sa pinarsyal
21 Ludivina Moral	47	Female	6	Catholic	Elem.	Mais gulay	1,500	1,000				-	-do	-do	-do
22 Nora Say-a	41	Female	5	ACC	Elem.	Mais	1,500	1,000				-	-do	-do	-do
23 Lucia Abrahan	28	Female	3	Catholic	Elem.	Mais	1,300	1,000				-	-do	-do	-do

Source: Interview with Respondents

Table 4. Population of Barangay Kinabalan by Age Range and Sitio as of November 2004

AGE GROUP	PROPER KINABALAN	KALISIG	BUNGARAN	PATULANG	LANDAYAN	TAMBULANG	MAHAYAHAY	LIBWA	BALITON	STO. NIÑO	SAN VICENTE	BUSAY	TOTAL	OVER ALL TOTAL
0-71	15	5	8	31	4	1	4	0	12	1	1	1	84	2,547
M	6	3	7	15	1	1	1	0	9	1	0	1		
F	10	2	1	16	3	0	3	0	3	0	1	0		
1-4	40	15	30	56	17	12	24	1	18	2	3	1	219	
M	22	10	22	24	10	9	12	1	11	0	1	1		
F	18	5	8	32	7	3	12	0	7	2	2	0		
5-6	44	11	26	63	19	9	8	3	14	5	9	4	215	
M	30	6	15	34	9	6	3	1	6	3	4	4		
F	14	5	11	29	10	3	5	2	8	2	5	0		
7-14	144	31	77	129	42	19	45	5	119	22	9	10	552	
M	72	16	54	69	23	14	24	3	12	12	5	2		
F	72	15	23	60	19	5	21	2	17	10	4	8		
15-49	334	132	111	199	126	53	85	12	63	47	42	36	1240	
M	171	59	56	98	69	26	45	7	33	25	22	19		
F	163	73	55	101	57	27	40	5	30	22	20	17		
50-64	40	10	11	45	13	4	4	7	6	10	4	8	162	
M	21	6	7	25	6	2	2	3	3	4	2	5		
F	19	4	4	20	7	2	2	4	3	6	2	3		
65 & over	29	7	3	9	4	5	4	0	2	10	0	2	75	
M	14	2	2	7	3	3	2	0	1	6	0	1		
F	15	5	1	2	1	2	2	0	1	4	0	1		

Source: RHU of Brgy. Kinabalan, Malungon, Sarangani Province

Table 5. List of Members and Non-Members Indicating the Loan and Corresponding Capital Share from the Co-operative as of November 2004

NO.	NAME	CODE	EPECTOS UTANG	CASH UTANG	CASH SOBRE*	TOTAL	CAPITAL SHARE
1	D. Abrahan	A1	4,109.25	4,280.52	-	8,389.85	1,148.69
2	E. Abrahan	A6	-	-	1,966.60	1,966.60	1,585.40
3	P. Abrahan	A12	-	-	12,000.00	12,000.00	4,270.00
4	G. Alcosera	A13	320.00	-	4,250.00	4,570.00	3,286.35
5	L. Algabre	A16	-	2,000.00	-	2,000.00	3,000.00
6	G. ardientes	A3	-	-	2,155.25	2,155.25	1,301.50
7	N. Ardientes	A15	-	-	1,205.36	1,205.36	850.60
8	T. Arendain	A17	-	-	9,045.30	9,045.30	5,161.69
9	M. Arendain	A7	1,342.00	-	-	1,342.00	1,000.00
10	M. Bocaya	B2	686.00	-	-	686.00	544.04
11	F. Casanaan	C5	44.00	-	-	44.00	1,921.28
12	C. Celin	C12	280.00	-	-	280.00	3,313.89
13	L. Comahig	C2	2,566.00	-	2,222.50	4,788.50	4,820.85
14	J. Conel	C1	1,118.50	-	3,887.60	5,006.10	2,355.65
15	H. Conel	C13	-	-	2,496.99	2,496.99	2,317.02
16	D. Conel	C1	1,118.50	-	3,887.60	5,006.10	2,355.65
17	N. Cuizon	C3	960.15	-	-	960.15	2,184.15
18	J. Combate	C16	4,670.00	-	-	4,670.00	576.00
19	M. Combate	C15	60.50	-	-	60.50	500.00
20	B. Canoniyo	C15	-	-	-	-	100.00
21	T. Desierto	D8	4,645.45	-	3,477.00	8,122.45	8,241.95
22	T. Desierto	D6	5,066.80	-	-	5,066.80	500.00
23	G. Diana	D5	259.19	-	205.50	464.64	533.64
24	M. Desierto	D9	43.00	-	-	43.00	1,000.00
25	A. de los Reyes	D8-	-	-	-	-	100.00
26	L. Dionsay	D7	116.50	-	-	116.50	200.00
27	L. Espinosa	E3	4,645.45	-	3,477.00	8,122.45	8,241.95
28	C. Frias	F1	-	-	5,725.00	5,725.00	5,104.16
29	J. Frias	F2	1,062.00	-	-	1,062.00	1,132.23
30	P. Frias	F6	-	7,073.00	-	7,073.00	7,261.44
31	L. Frias	F6	-	-	-	-	2,091.00
32	L. Gomez	G1	-	-	12,880.00	12,880.00	3,129.57
33	I. Gonzales	G2	441.95	-	4,611.95	5,053.90	1,645.00
34	N. Hermita	H1	-	-	-	-	2,664.48
35	S. Jimenea	J1	612.50	-	1,690.00	2,302.50	2,768.81
36	P. Mabini	M1	-	-	-	-	2,664.48
37	T. Manipis	M11	47.50	-	-	47.50	1,800.00
38	P. Melud	M10	497.50	-	804.20	1,301.70	1,249.90

NO.	NAME	CODE	EPECTOS UTANG	CASH UTANG	CASH SOBRE*	TOTAL	CAPITAL SHARE
39	L. Melano	M13	1,986.50	-	-	1,986.50	4,108.25
40	J. Mondares	M7	-	-	703.55	703.66	600.00
41	A. Mondares	M2	372.00	-	2,204.80	2,576.80	4,544.25
42	E. Moral	M5	2,665.25	-	-	2,665.25	2,216.63
43	L. Moral	M9	732.00	-	-	732.00	1,029.43
44	C. Moral	M8	745.50	500.00	1,446.00	2,691.15	3,200.00
45	A. Morcillos	M12	-	-	948.60	948.60	1,600.00
46	R. Rabor	R6	608.25	40.00	-	648.25	651.32
47	M. Russel	R3	492.75	-	4,169.63	4,662.38	4,269.60
48	J. Sistros	S5	8,538.75	-	2,055.13	10,593.88	4,850.00
49	D. Sistros	S6	1,747.75	300.00	-	2,047.75	2,300.00
50	M. Sistros	S7	-	-	-	-	4,000.00
51	M. Taping	T2	278.25	-	7,778.47	8,056.72	8,600.00
52	J. Velasco	V1	-	-	3,698.36	3,698.36	1,324.23
53	G. Velasco	V3	543.30	-	4,277.85	4,821.15	2,158.35
54	L. Villanueva	V4	395.65	-	-	395.65	1,719.36
55	J. Ylanan	Y1	173.50	-	6,044.50	6,218.68	4,000.00
	SUB TOTAL		₱ 51,735.69	₱ 20,124.02	₱ 102,743.97	₱ 174,603.68	₱ 137,225.00
	Barangay		25,462.00	30,743.50	-	56,206.50	-
	Non-Members		1,554.75	-	-	1,554.75	-
	SUB TOTAL		27,016.75	30,743.50	102,743.97	57,761.25	137,225.00
	GRAND TOTAL		₱ 78,752.44	₱ 50,867.52	₱ 102,743.97	₱ 232,363.93	₱ 137,225.00

Cash Sobre – are lists of individual debtors placed in the envelopes segregating unpaid loans with 1 to 5 years period to loans less than 1 year. This is a process of aging the accounts adopted by the Co-operative.

Table 6. Preferred Enterprises for the Crop Sub Sector

ENTERPRISE IDENTIFIED	AVAILABILITY OF				GOVT. PRIORITY	EXTERNAL SUPPORT	TOTAL SCORE	RANK
	Market	Raw Material	Skills	Technology				
Mais (corn) Production	5	4	5	4	3	3	24	1
Mango Production Expansion	5	4	3	3	4	5	24	1
Saging (banana) Production Expansion	5	3	4	4	2	3	21	4
Tangantangan (castor plant) Production Expansion	5	3	5	5	2	2	22	3
Kape (coffee) Production Expansion	5	4	4	4	3	3	23	2
Monggos (mongo) Production Expansion	5	3	4	4	3	3	22	3
Mani (peanut) Production Expansion	5	3	4	4	3	3	22	3
Bayabas (guava Bangkok) Production Expansion	5	2	2	2	3	3	17	6
Lumbang (walnut) Production Expansion	4	4	3	3	2	2	18	5

Source: Focused Group Discussion 07 December 2004

Criteria	Brief Description	Ranking
Availability of market	Market of the final products must be large enough to capture a market share	The criteria will be graded following a 5-point rating system: Excellent -5 Very Good-4 Satisfactory -3 Fair-2 Poor-1 The rating of each project will be totaled and will be the basis of the rating.
Availability of raw material	Raw material must be adequate locally and supply is stable; quality is also maintained	
Availability of technology	Technology has been tested, reasonably priced, appropriate level of production and investment and access is possible	
Availability of skills	There are community residents who have the skills to produce or manufacture the product	
Government Priority	The enterprise is one of the priority projects of the municipality and the national government	
Profitability	With possible high return on investment	
External Support	Linkage with external agencies that can support the project financially, technically, or institutionally can be developed.	

Table 7. Preferred Enterprises for the Livestock Sub Sector

ENTERPRISE IDENTIFIED	AVAILABILITY OF				GOVT. PRIORITY	EXTERNAL SUPPORT	TOTAL SCORE	RANK
	Market	Raw Material	Skills	Technology				
Baboy (swine) Raising	5	4	3	5	4	2	23	3
Manok (native chicken)	5	5	4	5	3	3	25	2
Kanding (goat raising)	5	5	5	5	4	4	28	1
Baka (cattle fattening)	5	2	4	4	3	3	21	4
Carabao Raising	5	3	4	4	1	4	21	4

Source: Focused Group Discussion 07 December 2004

Criteria	Brief Description	Ranking
Availability of market	Market of the final products must be large enough to capture a market share	The criteria will be graded following a 5-point rating system
Availability of raw material	Raw material must be adequate locally and supply is stable; quality is also maintained	Excellent -5
Availability of technology	Technology has been tested, reasonably priced, appropriate level of production and investment and access is possible	Very Good-4
Availability of skills	There are community residents who have the skills to produce or manufacture the product	Satisfactory -3
Government Priority	The enterprise is one of the priority projects of the municipality and the national government	Fair-2
Profitability	With possible high return on investment	Poor-1
External Support	Linkage with external agencies that can support the project financially, technically, or institutionally can be developed.	The rating of each project will be totaled and will be the basis of the rating.

Table 8. Preferred Enterprises for the Post Harvest Sub Sector

ENTERPRISE IDENTIFIED	AVAILABILITY OF				GOVT. PRIORITY	EXTERNAL SUPPORT	TOTAL SCORE	RANK
	Market	Raw Material	Skills	Technology				
Galingan (corn mill)	5	3	3	4	5	5	25	1

Criteria	Brief Description	Ranking
Availability of market	Market of the final products must be large enough to capture a market share	The criteria will be graded following a 5-point rating system
Availability of raw material	Raw material must be adequate locally and supply is stable; quality is also maintained	Excellent -5
Availability of technology	Technology has been tested, reasonably priced, appropriate level of production and investment and access is possible	Very Good-4
Availability of skills	There are community residents who have the skills to produce or manufacture the product	Satisfactory -3
Government Priority	The enterprise is one of the priority projects of the municipality and the national government	Fair-2
Profitability	With possible high return on investment	Poor-1
External Support	Linkage with external agencies that can support the project financially, technically, or institutionally can be developed.	The rating of each project will be totaled and will be the basis of the rating.

Table 9. Co-op Organizational Strengths, Weaknesses, Opportunities and Threats

ELEMENTS	STRENGTHS (LIG-ON)	WEAKNESSES (LUYA)	OPPORTUNITIES (OPPORTUNIDAD)	THREATS (BABAG)
Membership	<ol style="list-style-type: none"> 1. Ang mga miembro nagapadayon ug tambong sa mga meeting. 2. Magpadayon sa pagpatronahi sa coop sama sa pagpamalit. 3. Magpakabana sa mga kalihukan sa coop. 4. Magbaligya sa ilang mga abot sama mais ug uban pa 	<ol style="list-style-type: none"> 1. Ang uban dili matambong ug meeting. 2. Wala magtuman sa ilang gsaad nga capital 3. Ang uban wala mutoman sa palisiya. 4. Ang uban usab wala mamalit sa coop, wala magbaligya sa ilang mga abot sa uma. 5. Wala makabayad sa utang. 	<ol style="list-style-type: none"> 1. Kinahanglan ipadayon ang tu-on sa mga miembro. 2. Kinahanglan hapsay ang mga record sa coop. 3. kinahanglan buotan ang mga opisyal. 	<ol style="list-style-type: none"> 1. Walay panahon sa mga pagtuon tungod sa kalisod sa panginabuh. 2. Kasagaran sa mga miembro babaye. 3. Walay kadasig tungod kay walay interes.
Board of Directors	<ol style="list-style-type: none"> 1. Nagahimo ug regular meeting matag bulan. 	<ol style="list-style-type: none"> 1. Ang kaluyahon sa Board nga wala makatuman sa ilang gibuhat nga palisiya. 2. Dili makatuman sa insaktong oras. 	<ol style="list-style-type: none"> 1. Maghiusa ang mga miembro ug mutoman sa mga palisiya sa kalihukan sa mga Board. 	<ol style="list-style-type: none"> 1. Ang mga miembro dili mutoman sa mga palisiya sa gihimo sa mga Board. 2. Dili mutambong kon dunay educational seminar.
Committees	<ol style="list-style-type: none"> 1. Matag meeting, naa silang insaktong record. 2. naay pagsinabtanay sa usag-usa. 	<ol style="list-style-type: none"> 1. Panahon sa meeting dugay moabot ang uban dili tukma sa maong oras. 2. Ang uban nga mga board dili motambong sa maong meeting. 	<ol style="list-style-type: none"> 1. Nagkinahanglan ug dugang edukasyon. 2. Kinahanglan motambong gyud ang tanang board sa meeting. 	<ol style="list-style-type: none"> 1. Dili molihok ang tanan. 2. Dili kaayo kahatag ug panahon.

Source: Focused Group Discussion 06 December 2004

Table 10. Consolidated Statement of Results of Operations of KIMALAKA MPCI from 2003 to 2004

	PARTICULARS	2003	2004	INCREASE/ DECREASE
A	Sales	₱ 933,332.49	₱ 1,471,975.31	37%
B	LESS: Cost of Sales	822,974.97	1,280,091.56	36%
C	Gross Profit Margin	110,357.52	191,883.75	42%
D	LESS: Operating Expenses	105,792.87	169,392.24	37%
E	Income from Regular Operation	4,564.65	22,491.51	80%
F	ADD: Other Income	11,277.40	2,253.00	(400%)
G	Income before Statutory Reserves	15,842.05	24,744.51	36%
H	LESS: Reserves	3,168.41	7,423.35	57%
I	Net Income for Distribution to Members	12,673.64	17,321.16	27%
	Gross Profit Margin Percentage (C/A)	12%	13%	7.69%
	Net Profit Margin Percentage (E/A)	00.49%	1.53%	68%

Table 11. Co-op Enterprises Strengths, Weaknesses, Opportunities and Threats

ELEMENTS	STRENGTHS (LIG-ON)	WEAKNESSES (LUYA)	OPPORTUNITIES (OPPORTUNIDAD)	THREATS (BABAG)
Tindahan	<ol style="list-style-type: none"> 1. Sinsero sa trabaho ang tindera. 2. Aktibo sa gimbuhaton. 3. Tindahan makatabang sa katawhan. 4. %Tindahan lig-on na kay hollow block na. 	<ol style="list-style-type: none"> 1. Wala mapatuman ang ubang palisiya: commitment; pagbayad wala tumana; lapas ang utang sa capital share. 2. Dili kompleto ang mga stocks. 	<ol style="list-style-type: none"> 1. Pagpatuman sa palisiya – meeting 2. Pag-alamalam sa nahiubos nga mga miembro 3. Bayaran ang utang 	<ol style="list-style-type: none"> 1. Sobrang utang. 2. Kulang sa capital
Pautang sa Cooperative	<ol style="list-style-type: none"> 1. May ipautang lang gihapon bisan naglisod na sa kwarta. 2. Mapadayunon nga pagpautang sa mga miembro nga puydi pa mautang 	<ol style="list-style-type: none"> 1. Walay klarong proseso sa pagpautang 2. Walay pagtuman sa balaod sa pagpautang. 3. Dili mabayad sa gisaad nga panahon sa iyang pagpangutang. 	<ol style="list-style-type: none"> 1. Iklaro an proseso. 2. Hugtan o ipatuman ang balaod sa pagpautang. 3. Hatagan ug eksaktong edukasyon ang mga miembro bahin sa pautang 	<ol style="list-style-type: none"> 1. Political intervention 2. kaikog 3. opisyalis nanguna sa pagpangutang ug lapas sa capital share
Pamalit sa Product sa Uma	<ol style="list-style-type: none"> 1. Ang mga miembro mobaligya sa ilang produkto. 	<ol style="list-style-type: none"> 1. Tungod kay kulang kaayo ang pinansiyal. 	<ol style="list-style-type: none"> 1. Maghiusa ang mga miembro. 2. Kinahanglan ang mga miembro magpatronahe. 	<ol style="list-style-type: none"> 1. Tungod kay ang miembro dili mobaligya sa ilang produkto.
Financial Service Center	<ol style="list-style-type: none"> 1. Adunay mga Officer 2. Sanay na pinaagi sa pag-loan adunay kasinati-an. 	<ol style="list-style-type: none"> 1. Past due ang pagbayad sa kliyente. 2. Dili kaya ang pagbayad sa matag semana tungod kay dili kaayo negosyante and namuyo puros mag-uuma. 	<ol style="list-style-type: none"> 1. Ang pagloan for harvesting ang pagbayad. 2. Kasaligan ang mag-dumala. 3. Abtik ang kolektor sa pagkolekta sa mag nag loan 4. Han-ay ug hapsay ang mga record. 5. Adunay insaktng tipiganan sa kwarta. 6. Kanunay mag meeting kada bulan, basahon ug iimplementar ang mga policy. 	<ol style="list-style-type: none"> 1. Pelyor ang produkto. 2. Kulang sa pagsalig ang mga miembro sa mga opisyalis sa FSC. 3. Ang kolektor (account officers) dili kaayo makigsuod sa mga opisyalis sa Kimalaka. 4. Dili usab motambong ug Board Meeting. 5. Dili mu-uban ug educational trip sa FSC.

Source: Focused Group Discussion 06 December 2004

Table 12. Long Listing and Analysis of Resources for Cash Crops

NATURAL NGA BAHANDI/ PRODUKTO (RESOURCES/ PRODUCT)	GILUAGON/ GIDAGHANON (AREA/ QUANTITY)	LEVEL OF PRODUCTION AND VALUE	SITWASYON KARON (CURRENT SITUATION)	GAMIT KARON (CURRENT USES)	POSIBLE NGA NEGOSYO (POSSIBLE ENTERPRISES)	BABAG (CONS- TRAINTS)	MAAYONG BUHATON (SUGGESTIONS)
1. Mais (corn)	400 hectares 1 hectare = 52 sacks with cobs, 26 sacks with kernels	1 sack = 60 kilos x 26 sacks = 1,560 kgs. x 400 has. = 624,000 kgs. x 2 cropping 1,248,000 kgs. x ₱ 10.00/kg = ₱ 12,480,000	Gamay ang harvest	Pag kaon sa Tao ug hayop	Pag galing Pag baligya og Tahop Pag baligya og Bugas	Walay abono Dili tiempo ang ulan	Mag padayon
2. Pipino (cucumber)	5 hectares 50,000 puno	100,000 kilos x ₱5.00/kg = ₱500,000	Daghan	Glasyon, kilawon	Deliber Gen San	Mahal and plete	-
3. Sele Green (green pepper)	5 hectares 30,000 kapuno	150,000 kilos x ₱ 8.00 = ₱1,200,000	Barato Ang uban gibulod	Golayon sagol sa sud an	Baligya	Layo ang baligyaan	-
4. Monggos (mongo)	3 hectares 30 kilos semelya	150 kilos / ha. x 3 has. = 450 kgs. x ₱ 25 = ₱ 11,250	Dili tanan magtanom	Gulayan	Baligya	Manapnap Dugos dugos	Esprehan ug ensiktiside
5. Mani (peanut)	3 hectares 60 kilos semelya	75 ka taro /ha. 3 = 225 ka taro x ₱120 kada taro bag-ong ani = ₱27,000	Minos ang semelya Gamay ang mananom	Kaunon, sanglagun	Peanut butter Ibaligya	Ilagaon	Hilo an
	Total	₱ 14,218,250					

Source: Focused Group Discussion 07 December 2004

Data provided by:

Items 1 to 3 - R. Esores, I. Gonzales, J. Sistrosa, C. Matugas, R. Magayao, C. Bandola

Items 4 to 5 - L. Celin, N. Canoniyo, M. Planco, B. Canoniyo, J. Dalagan, F. de los Reyes, M. Masanang, T. de los Reyes

Table 13. Long Listing and Analysis of Resources for Perennial Crops

NATURAL NGA BAHANDI/ PRODUKTO (RESOURCES/ PRODUCT)	GILUAGON/ GIDAGHANON (AREA/ QUANTITY)	LEVEL OF PRODUCTION AND VALUE	SITWASYON KARON (CURRENT SITUATION)	GAMIT KARON (CURRENT USES)	POSIBLE NGA NEGOSYO (POSSIBLE ENTERPRISES)	BABAG (CONS - TRRAINTS)	MAAYONG BUHATON (SUGGESTIONS)
1. Lobi (coconut)	20 hectares 20,000 Puno	20,000 kgs. x ₱18.50 = ₱ 370,000 x 4 ka bisis pag copras kada tuig = ₱ 1,480,000	Luya ug barato ang presyo	Copras, Oling, Pawod, Tuba, Suka	Pueding prinda baligya sa tindahan	Walay sasakyan	Maghiusa ang mga mag uuma
2. Saging (banana)	8 hectares 4,800 ka puno	24,000 kgs./ha. X 8/ha. 192,000 kilo x ₱3 kilos = ₱576,000	Nagpadayon sa pagtanom	Banana BBQ, banana cake, pang merienda	Deleber sa Gen San	Gitabagnol/ Alcoheres	Hawanon ang punoan puston ang puno
3. Bayabas (Bangkok Guava Variety)	1 hectare 800 ka puno	800 ka puno x 3 kgs./puno = 2,400 kgs. x 2 harvest per month x 6 months = 28,800 x ₱ 3.00= ₱ 86,400	Bag-o pang tanoman	Kaonon	Isuray Ibaligya Ideliber sa Gen San	Dogos dogos	Itunong sa maayong panahon pagtanom
4. Kape (coffee)	4 hectares 8,000 ka puno	1 kilo per puno x 8000 kilos x ₱ 25.00 = ₱200,000	Minos ang bunga mga gulang ang punuan	Kapehon	ibaligya	Mananap dogos dogos	Esprehan ensiktiside
5. Mangga (mango)	8 hectares 640 ka puno	100 kilos per puno x 64,000 kilos x ₱20.00 = ₱1,280,000	Nag dugang ang produksyon	Mango juice Export Kaon	Pwede loan/prenda	Mahalang ensiktiside/ Fertilizer	Organic fertilizer Local ensiktiside
6. Tangantangan (castor plant)	4 hectares 4,000 puno	320 kilos per mo. X 12 months =3,840kgs. ₱12.00 = ₱46,080	Dugang pagtanon	Pintura Asite	Mohalin	Ulod	Esprehan ug pestiside
7. Lumbang (walnut)	3 hectare 500 ka puno 150 per kilo	75,000 kilos x ₱2.00 = ₱150,000	Dugan patanomom sa daplin sa sapa/lugot	Aseti Kahoy gabason	Mahalin	Basig putlon sa tawo Kawaton ang bunga	Bantayan atimanon
Total		₱3,818,480					

Source: Focused Group Discussion 07 December 2004

Data Source: Items 1 - R. Esores, I. Gonzales, J. Sistoso, C. Matugas, R. Magayao, C. Bandola

Items 2 to 7 - L. Celin, N. Canoniyo, M. Planco, B. Canoniyo, J. Dalagan, F. de los reyes, M. Masanang, T. de los Reyes

Table 14. Long Listing and Analysis of Resources for Livestock and Fisheries

NATURAL NGA BAHANDI/ PRODUKTO (RESOURCES/ PRODUCT)	GILUAGON/ GIDAGHANON (AREA/ QUANTITY)	LEVEL OF PRODUCTION AND VALUE	SITWASYON KARON (CURRENT SITUATION)	GAMIT KARON (CURRENT USES)	POSIBLE NGA NEGOSYO (POSSIBLE ENTERPRISES)	BABAG (CONS- TRAINTS)	MAAYONG BUHATON (SUGGESTIONS)
1. Carabao	351	₱ 12,000 per head = ₱ 421,200	Native	Daro, kargahan	Omali, karyada	Walay darohon, walay karyadahon	Mangita og darohon
2. Kabayo (horse)	320	₱ 4,000 per head = ₱ 128,000	Native	Pabogno, Kargahan	Karyada	Walay karyadahon	karyadahon
3. Baka (cow)	53	₱ 15,000 per head = ₱ 795,000	Naay native naay dili	Paanank	Baligya	Walay insaktong presyo	Dili ibaligya
4. Baboy (swine)	570	₱ 1,000 per head = ₱ 570,000	Sagolsagol native	Paanak, Ihaw	Baligya	Mahal ang tahop	Magtanon og balanga o bisol
5. Kanding (goat)	310	₱ 1,000 per head = ₱ 310,000	Sagolsagol native	Paanak, Ihaw	Baligya	Suraban	Hirtan og kolongon
6. Manok (native)	2,760	₱ 100 per head = ₱ 276,000	Sagolsagol native	Paitlog, Papiso	Baligya	Dongoy	Walay sulbad
7. Pato (duck)	50	₱ 50.00 per head = 2,500	Native	Paitlog, Papiso	Baligya	Dangan sa Tanom	Kolongon
8. Iro (dog)	500	100 per head = ₱ 50,000	Native	Magbantay sa balay	-	Mamaak	Higtan
9. Iring (cat)	500	-	native	Tig patay sa ilaga	-	Ang uban mokaon sa manok	Patyon
10. Isda (tilapia)	7,000 pcs. at ₱ 0.50 per fingerlings	7,000/8 pcs. per kg. = 875 kilos x P 40.00/kg. = ₱ 35,000	Naay jaiian, naay native	Eksperimento pag padaghan	balligya	Banlas sa baha	Butangan ug pader
Total		₱ 2,166,500					

Source: Focused Group Discussion 07 December 2004

Data provided by:

Items 1-10 L. Celin, N. Canoniyo, M. Planco, B. Canoniyo, J. Dalagan, F. de los Reyes, M. Masanang, T. de los Reyes

Table 15. Revenue and Cost Analysis of a 1-Hectare Corn Farm

ITEMS	AMOUNT
Revenue	16,672.50
65 65 sacks <i>pinanak-an</i> (with cobs) Less: 10% labor cost for harvesting 58.50 58.50 sacks <i>pinanak-an</i> (with cobs) 29.25 29.25 sacks <i>linobo</i> (shelled) 1 1 sack = 60 kgs. x 29.25 sacks 1,755 1,755 x ₱ 9.50 Coop Buying Price	
Less: Expenses	
Seeds (kabakan) 2 2 bags @ ₱1,500	3,000.00
Fertilizer 8 8 bags @ ₱ 800	6,400.00
Labor	4,750.00
Plowing 8 persons + Carabao @ ₱120/person = ₱ 960 Seeding (Pag-pugas) 10 persons @ ₱60 = 600 Weeding (Pag-guna) 2,000 Fertilizer Application (Pag-abono) 4 persons @ ₱60 240 Harvesting (Pag-ani) 10% labor of total harvest - Shelling (Pag lobo) NO COST ASSIGNED - Transporting (Pag-karga) 65 sacks @ P10/bag 650 Drying (Pag-buad) 5 person @ ₱60 300	
Total Expenses	₱ 14,150.00
Net Income	₱ 2,522.50
Net Profit Margin	15.13%

Table 16. Illustration of Estimated Break-even Volume of Corn for Sale at Banate

NO. OF KGS. (a)	SALES VALUE	FARE		TOTAL COST
	at ₱10.30/kg (b)	Person ₱15.00 x 2 trips (c)	Goods ₱0.25/kg (d)	(e) c+d+e
1	P 10.30	30.00	.25	P 30.25
2	20.60	30.00	.50	30.50
3	30.90	30.00	.75	30.75
4	41.20	30.00	1.00	31.00
5	51.50	30.00	1.25	31.25

Note: Labor cost in selling is not included in the above computation.

Table 17. Illustration of Estimated Break-even Volume of Corn for Milling at Banate

NO. OF KGS. (a)	VALUE at ₱10.30/kg (b)	FARE		MILLING	TOTAL COST (f) c+d+e
		Person ₱15.00 x 2 trips (c)	Goods ₱0.25/kg (d)	Fee ₱1.20/kg (e)	
1	P 10.30	30.00	.50	P 1.20	P 31.70
2	20.60	30.00	1.00	2.40	33.40
3	30.90	30.00	1.50	2.40	33.90
4	41.20	30.00	2.00	4.80	36.80
5	51.50	30.00	2.50	6.00	38.50

Note: Labor cost in selling is not included in the above computation.

Table 18. Commodity Flow of Major Agricultural Crops Produced in Barangay Kinabalan, Malungon, Sarangani

PRODUCTO (PRODUCT)	PRISYO SA PRODUKTO SA UMA (EX FARM GATE PRICE)	KILO O BO-OK (KILOGRAM/PIECE)	KINSA UG PILA ANG MAMAMLIT	TAGA ASA (ADDRESS)	IBALIGYA DIDTO (SOLD TO)	PRISYO SA IYANG PAG BALIGYA SA BANATE O SA UBANG LUGAR	UNSAY KARGAHAN	PASAHE SA PAGKARGA
<i>Mais</i>	₱ 9.50/kg.	80 kgs. kada adlaw	KIMALAKA MPCI	Kinabalan	Banate	₱ 10.30/kg.	Motorcycle	₱ 0.25/kg.
<i>Mais</i>	9.20/kg.	50 kgs. kada adlaw	Susan Jorillo	Kinabalan	Banate	10.30/kg.	Motorcycle	0.25/kg.
<i>Mais</i>	10.30/kg.	90 kgs. kada adlaw	Norie Alegario	Banate	Malungon	11.00/kg.	Truck	0.25/kg.
<i>Mais</i>	10.30/kg.	8 sacks kada semana	Nelson Samonte	Banate	Malungon	11.00/kg.	Truck	0.25/kg.
<i>Mais</i>	10.30/kg.	50 kgs. kada adlaw	Toto Caingoy	Banate	Padada	11.20/kg.	Truck	0.25/kg.
<i>Tangantangan</i>	12.75/kg	10 kgs. kada adlaw	KIMALAKA MPCI	Kinabalan	Banate	13.70/kg.	Motorcycle	0.25/kg.
<i>Tangantangan</i>	12.00/kg	5 kgs. kada adlaw	Susan Jorillo	Kinabalan	Banate	13.00/kg.	Motorcycle	0.25/kg.
<i>Saging</i>	4.00/kg.	150 kgs. kada semana	Marlito Alcosero	Kinabalan	Gen. Santos City	6.00/kg	Truck	0.25/kg.
<i>Talong</i>	7.00/kg.	60 kgs. kada semana	Panya Insepido	Kinabalan	Gen. Santos City	15.00/kg	Truck	10.00/sack
<i>Sili Green</i>	8.00/kg.	50 kgs. kada semana	Panya Insepido	Kinabalan	Gen. Santos City	15.00/kg	Truck	10.00/sack
<i>Copra</i>	18.50/kg.	20 sako kada adlaw	Norie Alegario	Banate	Malungon	18.70/kg.	Truck	Picked - up
<i>Copra</i>	18.50/kg.	15 sako kada adlaw	Nelson Samonte	Banate	Malungon	18.70/kg.	Truck	Picked - up
<i>Coffee</i>	35.00/kg.	10 kgs. kada semana	Norie Alegario	Banate	Nestle	37.00/kg	Truck	Picked - up
<i>Coffee</i>	35.00/kg.	80 kgs. kada semana	Edgar Dutosme	Banate	Davao	45.00/kg.	Truck	40.00/sack
<i>Cacao</i>	65.00/kg.	70 kgs. kada Domingo	Edgar Dutosme	Banate	Davao	70.00/kg.	Truck	40.00/sack
<i>Lumbang</i>	3.00/kg.	45 kgs. kada semana	Lilia Mendoza	Banate	Davao	3.50/kg	Truck	Picked - up
<i>Baboy</i>	1,150.00/head	23 kgs. 3 book kada adlaw	Fanny Sambanan	Sulop, Davao del Sur	Padada Oksyon	1,200.00/kg.	Motorcycle	P 25.00/head

Source: Interview of traders and vendors in Kibalan, Banate, Malungon and General Santos City.

Table 19. Directory of Commercial Buyers/Companies of Agricultural Produce in Strategic Markets of Southern Mindanao

NAME OF BUYERS/ COMPANIES	CONTACT PERSON(S) AND POSITION	ADDRESS OF BUYING STATION(S)	CONTACT PHONE NUMBER	PREFERRED PRODUCTS	POTENTIAL USES	QUALITY SPECS. (VARIETY, SIZE, ETC.)	PRICE (KGS.)	EST. VOL. REQ. & FREQ.	OTHER TRADE CONDITIONS
Bagsakan Multi Purpose Co- operative	Mr. Carlita Dahay Trader	Alunan Ave. Gen. Santos City	083 301 4155	Banana	Retail Supplies to Banana Cue Makers	Green Matured, Good Size Cardava Green Ripe Lakatan Latundan	₱4.00 5.00 6.00 6.00	3 Metric Tons per day	Cash basis, delivered to site
Bagsakan Multi Purpose Co- operative	Mr. Jessie Sarage Trader	Alunan Ave. Gen. Santos City	083 301 4155	Banana	Retail Supplies to Banana Cue Makers	Green Matured, Good Size Cardava Green Ripe Lakatan Latundan	₱7.00-8.00 8.00-9.00 6.00 6.00	3 Metric Tons per day	Cash basis, delivered to site
JS Commodity	Mr. Marcial Manager	Baluan, Gen. Santos City	-	Banana	Banana Chips for Export	Matured Good Size Cardava Green	₱4.00	40 Metric Tons per day	-Cash basis -Booked 1 day before delivery -Additional ₱0.20/kg. incentive for delivery of 5 MT and above -Pick up from farm for 5 MT and above
Green Ville	-	Polomolok, South Cotabato	-	Banana	Banana Chips for Export	Matured Good Size Cardava Green	₱4.00	60 Metric Tons per day	Cash basis
Sunbless	-	Coronadal, South Cotabato	-	Banana	Banana Chips for Export	Matured Good Size Cardava Green	₱4.00	20 Metric Tons per day	Cash basis
Cargill Philippines	-	Near Fish Port Gen. Santos	-	Copra	Oil Milling	Premium	₱20.00 – ₱21.00	-	Additional of ₱0.10 / kg. incentive of premium quality
Bebiana Farms	-	Gen. Santos	-	Yellow Corn	Feeds	-	-	-	-
Nestle Buying Station	-	Calumpang, Gen. Santos	-	Coffee		Robusta Grade 1 (Float) Grade 2 (Sink)	₱40.00 ₱38.00	-	-

Source: Interview of traders and processors in General Santos City and other municipalities.

Table 20. Directory of Vegetable Buyers in the Philippines

NAME OF FIRMS	ADDRESS	TEL. NO.	EMAIL ADDRESS/WEBSITES	CONTACT PERSON	PRODUCT SPECIFICATION
AAMC INTERNATIONAL CORPORATION ASIAN IMPORTS AND EXPORTS CORPORATION	Lot 32 Blk 7 Peninsula Street, Pleasant Village, Muntinlupa City, Philippines Room 622, Down Town Center Building, 516 quintin Paredes Street, Binondo, Manila, Philippines	(63-2) 861-9283 to 84 / (63-2) 861-9285 (63-2) 281-4114 / 282-5286 / (63-2) 281-4114 / 282-5286		Ma. Theresa Martinez Manny Macanaig	Fresh and frozen fruits and vegetables Fresh and frozen vegetables
BREAD CONNECTION	Mezzanine Floor, Proton Building, EDSA corner Apo Street, Mandaluyong City, Philippines	(63-2) 531-5237		Hazel Bangid	Highland and lowland vegetables
CATHAY PACIFIC MULTI-COMMODITIES CORPORATION	17 Clemente Street, Barangay San Agustin, Novaliches, Quezon City, Philippines	(63-2) 936-7246 / 48 / 930-6001 / (63-2) 936-7245	cpmulti@philonline.com	Philip Young	Fresh/frozen vegetables
FARM FRESH PHILIPPINES INTERNATIONAL, INC.	Room 401 Cityland Condominium 10, Tower I, H.V. Dela Costa Street, Salcedo Village, Makati City, Philippines	(63-2) 893-9167 / (63-2) 819-2084 /		Laureano Young	Vegetables, okra, yellow granex onion
GLO-RI SUPERMARKET	Tandang Sora, Quezon City, Philippines	(63-2) 957-1778 / 932-8794 / (63-2) 951-1677		Alice Navarro Lapena	Assorted vegetables
JHED MARKETING, INC.		(63-2) 838-9433 to 35 / (63-2) 838-4435		Elizabeth Dizon	Assorted vegetables
JOLLIBEE FOODS CORPORATION		(63-2) 634-1111 / 636-3613 / (63-2) 633-3613		Sam Dalsay	Assorted vegetables
MOFELS FOOD INTERNATIONAL CORP	2020 Arpilleda Street, Brgy. Carmona, Makati City, Philippines	(63-2) 896-4773 / 895-1187 / (63-2) 896-4612		Bernardino Martinez	Fresh/frozen vegetables
PHILIPPINE INTERNATIONAL TRADING CORPORATION	Philippine International Centre, 46 Sen. Gil Puyat Avenue, Makati City, Philippines	(63-2) 845-4638 / 845 / (63-2) 845-4363 / 845-4473 / 76	pitc_gma@mnl.sequel.net	Joel Rodriguez / Janet Parreno	
NUTRI-FOODS SPECIALISTS (VIA MARE)		(63-2) 895-9076 / 815-1918 / (63-2) 895-9075		Glenda Barreto	Assorted vegetables
PACIFIC ISLES INTERNATIONAL, INC.	62-9th Street, New Manila, Rolling Hills Village, New Manila, Quezon City, Phil.	(63-2) 721-1653 / (63-2) 721-0144		Marielou Florendo	Assorted frozen vegetables
PILIPINAMAKRO, INC.		(63-2) 656-7475 / (63-2) 656-7451		Eleno Abella	Assorted vegetables
SEACHAMP INTERNATIONAL EXPORT CORPORATION	CRW Road, CRB Compound, FTI Complex, Taguig, Metro Manila, Philippines	(63-2) 834-0930 / (63-2) 833-9362		Gerry Mallari	Assorted vegetables
SHOE MART SUPERMARKET		(63-2) 671-5883 / 671-5534 / (63-2) 671-5891		Annie Go	Assorted fruits and vegetables
UBM CORPORATION	312 Shaw Boulevard, Mandaluyong City, Philippines	(63-2) 533-6354 to 55 / (63-2) 531-7838 / 632-7420		Arlene Moreno / Fabian Espiritu	Fresh vegetables / fresh squash, powder
WALTER MART SUPERMARKET	Benito Building, No. 11 Sheridan Street, Mandaluyong City, Philippines	(63-2) 631-8161 to 64 local 167 / (63-2) 747-2946		Cris B. Ignacio Produce Manager	

Source: Department of Agriculture, Agribusiness and Marketing Division, 2004

Table 21. Directory of Spices Buyers in the Philippines

NAME OF FIRMS	ADDRESS	TEL. NO.	EMAIL ADDRESS/WEBSITES	CONTACT PERSON	PRODUCT SPECIFICATION
C.S. UMALI EXPORT	30 Scout Borromeo, South Triangle, Quezon City, Philippines	(63-2) 372-4308 / 371-1429 / (63-2) 412-0487		Cesar Umali	Ginger: Hawaiian variety, 300 grams/finger
E.M. PRODUCT MIX FARMTECH FOODS, INC.	113 Ferguson Road, Guisad, Baguio City, Philippines JP Rizal Street, Sabutan, Silang, Cavite, Philippines	(63-74) 443-4898 (63-46) 414-0474 / 5362-7877 / 533-08236		Evelyn Masaway Fabian Espiritu	Ginger Hot pepper Dried
GIL ROY'S GARLIC ENTERPRISES	40 Rodriguez Street, Malabon, Metro Manila, Philippines	(63-2) 281-5881 / (63-2) 281-5881		Carmela Romero	Garlic
MARIGOLD COMMODITIES CORPORATION	131 F. Manalo Street, San Juan, Metro Manila, Philippines	(63-2) 724-9415 / 724-9435 / 724-9877 local 203 / 724-9435 / (63-2) 726-0369 / 723-5063		Clara Lapuz	Peanut @ 2.5 metric tons/month, 45-55 pcs/lb; Garlic @ native variety, medium size, 200-500 kgs/month
NARIGIN FOOD CORPORATION	602 Robert Street, Bankers II, Quirino Highway, Caloocan City, Philippines	(63-2) 928-9510 / 939-1510 / (63-2) 928-9510		Julieta Navarette	Ginger (native variety)
NATIONAL ONION GROWERS COOPERATIVE MARKETING ASSOCIATION, INC.	191 McArthur Highway, Potrero, Malabon, Metro Manila, Philippines	(63-2) 447-7424 or 26/(63-2) 447-6293		Dulce Ilagan Gozon	Onion: Red creole and yellow granex
PHILIPPINE INTERNATIONAL TRADING CORPORATION Apparel & Accessories Merchandising Food and Beverage Department		(63-2) 845-4368 / 845-4376 / (63-2) 845-4363 / 845-4473 / 845-4476	pitc_gam@mni.sequel.net	Janet Parreno / Joel Rodriguez	Onion (yellow granex)
SEACHAMP INTERNATIONAL EXPORT CORPORATION	Building 2 Skydragon Compound, Domestic Terminal Road, Pasay City, Philippines	(63-2) 834-0930 / 831-6331 / (63-2) 833-9362		Gerry Mallari	Ginger (Hawaiian variety)
TENTAY FOOD SAUCES, INC.	UPY Building, No. 7 Sen. Gil Puyat Avenue, Makati City, Philippines	(63-2) 833-4629 to 30 / 833-4618 / (63-2) 833-4633		Velia Cruz / Rosalie Santiago	Hot pepper, onion (red creole), Garlic is medium size, black pepper is whole
TROPICS RESOURCES INTERNATIONAL, INC.	1977 Commonwealth Avenue, Quezon City, Philippines	(63-2) 430-8105 / 431-5846 / (63-2) 712-2867		Edward David	Hot pepper
UNIVERSAL FOOD CORPORATION	Km. 85 Centerpoint Building, Gamet Road corner Julia Vargas Avenue, Ortigas Avenue, Pasig City, Philippines	(63-2) 635-3565 / (63-2) 634-3362		Vincent Lopez	Bell pepper, hot pepper, black pepper (whole), onion and garlic (whole and powder)

Source: Department of Agriculture, Agribusiness and Marketing Division, 2004

Table 22. Directory of Mango Buyers in the Philippines

NAME OF FIRMS	ADDRESS	TEL. NO.	EMAIL ADDRESS/WEBSITES	CONTACT PERSON	PRODUCTS
7D FOODS INTERNATIONAL, INC.	A.S. Fortuna Street, Kris Road, Mandaue City, Cebu, Philippines	(63-32) 346-1221 / 346-1769 / (63-32) 346-0082		Francisco David	Dried and fresh mango, puree, nectar
A & P FOODS CORPORATION	33 Washington Street, San Juan, Metro Manila, Philippines	(63-2) 722-4278 / (63-2) 722-1613		Phillip Co, Jr.	Fruit purees, concentrate, other processed fruits
BALLS FOOD PRODUCTS, INC.	H. Abellana Street, Canduman, Mandaue City, Cebu, Philippines	(63-32) 346-6314 / (63-32) 422-1100		Perry T. Ong	Dried mango slice/chips, dried mango puree, mango juice concentrate
CAMILUZ ENTERPRISES, INC.	787 Happy Valley Road, P.O. Box 408 Cebu City, Philippines	(63-32) 254-1573 / (63-32) 254-4253	camiluz@philexport.com	Camilo Go Siong	Dried mango
CASTILLEJOS AGRI-FARMS, INC.	Labrador Building, 105 EDSA, Mandaluyong City, Philippines	(63-2) 532-7695 / 531-5428 / (63-2) 531-0838	labrador@webquest.com	Lourdes Labrador	Processed tropical fruit, jams, jellies, preserves, chutney, pickles
CEBU GRACE FOOD PRODUCTS	38 Jose Abad Santos Street, Villa Aurora, Mabolo, Cebu City, Philippines	(63-32) 232-2635 / (63-32) 531-0838		Catherine Lopez	Dried mangoes
CEBU LEGACY MARKETING CORPORATION	Bo. Pilit Cabangcalan Street, Mandue City, Philippines	(63-32) 346-2969 / (63-32) 346-2767 to 68	celegacy@epic.net	Raymund Chua	Fresh and dried mango
DIAMOND STAR AGRO PRODUCTS	Multipurpose Building, FTI Complex, Taguig, Metro Manila, Philippines	(63-3) 838-4912 / 815-3673 / (63-2) 838-4621 / 838-4624	rtm@dsapi.enzo.com.ph	Reynaldo Mangilit	Fresh mango (carabao)
DOLE	D.H.M. Philippine Produce, 308-A Apple Street, United Hills Village, Paranaque City, Philippines	(63-2) 823-2754 / 823-2767 / (63-2) 821-5803		Alexander Litton	Fresh mango (manila super or carabao)
EPOCH TROPICAL FRUITS CORPORATION	No. 7256, J. Victor Street, Pio del Pilar, Makati City, Philippines	(63-2) 894-0003 / 893-9485 / (63-2) 840-5195		Roy T. Ostos, Sales & Marketing Manager	Dried mango, dried papaya, dried ampalaya
FITRITE, INC.	145 Gen. Evangelista Extension, Caloocan City, Philippines	(63-2) 367-2620 / 367-2946 / (63-2) 361-7338		Albert Kwong	Tropical fruit preserves, dried fish, alamang, noodles, jellies, fruit juices
GOLDEN HANDS MANUFACTURING CORPORATION	No. 9 Building, Santos Industrial Compound 68, Leoncio Street, Malabon, Metro Manila, Philippines	(63-2) 281-4114 / (63-2) 281-3787		Elisa Peylago	Fruit juice
HARMAN FOODS PHILIPPINES	46-A Bonifacio Drive, Quezon City, Philippines	(63-2) 740-2097 / (63-2) 740-2158		Alfred Yao	Mango concentrate, guyabano, calamansi

NAME OF FIRMS	ADDRESS	TEL. NO.	EMAIL ADDRESS/WEBSITES	CONTACT PERSON	PRODUCTS
H-LAS MARKETING CORPORATION	KKK Processing Plant Building, CRB Road, FTI Complex, Taguig, Metro Manila, Philippines	(63-2) 838-7071 to 72 / (63-2) 838-4940	hilasmc@info.com.ph	Roberto Amores	Dried mango, frozen mango puree, frozen mango dice cut, frozen mango halves
JO-NAS INTERNATIONAL PHILIPPINES, INC.	22 Clemente Street, Brgy. San Agustin, Novaliches, Quzeon City, Philippines	(63-2) 938-7239 to 41 / (63-2) 936-7245		Arlene Donato	Mango nectar
MARSMANDRYSDALE FOOD CORPORATION	DBP Avenue corner Sirloin Street, FTI Complex, Taguig, Metro Manila, Philippines	(63-2) 838-4975 to 79 / (63-2) 837-0364		Manuel Sinnung / Simon Valentin	Fresh mango (carabao)
NUTRI-LICIOUS FOODS CORPORATION	7 Macario Flores corner Almeda Streets, Pateros, Metro Manila, Philippines	(63-2) 641-6941 to 43 / (63-2) 641-6361		Willy Liwanag	Fruiti juices and concentrate, fruit cubes / slices
PURE AND RICH FOOD INTERNATIONAL	2nd Floor CSP Building, 173 EDSA, Mandaluyong City, Philippines	(63-2) 724-9080 / (63-2) 723-5846	purerich@skynet.net	Liz Mijares	Fruit puree, fruit concentrate, fruit cubes / slices
RITA RITZ BAKEHOUSE AND FOOD PRODUCTS	151 Alley I, Project 6, Quezon City, Philippines	(63-2) 926-2280 / 926-8534 / (63-2) 928-5942			Mango juice, herbal tea
SUCREX MARKETING INTERNATIONAL	Makati City, Philippines	(63-2) 895-0550 / 895-0582 / 287-7079		Peter Savillo	Mango
TSB ENTERPRISES, INC.	148 Pinkian Street, Philand Subdivision, Pasong Tamo, Tandang Sora, Quezon City, Philippines	(63-2) 931-9744 / 932-8066 to 67 / (63-2) 932-8064		Atty. Thomas Romualdo	Frozen/chilled mango halves, mango cubes
ZEST-O CORPORATION	574 EDSA, Caloocan City, Philippines	(63-2) 366-5604 / 740-2094 / (63-2) 366-5198 / 740-2158		Jeffrey Yao	Tropical fruit puree, mango juice drink, mango mix drink, mango nectar and mixed drinks

Source: Department of Agriculture, Agribusiness and Marketing Division, 2004

Figure 1. Organizational Structure

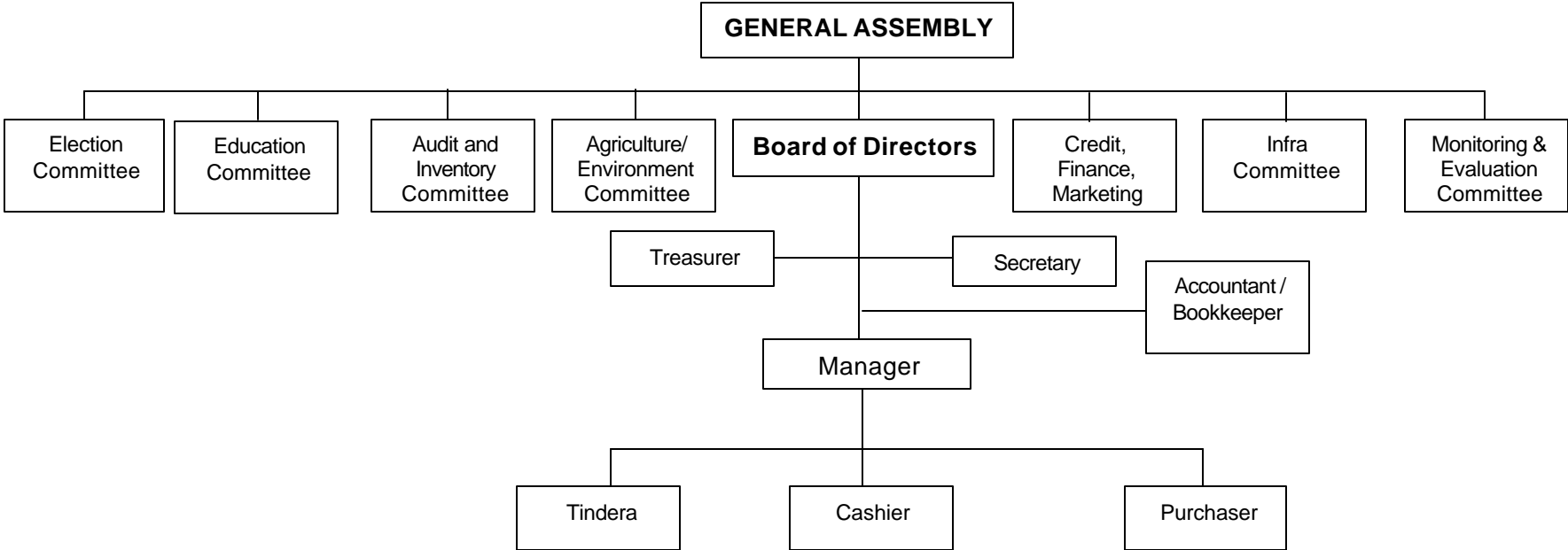


Figure 2. Commodity Flow of Corn

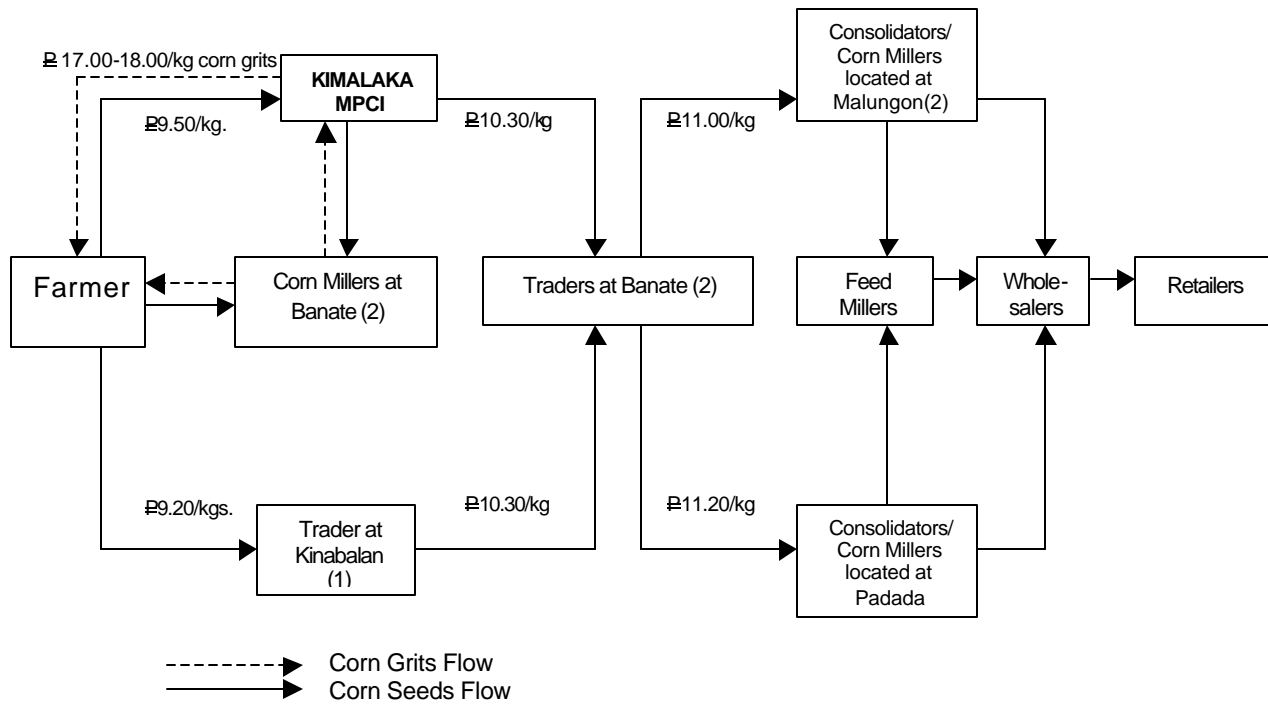


Figure 3. Commodity Flow of Copra

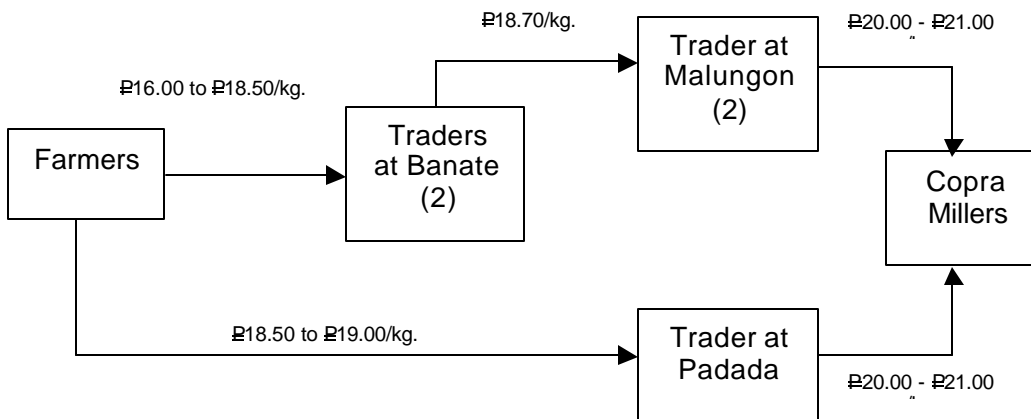


Figure 4. Commodity Flow of Banana

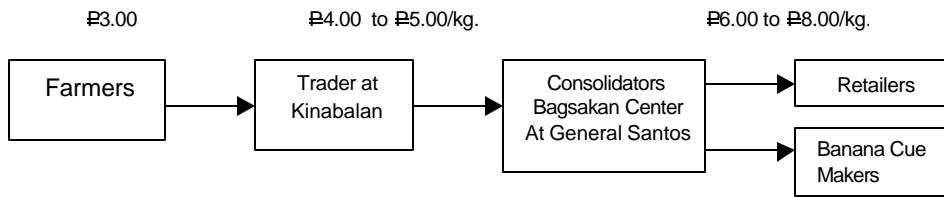


Figure 5. Commodity Flow of Coffee

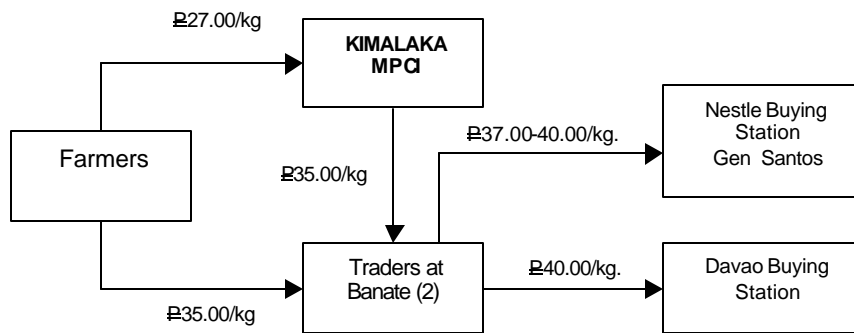


Figure 6. Commodity Flow of Cacao

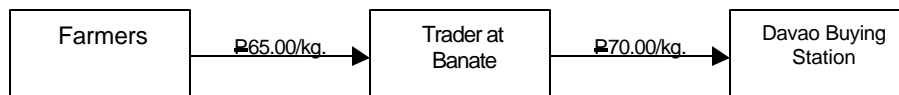


Figure 7. Commodity Flow of Tangantangan (Castor Bean)

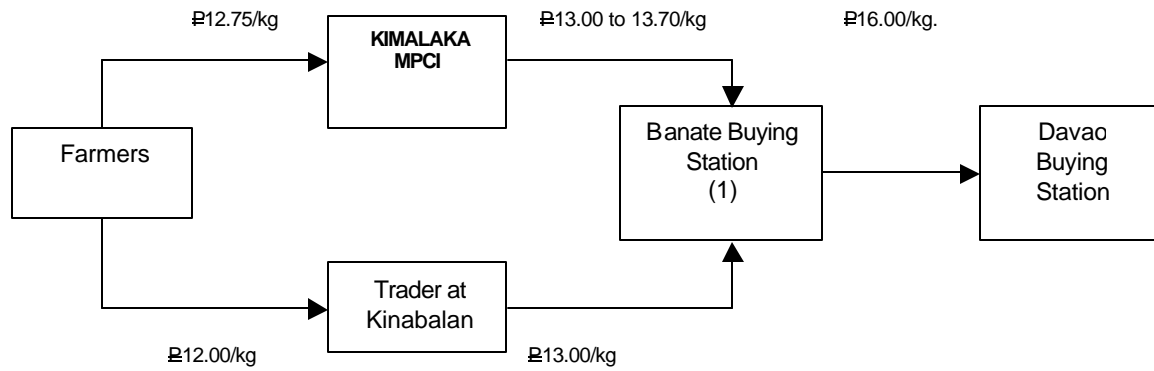


Figure 8. Commodity Flow of Lumbang (Walnut)

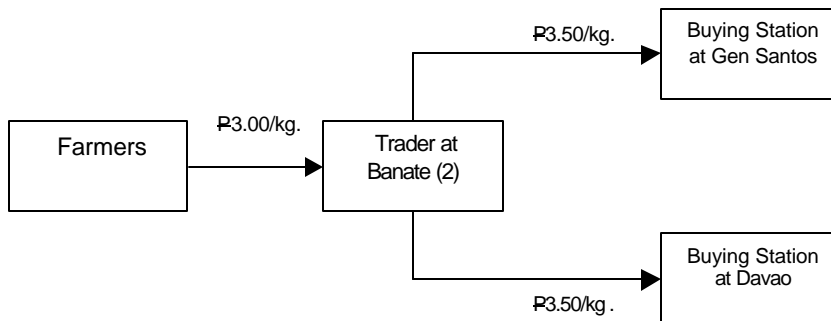


Figure 9. Commodity Flow of Eggplant

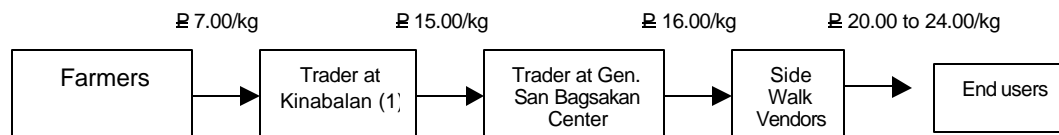


Figure 10. Commodity Flow of Pepper

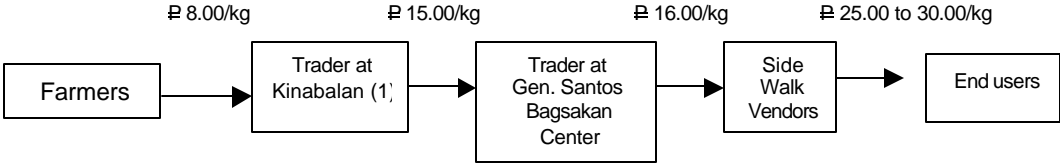


Figure 11. Commodity Flow of Swine

