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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
NAGMABAUl MULTI-PURPOSE
COOPERATIVE, INC.**

**Barangay Upper Lumabat, Malungon
Sarangani Province**

FINAL REPORT

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ACRONYMS

BACs	- Bank Assisted Co-ops
BDS	- Business Development Services
BOD	- Board of Directors
CA	- Current Assets
CBU	- Capital Build-up
CDA	- Cooperative Development Authority
DA	- Department of Agriculture
DILG	- Department of Interior and Local Government
DTI	- Department of Trade and Industry
ETC	- Education and Training Committee
FSC	- Financial Service Center
GA	- General Assembly
IBPs	- Institution Building Program
IMT	- Interior Management Team
KALAHI-CIDSS	- Kapit Bisig Laban sa Kahirapan : Comprehensive and Integrated Delivery of Social Services
LBP	- Land Bank of the Philippines
LGUs	- Local Government Units
MED	- Marketing and Enterprise Development
MES	- Membership Education Seminar
MPCI	- Multi-purpose Cooperative Incorporated
MPDC	- Municipal Planning and Development Coordinator
NAC	- Newly Accessing Cooperative
NEDA	- National Economic and Development Authority
PFIs	- Partner Financial Institutions
PMO	- Project Management Office
PPO	- Provincial Programme Office
SLG	- Savings and Loans Group
SRBI	- Sarangani Rural Bank Inc.
SWOT	- Strength, Weaknesses, Opportunities, Threats
UBA	- Upland Barangay Association
UCO	- Upland Community Organization
UDP	- Upland Development Programme in Southern Mindanao
UDTF	- Upland Development Trust Fund
UFMAS	- Upland Farmers Marketing and Allied Services

1. Executive Summary

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, to develop sustainable market linkages between village enterprise and buyers, and to enhance LGU's capability in facilitating the provision of BDS to village enterprises.

Phase 1 is the Enterprise Assessment and Diagnosis with specific objectives to include: a) identifying courses of action to develop, improve and expand 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 covers the organization, the enterprise, the production and marketing system and its operating environment. The summary of highlights of findings, analysis and recommendations are outlined below.

The NAGMABAUL MPCl is a newly registered Co-operative originated from the Financial Service Center NAGMABAUL located in Upper Lumabat. Its major record of accomplishment is providing loan to members with a conduit bank (Sarangani Rural Bank, Inc.). However, due to misunderstanding in the systems and procedures the relationship was not sustained. The operation of the FSC temporarily folded up. Upon realizing that the FSC cannot deal/transact legally due to its organizational ad hoc status, the core members, with the encouragement from the assisting agencies, had decided to register with the Cooperative Development Authority (CDA). The said application was approved on November 2004. The NAGMABAUL MPCl was classified as Model 2, Type 1 where FCSs will "merge and form a new organization/cooperative where those FCSs are located within accessible distance from each other and whose area has no existing PFI/Co-op with which to join membership". The LANDBANK has rated the group with a passing mark of 41.91 score. This means that the Co-op is qualified for bank assistance as long it complies with the bank's accreditation requirements. However, its main weakness is the heavy reliance of the FSC and UBA to the UDP that may be carried on during the Co-op organizational transformation stage. The major opportunities of the Co-op are the additional potential members and investments from the other FCSs/UBAs representing the Barangays of San Juan and Panamin. The major threat that has

been observed is the slow pace of organizational development that may cause the loss of interest of prospective members to join the Co-op.

In terms of inbound logistics/inputs aspect, a functional marketing system has been observed where a continuing interaction between farmers and traders exists and where almost all farm products have designated buyers/traders. However, the major weakness in this aspect is the inefficient marketing system due to high cost of transportation from the farm to the market centers. The area in the junction of Sitio Inumpaang, Upper Lumabat offers a great opportunity in terms of location for trading because it serves as a convergence point of several sitios and barangays in Upper Lumabat, San Juan and Panamin before products are brought down to Barangay San Roque where the ambulant traders and established traders await. The lack of infrastructure facilities, such as accessible farm to market road, the absence of electricity and cellular phone signal in the area pose a threat to productivity in the said areas.

Like any other barangays in the Municipality of Malungon, farming serves as the major source of livelihood and income. The farm lots are hilly and mountainous, thus, the UDP introduced farming technologies such as contour farming using natural vegetative strips and hedgerows to attain soil and water conservation measures and to ensure production and sustainability. To increase production, the diversified farming system has been introduced and promoted. In terms of value adding activities in crops and livestock, only home-based processing exist. Local processors use manual skills and technologies are currently applied especially for corn, coconut and coffee.

The combined estimated total market value for cash crops and perennial crops in the three barangays have reached up to ₱23,964,835 for one year where Panamin, San Juan, and Upper Lumabat contributed ₱13,874,910, ₱4,547,725 and ₱5,542,200, respectively. On the other hand, the livestock sub sector also contributed to the output of the mentioned barangays in an estimated total amount of ₱11,034,000. Upper Lumabat and Panamin contributed about ₱9,480,000 and ₱1,554,000, respectively. Currently, this is the indicative trade value enjoyed by ambulant traders and established traders in the area. On the other hand, this is also the potential trade value that the Co-op can explore for its strategic plan and business plan.

A supportive operating environment exists for the three barangays in general and for the NAGMABAUL MPC I in particular. Due to the project completion status of

UDP, the UDP–LANDBANK Institutional Building Program was launched to help strengthen the FSC and the Co-op structures. A Detailed Institutional Development Interventions Plan was also formulated by the LANDBANK for implementation with the Co-op. In addition, a phase out scheme on the Extension of Support to Upland Village Enterprise-Business Development Services was also designed to further assist community groups manage resource-base enterprises.

Given the enormous business and trade opportunity that the Co-op can capitalize for the benefit of its members and the community, a BDS intervention will be required. In coordination with the LANDBANK Capacity Building Program, the deployment of Professional Co-op Manager is encouraged at the early stage of BDS intervention so that he/she can participate enabling him/her to have a grasp of the preliminary organizational and business development activities of the Co-op. A Three-Year Strategic Planning Development Planning Workshop is recommended as the primary BDS activity in order to clarify the strategic direction of the Co-op. As an outcome of the workshop, the facilitation and coaching in the preparation of a business plan for the Revitalization of the Financial Service Center operation and establishment of the Upland Farmers Marketing and Allied Services (UFMAS) are proposed. A consultancy visit follow up is likewise proposed on a short-term basis to ensure that the plans are implemented, monitored and evaluated on a regular basis.

Corollary to the activity of the BDS interventions is the parallel activities that can be undertaken by the NAGMABAUL MPCl; as follow: i) Revitalize financial service center operation ii) Creation of an Interim Management Team (IMT); iii) Provision of additional board of director seats for San Juan and Panamin FSCs/UBAs; iv) Soliciting commitment of group participation; v) Complying with the bank accreditation requirements; and; vi) Follow up of activities set during the Focused Group Discussion (FGD).

The intervention of the other components of the UDP is crucial In order to secure the production base of the farms and sustain soil and water conservation measures. Hence, assistance will have to be requested from the Sustainable Agriculture Development Component, Resource Management Component and the Agricultural Infrastructure Support Component of the Programme. Technical and financial support from the Line Government Agencies and the Local Government Units shall likewise be sought.

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 being managed by the upland barangay associations. The business development service is a package of services consisting of enterprises diagnosis/assessment, job coaching, systems formulation and installation, business plan packaging and resource mobilization/accessing and market linkaging. The 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 NAGMABAUL MPCl is located in UDP-covered areas and is considered as one of the priority people's organizations identified as a recipient of this particular service. In order to determine the magnitude of resources and potential markets that the Co-op could cover, the other two barangays; namely: San Juan and Panamin, considered to be within a cluster of barangays with Upper Lumabat, were included in the assessment and diagnosis. The programme also assisted these barangays.

The over-all objectives of the provision of BDS are:

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

The 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 its 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 determined as a resultant effect of excellent coordinative efforts made by the UDP to various stakeholders in the community.

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 of 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 Lumabat is located in the Southern part of the Municipality of Malungon. It has a distance of 18 kilometers from the municipal proper of Malungon. Of the 6 sitios, four (4) were covered hby the programme namely, Katipunan, Tipak, Pagalangan and Inumpaan. The barangay has a total land area of 2,217 hectares.

Sitio Pagalangan is the farthest sitio – about 5 kilometers from the barangay proper while Sitio Katipunan, the one nearest to the proper is 1.5 kilometers away (**Table 1**).

On the other hand, Barangay San Juan and Panamin are located in a similar geographic cluster. Each barangay has (4) sitios assisted by the program.

Barangay San Juan includes the following sitios: Sitio Proper, Elian, Malaygang, and Maynala. The sitios included in Barangay Panamin comprise of Manipis, Sitio Proper, Manambay, and Maylaya. The combined total land area of the three barangays covered is 12,325 hectares (**Table 2**).

The topography of the covered areas is rolling to hilly and its elevation ranges from 200 to 1,100 meters above sea level. Soil types range from clay to clay loam. It has the Type IV climate characterized as having no pronounced dry and rainy season.

As of 2004 census, the combined total population of the three (3) barangays is 4,857 or 5.21% of the total population of the Municipality of Malungon which is 93,174 (**Table 3**).

Brief History of the Barangay

The place was called “Kiabol” named after an old weaver of a native cloth woman drawn by the river. The first settlers were the Tagakaulos led by Manuel Bangon. The Cebuano settlers arrived in the 1970’s. Sitio Kiabol was under the municipality of Sta. Maria, Davao del Sur in 1969. The name was changed from Sitio Kiabol to Upper Lumabat in 1987. It was believed that the meaning of Kiabol in Tagalog was “laging hinahabol” which was allegedly the reason why there were always crimes committed in the area. After the name was changed, it became one of the barangays of the Municipality of Malungon under the leadership of Brgy. Captain Carmelo Miguel.

In 1995, the Lutheran Missionaries established a chapel and the Local Government of Malungon introduced new farm practices. In 1998, Brgy. Captain Carmelo Miguel ran in the local elections for the Municipal Kagawad position and was replaced as Barangay Captain by Ms. Julia Angonia up to the present. El Nino was experienced during this time and was followed by the La Nina in 1999 causing damages to roads and erosion of farm areas.

In 2000, there were 44 households in the barangay. The spring development project was constructed through the efforts of the Barangay Council and the Lutheran Missionaries. The Upland Development Programme (UDP) was introduced in the area.

Two ethnic groups exist, where the *Tagakaulo* dominates over the *Bisaya* in terms of number. The religious affiliations are Roman Catholic, Lutheran, Pentecostal and United Church of Christ. For the Upper Lumabat, the simple literacy rate; that is, those who can read and write is 64% of the total population.

The major livelihood of the population is farming and raising livestock. Other livelihood activities are derived from working as *hurnal*/laborer, being employed in government or private firms, and engaging in trading. Of the 4,857 combined number of persons in the three barangays, 943 were reported to have productive skills (**Tables 4, 5, and 6**). The average household income is ₱2,550 per month.

4. Enterprise Assessment

4.1 The Organization

4.1.1 Brief History

2000 to present – The Upland Community Organizations (UCOs) were organized and later consolidated into one Upland Barangay Association (UBA). A total of 145 persons enlisted for membership. These groups continue to serve as channels of various development assistance of the programme.

December 2001 – The NAGMABAUL Financial Services Center was organized. Seventy-eight (78) members who had enlisted from the savings and loans group (SLG) had organized into the FSC. A set of officers was elected. Immediately it started the savings and loan operations using internally generated funds and an equal amount of seed capital contribution from UDP totaling both to ₱27,800.

August 2002 – The Upland Development Loan Fund was launched with Sarangani Rural Bank Inc. (SRBI) acting as the conduit bank. The FSC became accountable to the conduit bank.

2003 to May 2004 – The operations was sustained until the time when the conduit bank changed the system. It directly dealt with individual borrowers without prior consultation and/or concurrence with the FSC management, which was the usual process of processing loan applications and collections. The professional relationship between the FSC and SRBI had turned unpleasant until the present time.

March 2004 – The UDP Upland Development Trust Fund, the LANDBANK's managed program was launched.

May 2004 to present – The FSC ceased the lending operation and concentrated on the collection of loans from the members. The President and core members of the organizations realized that FSC could not legally enter or bind contracts because of its ad hoc organizational status. In its desire to attain a legal organization status and with the encouragement of the assisting agencies, it then decided to register as a Co-op and on November 2004, the NAGMABAUL Multi-Purpose Cooperative, Inc. was officially registered with the CDA (**Exhibit 1**). Based on the initial assessment and selection model made by LANDBANK, the Co-op belongs to Model 2, Type 1 where FSCs will “merge and form a new organization/cooperative where those FSCs are located within accessible distance from each other and whose area has no existing PFI/Co-op with which to join”. A Detailed Institutional Development Interventions Plan was also formulated by the LANDBANK for implementation with the Co-op (**Exhibit 2**).

4.1.2 Vision, Mission, Objectives. The purpose and objectives of the Co-op are reflected in its Articles of Incorporation (Article II Objectives and Purpose). Since the NAGMABAUL MPCCI is in its formative stage, it has not yet laid down its vision, mission and objectives. Although the visions of the UBA and FSC could be used as a springboard in formulating a new vision and mission statements and objectives of the Co-op (**Exhibit 3**), the Co-op would have to formulate a desired state that is advocating for self-reliance and sustainability. In addition, it should be anchored on the current desires of the members towards the future well being of the organization.

4.1.3 Policies and Programs/Services. Given the formative status of the Co-op, it has not yet formally designed its policies and programs. On the other hand, the new vision, mission and objectives that would have to be formulated and the written By-Laws of the Co-operative may serve as guides later in establishing its policies and programs.

4.1.4 Organizational Structure and Functions. The Co-operative has not yet clearly defined its organizational structure. On the other hand, there is an interim structure, which comprises of members coming from the FSC and the UBA currently comprising the Co-op structure. Its existence is yet to be formally recognized and functions are yet to be defined depending on the programs and services that the Co-op would offer to its members.

4.1.5 Human Resources Development and Management. There is a working structure from the FSC comprising of the President and an Account Officer. The former works on voluntary basis while the Account Officer receives honorarium on a monthly basis. They have formal on-the-job training in managing the FSC operation. On the other hand, the members who are, at the same time, members of the FSC and UBA had undergone the Entrefarm training course. This type of training was related to the process of transforming the farm into an enterprise. An orientation in managing a farm business was made available to the participants by the UDP. Currently, the training course is being evaluated by an external service provider.

4.1.6 Processes and Procedures. After its formal registration in November 2004, the organization has been undergoing transition from a pure FSC and UBA into a Co-operative. Thus, it was observed that there are no fixed processes and procedures outlined in the system.

4.1.7 Means/Resources. The major source of funds of the Co-operative is its share capital derived from contribution from individual members.

4.1.8. The members. Out of the 78 listed members of the FSC and 145 members from the UBA, only 15 members were listed as members of the Co-operative. According the President of the Co-operative, the selection of 15 members was only made to meet the minimum membership requirement and to facilitate the fast registration with the Cooperative Development Authority. There is a plan to expand its membership recruitment from the UBA and FSC's in Panamin and San Juan.

Fourteen (14) respondents were interviewed to obtain the profile of members and potential members of the Co-operative. Nine respondents are male while five respondents are female with ages ranging from 29 to 60 years old. The number of dependents in the family ranges from 2 to 13 persons. The average monthly income and expenditure is ₱2,550.00 and ₱1,605.71, respectively, deriving a gross margin of 62.96% from the income. The main source of income is farming. In terms of educational qualifications, eight (8) are elementary level, two (2) are high school level and four (4) are college level. Five religious affiliations exist such as, Catholic (6), UCCP (2), Lutheran (4), UPC (1) and Seventh-day Adventist (1). The respondents identified livelihood constraints in three categories, namely: farming, marketing and financial. Common constraints in farming include pest infestation and the unfavorable climate. The low price of farm produce and the high transport cost are

the constraints in the marketing aspect, while lack of funds is the problem in the financial aspect (**Table 7**).

Business Opportunities. Enormous business opportunities in the three barangays were identified and were further classified into three types; namely: crop and livestock production expansion, farm produce and basic commodity trading and post harvest facilities. A detailed ranking of preferred enterprises is presented in **Tables 8, 9 and 10**. Criteria and ranking procedures were used to determine preferred enterprises, in terms of availability of market, raw material, technology, skills, government priority, profitability, and external support.

Barangay Upper Lumabat had concentrated on production expansion type of enterprises while Panamin and San Juan had included trading and processing enterprises as potential business opportunities.

Image of Upland Barangay Association (UBA)/Co-operative among members. The respondents committed to attend pre-membership meetings and were agreeable to become members, especially the UBA and FSC members from San Juan and Panamin. This response reflects a positive image of the Co-operative in the community.

4.2 The Enterprise

4.2.1 SWOT Analysis of Organization/Enterprise Structure Aspect

The NAGMABAUL MPCl can be categorized under the micro enterprise level size of business wherein its total net worth is below ₱1.5 Million. The Co-op is a start-up business and organization that was transformed from the FSC and UBA structures. **Table 11** 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. The major strength of the Co-op is its registration with the Cooperative Development Authority enabling the Co-op to legally transact business. The LANDBANK has rated the group with a passing mark of 41.91 total score. This means that the Co-op is qualified to access assistance upon completion of accreditation requirements. The points earned were based on the following indicators:

⚡ Membership	-	4.60
⚡ Internal Generated Capital	-	3.00
⚡ Leadership and Management	-	14.75
⚡ Books of Account	-	3.00
⚡ Business Opportunities	-	2.26
⚡ Financial Performance	-	14.31
⚡ Affiliation	-	-
		<u>41.91</u>

The active and functional core officers and members are factors that enhance its strength since there is an existing core group that could undertake mobilization of members and resources during the preparatory stage. Likewise, the key officers and members have experience and understanding in managing the system of Savings and Loans Group (SLG) and the Financial Services Center (FSC). In addition, a member is willing to donate a piece of its real property for any developmental activities that will require land that is advantageous to the Co-op.

b. Weaknesses. The heavy reliance of the FSC and UBA on external assistance like the UDP may hamper the growth and development of the Co-op. A tendency to wait and see until assistance is extended may be developed which would affect the development of the organization. The other weakness is the lack of strategic direction (vision and mission) that may serve as its guide on the formulation of policies and programs and services that the Co-op could offer to its members. Further, there are 16 members of the FSC that had mortgaged their piece of productive land to traders and well-to-do families in San Roque and Upper Lumabat. The said properties are at risk of not being recovered.

c. Opportunities. There is a great opportunity for the Co-op to expand its membership from the 15 official members to other FSC (78) and UBA (145) members. The FSCs/UBAs of San Juan and Panamin are also willing to join the Co-op. A corresponding increase in capital build up for the Co-op could be projected from the capital build up that would be generated due to increase in membership. The untapped internal sources of farm products for sale and supply of basic commodities creating forward and backward flows could be the viable business opportunities for the Co-op.

d. Threats. The slow pace of organizational development that may cause the loss of interest of prospective members could be a major threat to the Co-op. The launching of the Bagsakan Center where new farmer's organizations would be organized and accredited by the LGU to manage this Center might create confusion among the members in the Co-op system. The plan of the Municipal Cooperative Development Coordinator to tap and strengthen existing cooperatives and to

encourage them to join the Malungon Integrated Agricultural Development MPCl could alter current initiatives of the Co-op for membership expansion campaign.

4.2.2 SWOT Analysis of Inbound Logistics/Inputs Aspect

Table 12 outlines in tabular form the SWOT Analysis of Inbound Logistics/Inputs Aspect.

a. Strengths. The marketing system is functional where a continuing interaction between farmers and traders exist especially during the market day that is held every Saturday. Almost all farm produce has designated buyers/traders located at Barangay San Roque.

b. Weaknesses. There is inefficient marketing system due to high cost of transportation from the farm to the market. All products sold are raw and have no evidence of value adding activities at the farm base. A corn mill and a corn sheller are operating at the Barangay Upper Lumabat proper. However, due to low-grade quality of milled corn for table food and the distance from the Sitios and the other two (2) barangays, customers are left with no other choice but to go to Barangay San Roque to mill their corn.

c. Opportunities. The junction of Sitio Inumpaang is the convergence point of five (5) sitios of Barangays Upper Lumabat, San Juan and Panamin. All products pass through this place before arriving at San Roque that is about 10 kilometers away. San Roque is currently considered as the trade center of these three barangays and other nearby barangays in the upland. Sitio Inumpaang is identified as an alternative collection point of farm produce and as an alternative location for post harvest facilities of the Co-op.

Barangay San Juan and Panamin have post harvest facilities on their own. For Barangay San Juan, the following facilities are available: mobile corn sheller, warehouse (29 x 30 square meters), and a solar dryer (one lane road). For Barangay Panamin, the available facilities are a mobile sheller and a solar dryer (tennis court size). On the other hand, the inactive Co-op located in Barangay San Roque has warehouse facility that could be negotiated by the NAGMABAUL MPCl for a branch storefront or warehouse. These are among the opportunities that could be tapped later by the Co-op once it decided to undertake farm produce trading and other related activities.

d. Threats. There is lack of infrastructure facilities, such as farm to market road, making it difficult for the farmers to transport their products particularly those from the far-flung sitios. The farthest sitio is 5 kilometers away from the Barangay Upper Lumabat Proper and about 7 kilometers to Sitio Inumpaán where the convergence point is located. In the case of Barangay San Juan, it is a one-hour hike or a half-hour horse ride to Upper Lumabat proper that would entail crossing 16 small rivers and creeks. Barangay Panamin, on the other hand, is 3 kilometers away from Sitio Inumpaán. The impassable road approaching San Roque during rainy days due to the expected rise of water from the riverbank is among the perennial threats to farmers in the said areas. The absence of electricity that could be an aid to post harvest and processing activities as well the absence of cellular phone signal in the area pose the lack of other important support infrastructure to increase productivity.

4.3 Production and Marketing Systems

Similar to other upland communities in the Malungon area, farming serves as the major source of livelihood and income of the local populace. 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 by the UDP. However, only a limited number of farmers are adopting the said 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 and coffee.

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. Barangay San Roque and Upper Mainit serve as the market centers of Barangays Upper Lumabat, San Juan, and Panamin. These barangays also offer complete lines of basic commodities. There are also established traders for the major crops such as corn, coffee, copra and *tangantangan*

(castor oil plant). These traders have facilities, such as corn mills, trucking services, warehouses, and dry goods stores (**Tables 13, 14, 15, and 16**).

During Market day, ambulant traders from Banate and Upper Mainit go to San Roque to procure farm products. Because of the far distance to Upper Lumabat, San Juan, and Panamin, ambulant traders usually wait for the farmers with their produce at San Roque. Farmers in these barangays are obliged to bring down the products on their own to San Roque using horses and motorcycles as means of transport. Some would just hike to reach the market. About 198 trading participants, riding horses or motorcycles, were noted during the traffic and trade count held from 8:00 AM to 1:00 PM on 11 December 2004. According to the President of the NAGMABAUL MPCI, that was the least number of trading participants observed since the peak harvest season (September and November) had already passed. He has conducted a traffic and trade count from 7:00 AM to 9:00 AM in September 2004. More than 150 horses carrying various farm products going to San Roque were noted to have passed the junction in Sitio Inumpaang (**Table 17**).

Tables 18, 19 and 20 provide a long listing and analysis of available resources detailing derived conservative market value estimates. The combined estimated total market value for cash crops and perennial crops in the three barangays have reached up to ₱23,964,835 for one year. Where Barangays Panamin, San Juan, and Upper Lumabat contributed ₱13,874,910, ₱4,547,725 and ₱5,542,200 respectively. On the other hand, the livestock sub sector also contributed to the output of the mentioned barangays in a total estimated amount of ₱11,034,000. Barangays Upper Lumabat and Panamin contributed about ₱9,480,000 and ₱1,554,000, respectively. Barangay San Juan did not provide estimates on the livestock sub sector.

The succeeding sub-sections describe in details the agribusiness industry profile of the three barangays namely; Barangays Upper Lumabat, Panamin, and San Juan.

4.3.1 Corn. It is the main crop raised in the municipality of Malungon as well as in Barangays Upper Lumabat, Panamin, and San Juan. From the report of the MPDC, it appeared that the municipality is self-sufficient in so far as corn production is concerned and has attained surplus from the annual production of 35,256,600 kg compared to the total per capita consumption requirement for cereal that is

12,035,023 kg¹. Combined production output of corn from three (3) barangays totaled to 2,056,000 kg, while the per capita consumption of the combined population of 4,857 is 587,697 kg² (28.58%). It has been noted that there is a surplus in the per capita consumption of 1,468,303 kg per year. With the ex-farm price of corn at ₱ 8.00 per kg, its market value will amount to ₱16.45 Million for the three barangays.

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* (planted with hybrid yellow corn) usually during the months of April to July and the second cropping called *Pambanus* (planted with Open Pollinated Variety) falls during September to December. Based on the Community Watershed Plan of the three (3) barangays 2002-2005 Report, farmers have planted more of the OPV variety than the hybrid variety.

From a one-hectare land planted to corn, harvests reached a gross earning of ₱ 19,200.00, incurring expenses of ₱ 10,800.00 and generating a net income of ₱ 8,400.00 or a net profit margin of 43.75% (**Table 21**). Farming corn in this particular area is profitable. Farmers usually observe plowing in land preparation and proper distances in planting. Commercial fertilizer is also applied, however, similar to other UDP assisted barangay in Malungon, farmers noticed the deterioration of soil quality in their respective farms. Farmers encounter difficulty in transporting their products due to the hilly and mountainous terrain and far distance of farm lots to the corn sheller, corn mill and the trading center.

There is a corn mill that exists in the Upper Lumabat proper. It has an average rated capacity of 1,500 kg per day (**Exhibit 4**). At 360 days non-stop operation of the facility, it could mill 540,000 kg a year. This capacity could easily mill the combined per capita requirements of the three (3) barangays which is only 587,697 kg per year. However, the respondents disclosed that farmers prefer to mill their corn at Barangay San Roque about 10 kilometers from Upper Lumabat because

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 Per capita consumption of cereal is 121 kgs. x 4,857 combined total population of 3 barangays = 587,697 kgs.

of low grade quality milled corn. The facility is also less accessible due to far distance from Sitio Inumpaán and Barangay Panamin.

A corn sheller with a solar dryer also found in the barangay. It has a capacity of 500 sacks per eight hours with a recovery rate of 40% (200 bags). The corn shelling services charge ₱ 8.00 per bag earning ₱4,000 a day assuming that 500 bags are milled. Twenty (20) liters of diesel are consumed at ₱27.80 per liter, for a total amount of ₱556 plus labor charge at ₱ 1,000 per day (₱2.00 per sack x 500 sacks). The labor charges include feeding the corn cobs to the machine, drying and bagging. A total of ₱ 1,556 is spent for one-day operation generating a gross profit margin of 61.1% (₱2,444) per day . At a 24-day operation (except Saturday and Sunday) in a month, the corn sheller earns a gross profit margin of ₱58,656.

The corn miller located at Upper Lumabat also procures corn at ₱ 8.00 per kilo and delivers this directly to Malungon at ₱13.00 per kilo. On the other hand, most farmers individually deliver their corn to traders in San Roque. In Upper Lumabat, individual farmers pay the motorcycle fare at ₱ 1.30 and ₱1.50 per kilo during dry and rainy days, respectively. In addition, the fare for one person from the barangay to San Roque is at ₱120.00 to ₱ 160.00 per head back and forth. Farmers prefer horse as a means of transport because of the expensive motorcycle fare. The only problem is that it takes longer travel time to reach the destination compared to riding the motorcycle.

Post harvest facilities to include solar dryer, corn mill, and warehouse could be a potential service enterprise for the three barangays. The distance and quality of output from the existing corn shelling/milling facilities are discouraging farmers to avail of these services. The farmers have no choice but to proceed to San Roque for their corn shelling/milling needs. Meanwhile, the proposed location of these post-harvest facilities in the junction of Sitio Inumpaán would make services accessible to the other sitios of Barangays Upper Lumabat, San Juan and Panamin. The venue would also serve as the collection point of farm produce. Established traders would now have the option to pick up the products at Sitio Inumpaán. On the other hand, the Co-op could also undertake the said function to include the supply of basic commodities to its members.

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 5**).

4.3.2 Rice. Barangay Panamin identified upland rice (*Dinorado* variety) as one of the cereal crops that grow in the upland. Rice is mainly used as table food to complement corn. Production is low due to limited area planted with an estimated of 5.50 hectares for one cropping a year. Portion of the harvests is usually reserved as seeds for the next cropping. An estimated 40 sacks of palay are harvested per hectare or a total of 220 sacks for a 5.50 hectares of land. At 50 kg per sack, this would yield to 11,000 kg and at a conservative estimate of 50% milling recovery rate, would produce 5,500 kg of milled rice. Its market value is equivalent to ₱137,500 at ₱25.00 per kilo ex-farm price of milled rice.

4.3.3 Coconut. Coconut is a perennial crop that provides stable source of income to the local residents in the three barangays. It occupies a combined estimated area of 185 hectares occupying 7.7% of the total area that is 2,407 hectares in the Municipality of Malungon (*Source: Focused Group Discussion held on 13 December 2004 and Community Watershed Plan*). Current uses of coconut include copra making, charcoal, coco shingles, lumber, coconut wine, and vinegar production. Coconut is harvested using connected bamboo poles with scythe attached at the tip of the pole. Only copra making and charcoal making have existing commercial value while the rest of the coconut by-products are for household use or consumption. Copra making entails the drying of the coconut meat for 5 successive days to attain desirable reduction of moisture content (*Resicada*).

In terms of combined production volume and value of the three (3) barangays for one year, the copra industry has yielded 318,000 kg (318 metric tons) representing only 6.60% of the total municipal output of 4,814,000 kg (4,814 metric tons). At an average ex-farm price of ₱15.00 per kg, the value of copra reaches up to ₱4,914,000 a year.

Two copra-buying stations located at Barangays Upper Lumabat and San Roque exist. Buying prices in these barangays are pegged at ₱15.00 per kg and ₱18.00 per kg, respectively. Three (3) copra-buying stations are also operating in the Poblacion of Malungon. Their buying price ranges from ₱18.50 to ₱18.70. Upon reaching considerable volume, these traders collect the copra at farm sites. All these established buying stations have warehouse, weighing scales and trucks. Most of the copra is delivered to Cargill Philippines, a copra miller located at Gen. Santos

City. It could buy up to ₱20.00 to ₱21.00 per kilo of copra (**Figure 3, Tables 14, 15 and 16**).

A buying station for charcoal is found at Barangay San Roque, however, volume could not be determined due to irregular deliveries from the farms. Charcoal is delivered to the Bagsakan Center located at Gen. Santos City. The use of charcoal as an alternative fuel is again gaining popularity due to the increasing price of gas.

4.3.4 Banana. The most common varieties of banana that thrive in Barangays Upper Lumabat, Panamin and San Juan are *Cardava* and *Latundan*. Banana grows in patches covering a total area of 25 hectares for Barangays Lumabat and Panamin, while an estimated 50 hills per farmer (350 farmers) of the *Latundan* variety is found in San Juan. Bananas are consumed locally as food and are also 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. 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 of the bananas are done at the Bagsakan center or at the retailers' end.

After the market day, usually held during Saturday, ambulant traders are transporting the procured banana and vegetables by truck (between 9:00 and 10:00 PM) from San Roque directly to the Bagsakan Center at Gen. Santos City. The truck arrives just in time for the early morning trading. A minimum of ₱0.25 per kg is charged by the trucking service. An additional fare is charged for the person bringing the products at ₱ 80.00 per head.

The buying price at San Roque is pegged at ₱3.00 per kg while the receiving price at Gen. Santos *Bagsakan* market is ₱5.00-₱6.00 per kg. Retail price of banana at General Santos market is at ₱6.00 to ₱7.00 per kg. The respondents estimated about 167,500 kg of bananas that could be harvested in the three (3) barangays. The total market value of banana in the said barangays amounts to ₱502,500 at ₱3.00 per kg ex-farm price.

The existence of buying stations and banana processing plants in General Santos City and nearby trading centers in Polomolok and Coronadal in South Cotabato presents a stable market, particularly, for the *Cardava* variety. The banana processing firm located in General Santos City can buy from 3 to 40 metric tons per day and those in South Cotabato can purchase from 20 to 60 metric tons a day. The

banana processor stationed at Gen. Santos City offers incentives to suppliers who can deliver 5 metric tons or more by adding ₱0.20 for every excess kg. Moreover, the bananas can be picked up from the farm or collection centers. (**Figure 3 and Table 26**).

4.3.5 Coffee. One of the perennial crops planted by farmers is coffee, mostly of the *Robusta* variety. Barangays Upper Lumabat and Panamin have 10 hectares each planted with coffee trees, while an estimated 75 standing trees are found in Barangay San Juan. Farmers estimated that at least one kilogram of dried coffee could be harvested per tree. Growers are experiencing low yield due to the limited areas planted to coffee, the 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. An undetermined portion of the harvest is locally processed for household consumption. Mechanical post harvest technologies and equipment fabrication are available in the market (**Exhibit 6**).

Market outlets for coffee growers in the barangay are the ambulant traders from Barangays San Roque and Banate and established traders in San Roque. They buy coffee from the farmers at ₱27.00 to ₱35.00 per kilo. Both outlets deliver the product to traders stationed in Poblacion, Malungon. Most farmers directly deliver coffee to traders in San Roque with the buying price pegged at ₱36.00/kilo. The Nestle buying station in General Santos City collects coffee from traders in Barangays San Roque, Banate and Poblacion, Malungon at ₱37.00 per kilo (**Figure 4**). With a maximum yield of 40,625 kg at ₱30.00 ex-farm price, the total market value of coffee for the three (3) barangays is worth ₱1,190,625.00.

Other listed coffee buyers and processors in the Philippines are Great Taste Coffee, Café Puro, Aguinaldo Blend, Siete Barakos and Coffee Amedeo. The coffee industry situation in 2004 is briefly described as follow: “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).

4.3.6 Cacao. Another perennial crop with high market value grown by farmers is cacao. An estimated area of 5 hectares and 10 hectares are planted with cacao in

Barangays Panamin and Upper Lumabat, respectively. For this particular crop, around 1,350 kilograms is the estimated yield or a total value of ₱87,750. Harvested cacao are dried for two and a half days and directly sold to a trader in San Roque at ₱65.00/kgs. (Figure 5). Similar to coffee, cacao has established buyers in the municipality and in the province. Cacao are locally processed into “tableya” by home-based processors. The processes include roasting the dried seeds until seeds turned golden brown, squeezing, winnowing, grinding with manual grinder machine, shaping using molders, removing from the molders and wrapping. The product is then ready for use or delivery.

4.3.7 Tangantangan (Castor Oil Plant)³. *Tangantangan* is one of the high value crops planted in patches and edges of farm lots. It provides supplemental income to farmers aside from their 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 some of the tangantangan grow naturally in the field. After 4 months from planting, the crop starts to bear fruits until its 4th year. Locally, the product can be used as an alternative means of home lighting fixture, especially, in sitios that have no electricity. In addition, there are known industrial uses of the product.

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;
- ☞ 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.

³ 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 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.

It is also used as a kind of nylon thread widely used in France and Brazil and for the manufacturing of liniments and cosmetics as well as paper, wall and fuel. Its coat and waste could be used as fertilizer while its stems are used as animal feed, but only after removing its poisonous resin in the stem.

It is estimated that around three (3) hectares of land in Barangay Panamin are planted in patches of the crop while there are around 50 hills planted with *tangantangan* in San Juan. About 400 kilograms of *tangantangan* are produced per month or 4,800 kg in San Juan and 2,800 kg in Panamin in one year. Currently, the market value of the product is estimated at ₱96,00.00.

Farmers in Barangays Panamin and San Juan sell the *tangantangan* at a price of ₱12.50 per kilo to ambulant traders in Barangay San Roque and to traders in Barangays Upper Mainit and San Roque. A buying station in Poblacion Malungon purchases the product at ₱13.00 to ₱13.70 per kilogram (**Figure 6.**).

4.3.8 Lumbang (Walnut)⁴. *Lumbang* is a forest product that grows wildly in the upland barangays of Barangays Upper Lumabat, San Juan and Panamin. An estimated number of 1,000 trees grow in patches in the field and near riverbanks of Lumabat, while San Juan and Panamin has 1 hectare and 10 hectares planted with *lumbang*, respectively. The trees start to yield flowers and bear fruits in April to October and are estimated to produce 150 kilograms or about 75,000 kilograms of fruits per year. When harvesting, the fruits are handpicked from the base of the trees.

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 wherein the buying price reaches up to ₱3.00 per kilogram. When a sizeable volume is reached (e.g.1 ton), buyers from Gen. Santos City and Davao City collect the nuts.

⁴ 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."

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 and used as a natural abrasive, polishing and filtration medium. It is also used as an ingredient for cosmetics and dental products.

4.3.9 Vegetables and Spices. Eggplant, squash, ginger and black pepper are among the common vegetables and spices produced by farmers serving as cash crops in the three barangays of Upper Lumabat, San Juan, and Panamin. 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. However, productivity remains low because farmers grow the crops in limited quantity. A portion of the harvest is used for family consumption and the rest is sold to the market. As these are highly perishable products (except for black pepper), farmers tend to sell them immediately after harvest. Products are sold in bulk without sorting and grading. These tasks are given to ambulant vendors who sort the products before packing and transporting to the Bagsakan center. **Tables 18, 19, 20, and 21** describe the volume and value and current uses of the crops. **Tables 27 and 28** illustrate that the vegetables and spices have established local and Philippine-wide markets.

Eggplant thrives very well in Barangay Panamin and is planted in an area of 2 hectares. At least 120 kg of eggplants is harvested per hectare or a total of 2,880 kg per year. The ex-farm buying price is ₱7.00 per kilo that amounts to ₱20,160.00 total market value for eggplant.

Squash is one of the vegetable crops that had been identified by the respondents to be grown in Barangay Panamin but only in limited quantity. Squash is nutritious and eaten as table food by the local families. An estimated area of one hectare is planted with squash with an estimated harvest of 200 kg per hectare. The crop could be harvested for at least 6 times for a total yield of 1,200 kg. At ₱5.00 per kg ex-farm price of the crop, the total market value of squash is ₱6,000 per hectare.

Ginger is among the cash crop that grows in the three barangays. There has been 3,780 kg of ginger harvested at ₱8.00/kg for a total market value of ₱30,240. The ambulant traders at the Gen. Santos Bagsakan Center are selling the ginger at ₱10.00 per kg less ₱0.25 transport charges, a gross margin of ₱1.75 per kg is earned from the transaction. Ginger can be processed into *Salabat* powder and used as a refreshing drink.

Black Pepper or locally known as *Pamianta* is among the promising spices crop that is identified as suitable to grow in Barangay Upper Lumabat. Black pepper is an important ingredient in cooking Filipino cuisine. The said crop is grown in limited quantity at Sitio Inumpaang where the model farm of Mr. Eliseo Frias is located. Few farmers know that black pepper can be grown in the area.

4.3.10 Root Crops. Camote, cassava and gabi are among the common root crops that thrive in the three barangays. These root crops are mainly used as substitutes for cereals and are eaten for family consumption. An undetermined volume is sold during market days at Barangay San Roque. The buying price of camote is ₱5.00 per kilo while gabi is sold at ₱3.00 per kilo. Gabi and camote are sold at ₱10.00 and ₱8.00 per kg, respectively at the Gen. Santos City Bagsakan Center. Retail prices of gabi and camote are ₱25.00 and ₱20.00 per kilo, respectively (**Figures 9 and 10**).

4.3.11 Mongo and Peanut. **Mongo** occupies an estimated area of 10 hectares in Barangay Panamin. Around 60 kilograms could be harvested per hectare or a total of 3,600 kilograms for 10 hectares. Mongo is used as regular nutritious table food mixed with dried fish and other vegetables. Part of the harvest is directly sold to retail stores and market at the ex-farm price of ₱30.00 per kg.

Peanut also thrives in Barangay Panamin as well as in Barangay Upper Lumabat occupying an estimated area of 15 hectares and 5 hectares, respectively. Very few farmers plant the crop due to the presence of rodents and lack of planting materials causing the low level of production. Around 15 sacks and 25 sacks of peanuts can be harvested per hectare in Barangays Panamin and Lumabat, respectively, or a total of 450 sacks for the 20 hectares of land planted with peanut. The ex-farm price of fresh unshelled peanut is ₱400.00 per sack. Peanuts are sold to the traders at Barangay San Roque and delivered to the Bagsakan Center in Gen. Santos City. Ambulant vendors buy the unshelled peanuts at ₱150/can. The peanuts are cooked and then peddled as snacks (**Figure 7**). One sack of peanuts is equivalent to four (4) cans locally called as *Taro*.

4.3.12 Mango. Mango is among the permanent crops planted by farmers and grown only in Barangay Panamin. Around 10 hectares of land grown with mango orchards are found in Barangay Panamin with a continued increase in the number of new mango seedlings being 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 as table food or sold at the market. Its fruit can be processed as mango concentrate or as halo-halo ingredient, although there are no known processors of the product in the area. Farmers estimated that around 5,000 kilograms are harvested from the 10 has of mango orchard or a total of 50,000 kg of mangoes. The ex-farm price of mango is pegged at ₱20.00 per kilogram, with the local market value of mango in Barangay Panamin totaling ₱1 Million.

On the other hand, the presence of commercial buyers and processors indicate that there is an established mango industry in the Philippines (**Table 29**).

4.3.13 Guava (*Bangkok Variety*). Of the three barangays, only Barangay Upper Lumabat identified guava as 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 totaling to 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 makes it distinct from the native variety. The fruit is usually eaten raw as a snack item or processed as guava jelly or guava pickles. 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 with the price ranging from ₱10.00 to ₱20.00 per kilogram at Gen. Santos City and Davao City fruit stands.

4.3.14 Other crops. Bamboo, Lumbang, Gmelina, Narra and Maliojong are some trees found thriving in Barangay Upper Lumabat with no estimated economic value. Similarly, in Barangay Panamin, gemelina, avocado and tugas can be found although no estimates were given.

4.3.15 Livestock. Cow, carabao, swine, native chicken, goat and horse are among the livestock raised by farmers in Barangays Upper Lumabat and Panamin. Barangay San Juan has no available data. The horse is the only animal not sold

locally. However, it is a valuable utility as a mode of transport for farm products from the farm to market centers. The 455 horses in Lumabat has a total market value of ₱2,275,000.00. Since livestock are raised on a backyard scale selling this in volume for a bigger market is unrealistic. In fact, cows, carabaos and goats are sold only when families are in dire need of cash (**Tables 23, 24, and 25**).

Swine . A total of 2,720 heads of swine are found in Barangays Lumabat and Panamin (**Tables 18 and 19**). When the swine reaches about 20 to 30 kg live weight, farmers sell it to individual agents with prices ranging from ₱800 to ₱1,150/head. The animal is in turn sold to ambulant vendors at a price of ₱850 to ₱1,200/head. The ambulant vendors with motorcycles called '*bukag bukag*' peddle the swine to buyers at Bagsakan Auction Centers in Digos City, Gen. Santos City and Padada at a price of ₱1,500 to ₱1,800/head. Meat retailers and *Litson* (roasted pig) makers pay ₱1,900 to ₱2,000 per head at the different Bagsakan Auction Centers. With the buying price at the barangays, the market value of swine industry amounts to ₱589,000.00 in one year (**Figure 11 and Table 25**).

Native chicken. There are around 6,200 heads of native chicken found in Barangays Upper Lumabat (5,000 heads) and Panamin (1,200 heads). After 6 to 8 months when these fowls weigh nearly a kilo and are considered to be of marketable size, farmers sell these to a trader in Barangay San Roque at ₱90.00/kg. The trader will then sell these fowls to another trader in Poblacion Malungon and Gen. Santos Bagsakan Center at a price of ₱100.00/kg. Due to its fine taste and quality meat, cooked chicken are sold regularly in the *karenderias* (small eateries) in Malungon and Gen Santos City with *kanderia* owners buying these fowls at ₱120.00 per kilo from vendors (**Figure 12**).

5. Operating Environment

A supportive operating environment is currently enjoyed by the three barangays and its constituents where technical and financial support of the local government unit, the national government and special programs are made available.

Barangay Upper Lumabat and San Juan are KALAHI-CIDDS areas where basic infrastructures are constructed. For Upper Lumabat, a three-room school building has been constructed worth ₱852,150 while San Juan has a newly constructed warehouse funded by the KALAHI-CIDDS program. Barangay Panamin has been a recipient in the past of various government programs/projects.

In the past three years (2002-2004), the UDP has been the major provider of technical and financial support having directly assisted at least four sitios per barangays covering a total of 12 sitios. All the programme components were implemented in these sitios 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, and the organizations of Upland Community Organizations (UCOs), Upland Barangay Association (UBAs), Savings and Loans Groups (SLGs) and Financial Service Centers (FSCs).

The phase out schemes of the UDP 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-based enterprise development initiatives. Likewise, the Upland Development Trust Fund (UDTF), under the supervision of Land Bank of the Philippines (LBP), was set up for the UBA/Co-operative 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). Detailed Institutional Development Interventions for the Upper Lumabat MPC covering the three FSCs of Upper Lumabat, San Juan, Panamin were targeted for assistance (**Exhibit 2**).

The major milestone/activities of the UDTF program include 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 IBSPs
- 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

6. Case Study – A Visionary Farmer Leader – Mr. Eliseo Frias

Mr. Eliseo Frias, popularly called as ‘Eli’, will be turning 50 on March 16, 2005. Originally, he hails from Aurora, Zamboanga. He migrated to Sitio Landayan, Kibnabalan, Malungon in 1964. For whatever reason, he is still single. He barely reached college, only first year in Agricultural Technology at Midsayap, due to family hardship and the worsening peace and order situation in their area. Because of the threat posed by the local bandits, he was not allowed to pursue college studies; he was encouraged instead by his parents to tend their farm.

Possessing inherent leadership qualities, he was elected from among his co-farmers as an UCO and UBA leader when the UDP was launched in 2001. As UBA leader, he was tasked to coordinate the delivery of programs and services of UDP. He was also elected as the President of the Financial Service Center (FSC) that provided ready credit to its members. In this assignment, he was able to familiarize how a micro-finance system works at the community level and at the same time gained exposure in dealing with conduit banks. Positive and negative insights were gathered/learned. The positive aspects included learning the basics of financial management – bookkeeping and recording and managing people while the negative aspect included the unsuccessful partnership with the conduit bank due to

misunderstanding of operating system and guidelines. The ill feeling developed from that relationship persists even at the present time.

He is a model farmer and implementor of various technologies introduced by the UDP, although some of these technologies are no longer new to him, he looked at the training programs as refresher courses. His unselfish motive to share these technologies and his willingness to allocate time for it, has gained respect from his co-members. He has attended the Entrefarm training program where the concept of farming as a business was emphasized.

His ultimate dream is to make his farm and the rest of the farms in his covered area productive and profitable. The presence of the NAGMABAUL MPC I is one of the means to attain this goal. He also envisioned that a functional facility can be established wherein his co-farmers can continue to interact and share technologies and experiences while at the same time undertaking the business of farming and marketing. The dream may sound simple but it will take a great deal of effort, time and money.

Project Implemented and Crops Planted by the Mr. Frias

PROJECTS /Crops	NUMBER
Natural Vegetative Strips	
Contour farming	
Hedge row	
Goat	2 heads - UDP
Native Chicken	-
Banana	100+ Existing
Rejuvenated coffee	30 – existing 50 –UDP (2003)
Mangga	14 – existing 25 –UDP
Guava (Bangkok)	Fruit-bearing – 50; non-bearing – 150
Durian	3 – UDP
Rambutan	3 – existing 3- UDP
Cacao	500 existing
Kalamansi grafted	37 trees existing
Citrus	30 trees existing
<i>Tangantangan</i>	-
Ginseng Herb	-
Black Pepper	-

7. Recommendations

Given the enormous business and trade opportunity that the Co-op can capitalize for the benefit of its members and the community, a BDS intervention will be required.

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

7.1.1 Program Level

With the complementation of the Marketing and Enterprise Development (MED) component through the BDS approach and the UDP - LANDBANK Capacity Building Program for Financial Services Centers/Partner Financial Institutions (PFIs), the technical assistance benefits will be optimized.

a. Deployment of Professional Co-op Managers and a Roving Bookkeeper. Part of the program level intervention of LANDBANK is the deployment of Professional Co-op Managers and a Roving Bookkeeper. The proposed deployment aims to support FSC's jump-start back its operation. The deployment is scheduled during the period when the organization is still in the process of completing its operational systems. The NAGMABAUL MPCl is a newly registered Co-op that originated from the FSC of Upper Lumabat. The merging of other FSCs coming from San Juan and Panamin is currently being explored. The deployment of a Professional Co-op Manager even at the early stage of its intervention is highly desirable. His/her participation in the initial activities such as the strategic development planning workshop and business planning will enable him/her to be a part already of the organizational management team that will implement the agreed plans of the Co-op. The Professional Co-op Manager will be able to lead in establishing the business and installing the system of the Co-op. The Professional Co-op Manager can provide a trainer's training of the Board of Directors, the second liner manager or trainee manager and the management team in the latter part of his/her intervention.

UDP should, therefore, encourage LANDBANK to assign the said Professional Co-op Manager even at the early stage 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. The immediate concern of NAGMABAUL MPCl is to have guidance on its direction and the reason for its existence. It is recommended that a 3-year strategic development planning will have to be undertaken. As an outcome, the Co-op will be able to determine its vision, mission and goals; define and prioritize program and services; formulate general policies and procedure; determine human resource development plans; define short term and medium term activities; determine budgetary requirements and formulate a monitoring and evaluation scheme of its programs. This assessment and diagnosis report provides an in-depth analysis of the current situation of the organization and the production and marketing systems that can be used as a basis in the strategic planning process. The key officers of the three FSCs and UBAs from Barangays Upper Lumabat, San Juan and Panamin shall attend the strategic planning workshop.

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 have to be integrated into the Co-op Development Plan. At this stage, the Co-op does not have yet that type of plan. The UDP has the option to hire a BDS provider or to tap the UDP-LANDBANK Institution Building Program to conduct the Strategic Planning Workshop. It is a prerequisite that the said activity must be the first organizational intervention to be undertaken.

7.1.2 BDS Intervention

The UDP has the option of hiring a BDS provider on a whole package deal service contract or piecework service contract to undertake the following intervention:

a. Facilitation and coaching in the preparation of a business plan for the Revitalization of the Financial Service Center operation. A BDS provider may assist the Co-op in the business planning for the revitalize operation of the FSC through product and services development, capital build up schemes, systems review and redesign, revenue projections and promotion of services.

b. Facilitation and coaching in the preparation of a business plan for the Establishment of the Upland Farmers Marketing and Allied Services (UFMAS). Because of the strategic planning workshop, the type of products and services will be identified and prioritized. The BDS provider shall assist the Co-op in the preparation of a business plan. The plan shall include the determination of the project components, market share, size and turnover of business transaction taking into consideration the cropping calendar and farm production outputs. Likewise, the Co-op's current capacity and other sources for capital investment shall be determined. 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.

The business plan may also serve as a source document in accessing financial support for grants and loans from financial service providers.

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

c. Consultancy Visits. BDS providers can 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 basis;

- ☞ Formulation of project proposal, project packaging and fund accessing;
- ☞ Developing and arranging direct market link with buyers and/or suppliers of products; and,
- ☞ Conduct of business improvement training courses on entrepreneurial motivation, team building, self-confidence building, negotiation skills, product costing and pricing, recording, inventory management, business planning techniques, seizing business opportunities, investment placements and others.

These are among the services that can be offered and performed by the BDS on a piecework basis.

7.2 NAGMABAUL MPCl Activities

- a. Revitalize financial service center operation.** The Co-op can revitalize the operation of the FSC as the immediate enterprise the Co-op can engage in, since there are available manpower, functional FSC systems, and existing market.
- b. Creation of an Interim Management Team (IMT).** The designation or appointment of a trainee manager and management staff (at least 2 persons) will be required. The group will serve as the interim management team who will attend, provide inputs and facilitate in the implementation of the strategic plan and business plan. The group will likewise serve as the regular staff, once the proposed deployment of a Professional Co-op Manager is pushed through. On a regular basis, a close consultation with the Board of Directors will be required in order that responsive policies are determined and formulated based on the practical operational experiences of the Co-op.
- c. Provision of additional board of director seats.** It is an option of the NAGMABAUL MPCl to initiate the creation and invitation of at least two (2) additional Board of Director seats for San Juan and Panamin FSCs/UBAs. This will provide equal opportunity and representation for the two barangays for the discussion and resolution of issues and concerns pertaining to the business of the Co-op.
- d. Soliciting commitment of group participation.** High level of volunteerism will be required since this is a time consuming exercise for the officers and core members of the Co-op. Officers and members will have to anticipate and make major adjustments of their time for the farms and Co-op concerns.

e. **Accomplishing the bank accreditation requirements.** A set of accreditation criteria was provided by the LANDBANK. Parallel to the organizational development activities, the accomplishments of bank accreditation requirements shall be undertaken in order to avail of timely financial assistance from the bank (**Exhibit 7**).

f. **Follow up of activities set during the Focused Group Discussion (FGD).** On December 13, 2004 during the FGD, the Co-op members and representatives from Barangays San Juan and Panamin formulated several action steps. The Co-op can make a follow up on the following activities:

ACTIVITY	PERIOD OF IMPLEMENTATION	RESPONSIBLE PERSONS
☞☞ Campaign to increase investment and capital of the Co-operative	Dec. 14, 2004 to 2005	All Co-operative members
☞☞ Presentation and Adoption of Priority Enterprises of the Co-op to the Barangay LGU	-	-
☞☞ Budget preparation on proposed businesses to be implemented	January to March, 2005	Co-operative members
☞☞ Conduct of Feasibility Study on proposed businesses in the barangay	February 2005	BOD, different committees, LGU
☞☞ Search for additional capital as investment for the proposed businesses from Land Bank, LGU, PGU, UDP (on process)	January-December, 2005	All Co-operative members
☞☞ Implementation of proposal		Chairman, Secretary
☞☞ Conduct of appropriate training programs	Middle of the year 2005	Selected Co-op members
☞☞ Business implementation of the Co-operative	January 2005	BOD & Co-op members
☞☞ Buying and selling	March 2005	Co-op members and chairman

7.3 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 to sustain soil and water conservation measures.

7.3.1 To stabilize the production-base and supply of cash crops and perennial crop 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.

7.3.2 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.

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

7.4 Assistance from Line Government Agencies and the Local Government Units

The technical and financial assistance from Line Government Agencies and the Local Government Unit will be needed by start-up Co-op like the NAGMABAUL MPCU.

7.4.1 Technical training on post harvest practices for corn and other crops may be requested from the National Food Authority (NFA).

7.4.2 The Department of Trade and Industry (DTI) can assist in promoting value-added activities for agricultural produce through technical training and seminars particularly for coffee, cacao, ginger and others. An orientation on the Barangay Micro Business Enterprise Law and the benefits it can provide to the local cooperative can be arranged with DTI.

7.4.3 The Local Government Unit will be requested to provide counterpart funds in the construction of post harvest facilities that may be identified by the Co-op. The plans and programs of the Co-op will be presented to the barangay local government unit for recognition and for the integration the plan as a component of the economic development sector plan of the Barangay Development Plan.

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List of Exhibits

Exhibit 1

NAGMABAUL MPC Registration Certificate

Detailed Institutional Development Interventions

PFI: Upper Lumabat MPCl
FSCs: Upper Lumabat, San Juan, Panamin
Address: Malungon, Sarangani

ACTIVITIES/INTERVENTION	DATE	OUTPUT	IBS ACTIVITIES	BUDGET
1. Organizing				
a. Registration	October 2004	Registration with CDA	Assist/facilitate in the preparation of required documents	C/o coop fund
b. General Assembly	March 2005	Presentation and approval of coop development plan	Assist and facilitate in the conduct of GA Assist the BOD in the presentation of development plan	C/o coop fund
2. Membership				
a. PMES	Quarterly	66 members plus 100 new members	Facilitate preparation and conduct of PMES and MES. Act as one of the Resource Persons. Coordinate with DAC, LGU, CDA	₱ 29,880
b. Membership Education Seminar (MES)	Quarterly	100% of total membership		₱ 28,080
3. Leadership and Management				
a. Leadership and Training (Basic BOD Course)	April 2005	Leadership and management capability enhanced	Act as one of the resource person	₱ 7,000
b. Coop Audit System and Procedures Seminar	July 2005 – 2 days	Policies and procedures refined and implemented	Coordinate with DAC, LGU other institutions concerned to conduct the trainings	₱ 4,600
c. Strategic and Operation Planning	January 2005 – 3 days	Five (5) year development plan and 1 year operation plan develop	Facilitate in the conduct of training	₱ 8,200
d. Trainor's Training for ETC	February 2005 – 4 days	Enhanced capability of ETC to conduct trainings and seminar		₱ 4,600
4. Policies, Systems and Procedures				
a. Development of manual of policies	May 2005 - 3 days	PSPs especially on membership, CBU & credit formulation	Facilitate in the preparation and conduct of training	₱ 8,200
b. Internal Control Training	June 2005	CASA defined, ICS installed	Coordinate with DAC to conduct training. Act as one of the Resource Person	₱ 7,000

ACTIVITIES/INTERVENTION	DATE	OUTPUT	IBS ACTIVITIES	BUDGET
5. CBU/Savings				
a. Design of CBU and savings scheme	May 2005 – 2 days	Increase CBU/Savings collection into ₱ 1,500/year/member. Formulate CBU/Savings promotion plan	Facilitate in the preparation and conduct of training	₱ 8,200
6. Books of Accounts				
a. Hiring of Bookkeeper	November 2004 – 4 days	Bookkeeper hired with ready manual	Assist bookkeeper in the field	₱ 6,400
b. Installation of Accounting Software	December 2001 – 1 day	Formulate CBU/Savings promotion plan	Computerized accounting system installed	
c. Regular updating and auditing	Whole year round	Updated financial statements	Monitor preparation of financial statement	
7. Documentation for Coop accreditation	July to August 2005	Cooperative accredited with Land Bank	Assist/facilitate in the preparation	
8. Business Operations				
a. Business Identification/Planning	December 2004 – 2 days	Identified project to be financed.	Facilitate in the conduct of training.	₱ 10,600
b. Productivity Enhancement Training	November 2005	Formulated business plan	Act as resource person	₱ 8,200
c. Micro-finance training	September 2005	Measurement tools developed and applied	Coordinate with DAC, LGU, other institutions concerned to conduct the trainings	₱ 8,200
d. Loan Model Packaging	October 2005	Micro finance operation of FSCs and coops improve per community loan package introduced		₱ 8,200
			Total	₱ 117,480

Prepared by:

(SIGNED) DANTE A. TOMARO, IBS Head

Noted By: **(SIGNED) IGLECERIO D. CATIL, IB/ED Head**

Approved by: **(SIGNED) ROGELIO G. ANOVA, DAC**

Vision of the UBA

“Usa ka barangay nga may padayon nga pag implementar sa maayong panginabuhi, proyekto sa agrickultura, inprastraktura, educaksyon, ug panglawas, mahibalik usab ang maayong kinaiyahan ang mga katawhan sa higtungadan ahensya aron mahabaton ug kaligonan sa pag angkon sa ilang yuta ug pagpreserba sa maayong kulturea sa mga lumad”.

Vision of the FSC

“An FSC NAGMABAUL usa ka FSC nangandoy nga molahutay ug supporta sa mga komitibo nga mga miembro, mag awthag sa pagpadaghan niini, adunay serbisyo nga madawat ug deposito ug mutabang sa pagpanginahanglan sa matagmiembro subay sa gipanganduy nga palisiya”.

**Enterprise Assessment of the
Corn Milling Project**

1.0. GENERAL INFORMATION			
Ngalan sa Negosyo (Name of firm)	Corn Milling		
Ngalan Sa Tag Iya	Gloria Miguel		
Address	Upper Lumabat, Malungon, Sarangani Province		
Kanus-a Natukod (Year established)	1999		
Legal identity (Please check)			
<input checked="" type="checkbox"/> Single proprietorship	<input type="checkbox"/> Corporation	<input type="checkbox"/> Joint Venture	
<input type="checkbox"/> Partnership	<input type="checkbox"/> Cooperative	<input type="checkbox"/> Cooperative	
2.0. MARKETING			
Unsa and mga Serbisyo Nga Gihatag (Major Services) (Please check)			
	<i>Particular</i>	<i>Presyo</i>	
<input checked="" type="checkbox"/> Milling		₱ 1.30 per kg.	
<input type="checkbox"/> Sheller			
<input type="checkbox"/> Dryer			
<input type="checkbox"/> Others			
Terms of Sale (Please Check)			
<input type="checkbox"/> With Down payment _____%	<input type="checkbox"/> Full Payment upon Delivery		
<input checked="" type="checkbox"/> Cash	<input type="checkbox"/> Others		
Promotional Offer/After Sales (Please Check)			
<input type="checkbox"/> Discounts	<input type="checkbox"/> Warranty _____ year/s		
<input type="checkbox"/> Free Delivery	<input type="checkbox"/> 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?			
<input type="checkbox"/> Upper Lumabat	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/> San Juan	<input type="checkbox"/>	<input type="checkbox"/>	
Pila ka kilo ang magaling sa isa ka adlaw? Pina kagamay 1,000 kgs. Pina dako 2,000 kgs. (What is the production capacity?)			
Pila ka litro nga krudo ang maubos matag adlaw? 30 liters per day (₱27.80/liter)			
Unsang bulana ang pinaka daghan nga may galingon? July, August, 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 – ₱ 1,500.00

2 Helpers – P 1,000.00

3.8. Listahan 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>
	<i>4DR5 Isuzu</i>	<i>1</i>	<i>March 1999</i>	
	<i>Miller</i>	<i>1</i>	<i>March 1999</i>	
	<i>Weighing Scale</i>	<i>1</i>	<i>March 1999</i>	<i>500 kgs.</i>

**Corn Mill
Price Quotation Sheet**

Coffee Cleaner, Pulper, Huller Price Quotation Sheet

Implementing Guidelines Revised Co-op Accreditation Criteria

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 (when needed) regarding major policy decisions or with the general assembly
/ / 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

MICRO FINANCE PROFILE
(GUIDE QUESTIONAIRE)

Name of Financial Services Provider : _____

Address: _____

Contact Person:

Pila ang miembro:

Babaye :

Lalake :

Kantidad Sa Gipautang :
(*Total Net Worth*)

Pila ang Nakautang :

Pila ang Nautang :

Pila ang Interest :

Kanus – a Bayari ang nautang:

Pila pa ang bayranan sa mga naka utang?

Asa Nakuha ang Puhunan nga Gipa Utang:

Pila ang Kantidad sa Puhunan nga Gipa Utang:

Pila ang interest didto sa gikuhaan ug kwarta?

Kanus-a man bayari ang nautang sa gi kuhaan?

Unsa ang mga komon nga problema sa operasyon sa pautang?

Unsa ang mga solusyon gna inyong gui himo?

Unsa ang mga plano nga maka kusog sa inyong negosyo.

THANK YOU.

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. Distances from Sitio to the Barangay Proper of Upper Lumabat

NAME OF SITIO	DISTANCE TO THE BARANGAY PROPER
Pagalangan	5 kilometers
Katipunan	1.5 kilometers
Inumpaang	2 kilometers
Tipak	3 kilometers

Table 2. Total Land Area of Upper Lumabat, Panamin, and San Juan

NAME OF BARANGAY	TOTAL LAND AREA
Upper Lumabat	2,217
Panamin	4,798
San Juan	5,310
Total	12,325

Table 3. Total Population of Upper Lumabat, Panamin, and San Juan

NAME OF BARANGAY	TOTAL POPULATION AS OF 2004
Upper Lumabat	1,865
Panamin	1,657
San Juan	1,335
Total	4,857

Table 4. Long List of Available Skilled Manpower in Barangay Upper Lumabat as of December 2004

TYPE OF SKILLS	PERSONS	LOCATION
Carpenter/Mason		Barangay
Teachers	1	Barangay
Manicurist	10	Barangay
Driver	20	Barangay
Handicraft Maker	50	Barangay
Brgy. Councils	7	Barangay
Brgy. Captain	1	Barangay
Cook	60	Barangay
Businessman/woman	1	Barangay
Total	149	

Table 5. Long List of Available Skilled Manpower in Barangay Panamin as of December 2004

TYPE OF SKILLS	PERSONS	LOCATION
Carpenter/Mason	20	Barangay
Teachers	3	Barangay
Driver	20	Barangay
Brgy. Councils	7	Barangay
Brgy. Captain	1	Barangay
Brgy. Tanod	12	Barangay
Hilot	10	Barangay
Businessman/woman	15	Barangay
Total	88	

Table 6. Long List of Available Skilled Manpower in Barangay San Juan as of December 2004

TYPE OF SKILLS	PERSONS	LOCATION
Farmer	590	Sitio, barangay
Carpenter	10	Sitio, barangay
Teacher (taga Mahayon)	3	Sitio, barangay
Brgy. Council, Secretary & Treas.	11	Sitio, barangay
Brgy. Tanod	10	Sitio, barangay
Midwife	1	Sitio, barangay
Motorcycle Driver	4	Sitio, barangay
Tindera/Tindahan	30	Sitio, barangay
Barbers	10	Sitio, barangay
Cook	10	Sitio, barangay
Parahilot	4	Sitio, barangay
Tambalay (sa gidaot, sa bahay/sapa)	2	Sitio, barangay
Sitio lider	7	Sitio, barangay
Basket maker, Nigo, backpack (bamboo)	10	Sitio, barangay
Trainer (Adult literacy, Language, English, Bible reading) (Summer Institute Language)	2	Sitio, barangay
Comprador (pig, corn)	2	Sitio, barangay
Total	706	

Table 7. Respondent's Profile

NAME	AGE	GENDER	NO. OF DEPENDENTS	RELIGION	EDUCATIONAL BACKGROUND	SOURCE OF INCOME	INCOME MONTHLY	EXPENDITURE MONTHLY	NAME OF LOCAL MONEY LENDER	TOTAL LOAN AMOUNT	INTEREST	PURPOSE OF LOAN	MGA BABAG SA PANGABUHI		
													Pag-uma	Pagbaligya	Pinanasyal
1. Eliseo Frias	49	M	3	UCCP	College	Uma	P 3,000	P 2,000					Init, dangan	Mobong presyo, daku ang tracking	Kulang financial
2. Chequito Angonia	60	M	3	Lutheran	Elementary	Uma	500	400					Init	Mobong presyo, mahalang tracking	Kulang financial
3. Estelito Tabaelan	45	M	7	Lutheran	Elementary	Uma	1,500	1,000					Dangan	Mobong presyo	Kulang financial
4. Bonifacio Redoño	32	M	4	Catholic	Elementary	Uma	1,000	800	Tumandil, San Roque	P 6,000	600/month	Palit abono	Init, dangan	Ubong presyo	Kulang financial
5. Barelio Muda	29	M	4	UPC	College	Uma	2,300	2,000					Init, dangan	Ubong presyo	
6. Lydia Intencia	41	F	13	Catholic	Elementary	Uma	2,000	1,200					Init	Ubong presyo	Kulang financial
7. Lelita Paras	42	F	7	Catholic	High School	Uma	2,000	1,500					Init, dangan	Ubong presyo	Kulang financial
8. Rogelio Alfanta	45	M	3	Seventh-day Adventist	College	Uma	4,000	3,000					Init	Ubong presyo	
9. Wilfred Gulanday	44	M	4	Lutheran	Elementary	Uma	2,000	1,800					Dangan	Ubong presyo	Kulang financial
10. Dante Angonia		M	-	Catholic	Elementary	Uma	-	-							
11. Lita Tamaing	40	F	2	Catholic	College	Sweldo	2,400	1,500							
12. Ruth Pandoy	34	F	3	UCCP	High School	Uma	8,000	2,780					Init, dangan	Ubong presyo	Kulang financial
13. Elizabeth Tormes	55	F	2	Catholic	Elementary	Tindahan	5,000	3,000							
14. Bastida Monico	36	M	5	Lutheran	Elementary	Uma	2,000	1,500					Init, dangan	Ubong presyo	Kulang financial

Table 8. Ranking of Preferred Enterprises, Upper Lumabat

IDENTIFIED ENTERPRISES	AVAILABILITY OF				GOVERNMENT PRIORITY	PROFITABILITY	EXTERNAL SUPPORT	TOTAL SCORE	RANK
	MARKET	RAW MATERIAL	TECHNOLOGY	SKILLS					
Corn Production Expansion	5	5	3	2	3	5	3	26	3
Rice Production Expansion	5	3	2	2	3	5	2	22	5
Peanut Production Expansion	5	4	2	3	3	5	3	25	4
Vegetable Production Expansion	5	4	2	3	4	5	4	27	2
Coconut Production Expansion	5	5	2	2	4	5	4	27	2
Banana Production Expansion	5	5	2	2	4	5	3	26	3
Coffee Production Expansion	5	5	3	3	4	5	3	28	1
Cacao Production Expansion	5	4	3	3	3	5	3	26	3
Guava Production Expansion	3	3	3	3	3	3	3	21	6
Bamboo Production Expansion	2	5	3	2	2	2	2	18	9
Lumbang Production Expansion	2	2	2	2	2	2	2	14	10
Tangan-tangan Production Expansion	5	5	2	2	2	5	3	24	4
Gemelina Production Expansion	2	3	2	3	4	4	3	21	6
Narra Production Expansion	1	2	2	3	4	4	3	19	8
Mahogany Production Expansion	2	3	4	3	4	4	5	25	4
Pig Production Expansion	5	5	3	2	4	5	3	27	2
Carabao	5	5	4	2	4	5	2	27	2

IDENTIFIED ENTERPRISES	AVAILABILITY OF				GOVERNMENT PRIORITY	PROFITABILITY	EXTERNAL SUPPORT	TOTAL SCORE	RANK
	MARKET	RAW MATERIAL	TECHNOLOGY	SKILLS					
Production Expansion									
Chicken Production Expansion	5	5	3	3	4	5	3	28	1
Goat Production Expansion	5	3	2	2	4	3	2	21	6
Horse Production Expansion	5	5	1	1	2	4	1	19	8
Cow Production Expansion	5	2	1	3	4	4	3	22	5

Source: Focused Group Discussion 13 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 9. Ranking of Preferred Enterprises, Panamin

IDENTIFIED ENTERPRISES	AVAILABILITY OF				GOVERNMENT PRIORITY	PROFITABILITY	EXTERNAL SUPPORT	TOTAL SCORE	RANK
	MARKET	RAW MATERIAL	TECHNOLOGY	SKILLS					
Upland rice(rice-seeds)	3	4	2	2	5	5	5	26	3
Camote Production Expansion	2	2	2	2	2	2	2	14	13
Corn (Buy & Sell)	5	5	3	2	5	5	5	30	2
Coffee making (native)	4	4	4	4	5	5	5	31	1
Banana (maruya, chips, tinuhog)	3	3	3	3	3	3	2	20	10
Tangan-tangan(buy & sell)	2	2	2	2	2	2	2	14	13
Cassava cake/ f lour	3	3	2	2	2	2	2	16	12
Cacao (buy & sell, tabliya)	2	2	4	4	2	5	2	21	8
Coconut buy & sell, (copra, bukayo making)	3	3	3	3	4	5	4	25	5
Peanut (buy & sell, pineato, inag-ag, peanut butter, sinangag)	3	4	4	4	4	5	2	26	4
Monggo gulay(buy & sell)	2	3	3	3	3	5	2	21	8
Ginger (buy & sell, salabat)	2	3	2	2	2	2	4	17	11
Mango (buy & sell)	3	4	3	2	2	3	3	20	9
Lumbang (buy & sell)	2	3	2	2	2	2	4	17	11
Vegetables (buy& sell)	4	4	3	3	3	3	2	22	7
Livestock (buy & sell)	5	5	3	3	2	4	2	24	6

Source: Focused Group Discussion 13 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 10. Ranking of Preferred Enterprises, San Juan

IDENTIFIED ENTERPRISES	AVAILABILITY OF				GOVERNMENT PRIORITY	PROFITABILITY	EXTERNAL SUPPORT	TOTAL SCORE	RANK
	MARKET	RAW MATERIAL	TECHNOLOGY	SKILLS					
Banana plantation expansion	4	3	4	2	4	4	3	24	6
Coffee plantation expansion	5	4	3	4	5	4	3	28	1
Ginger plantation expansion	3	4	3	2	4	3	2	21	8
Copra Trading	5	4	3	2	5	4	4	27	3
Com Trading	5	3	2	2	4	5	4	25	5
Swine Raising	5	4	3	3	4	5	5	29	2
Native Chicken expansion	4	5	2	2	4	3	4	24	6
Goat raising expansion	4	4	2	3	4	3	3	23	7
Carabao raising expansion	5	5	4	3	2	4	3	26	4
Bamboo handicraft	3	2	4	3	2	3	4	21	8
Charcoal making, Ipil-ibil, coconut	3	2	4	4	3	4	3	23	7

Source: Focused Group Discussion 13 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 11. Analysis of Strength, Weaknesses, Opportunities and Threats of NAGMABAUl MPCl

ELEMENTS	DESCRIPTION
Strengths	<ul style="list-style-type: none"> ≠≠ Registered with the Cooperative Development Authority ≠≠ Active and functional core officers and members ≠≠ Have experience and familiar in managing Savings and Loans Groups (SLGs) and the Financial Services Center (FSC) operation ≠≠ Member is willing to donate a piece of his real property for any developmental activities that will require land
Weaknesses	<ul style="list-style-type: none"> ≠≠ Heavy reliance to external assistance, e.g. UDP ≠≠ Do not have clear written strategic direction, policies and programs ≠≠ 16 Members of the FSC have mortgaged their piece of productive land to traders and well-to-do families in San Roque and Up. Lumabat where said properties are at risk of not being recovered
Opportunities	<ul style="list-style-type: none"> ≠≠ Potential membership expansion from 15 official members to other FSC (78 members) and UBA (145 members). Additional potential members who are willing to join from FSCs/UBAs of San Juan and Panamin. ≠≠ Corresponding increase in capital build up for the Co-op ≠≠ Untapped internal sources of farm products for sale and supply of basic commodities.
Threats	<ul style="list-style-type: none"> ≠≠ The slow pace of organizational development may cause the loss of interest of prospective members. ≠≠ The launching of the Bagsakan Center where new farmer's organizations will be organized and accredited by the LGU to manage the Center may create confusion among members in the Co-op system. ≠≠ The Municipal Cooperative Development Coordinator's plan to tap and strengthen existing co-operatives and encouraging these co-ops to join the Malungon Integrated Agricultural Development MPC could alter current initiatives of the Co-op for membership expansion campaign.

Table 12. Analysis of Strength, Weaknesses, Opportunities and Threats of Inbound Logistics/Inputs Aspect

ELEMENTS	DESCRIPTION
Strengths	<ul style="list-style-type: none"> ✍✍ The marketing system is functional where a continuing interaction between farmers and traders exists. Almost all farm produce has designated buyers/traders at Brgy. San Roque, Malungon
Weaknesses	<ul style="list-style-type: none"> ✍✍ Inefficient marketing system due to high cost of transport from the farm to the market ✍✍ Low value added activities
Opportunities	<ul style="list-style-type: none"> ✍✍ Sitio Inumpaan is the convergence point of the five (5) sitios of Upper Lumabat, San Juan and Panamin where the potential venues for a Bagsakan Center and Post Harvest Facilities are identified ✍✍ Barangay San Juan has available warehouse and solar dryer that could be used by the Co-op in case there is farm produce procurement ✍✍ The inactive co-op in Barangay San Roque has warehouse facility that could be negotiated by the Co-op for a branch storefront or warehouse
Threats	<ul style="list-style-type: none"> ✍✍ There is lack of infrastructure such as farm to market road making it difficult for the farmers to transport their products particularly from the far-flung sitios (about 5 kilometers from the Barangay Proper). ✍✍ Not passable road approaching San Roque during rainy days due to the expected rise of the water from the river bank. ✍✍ The absence of electricity that could affect the planned post harvest and processing activities of the Co-op ✍✍ There is absence of cellular phone signal

Table 13. List of Ambulant Traders at San Roque, Malungon, Sarangani Prov.

Name of Traders/ Location	Facilities and Equipment	Traded Products	Buying Price*	Sold to	Selling Price
Jimmy Larraga Banate, Malungon	1 unit Shade House 1 unit Weighing Scale	Pomelo (10 -12 pcs. / sack @) 2 pcs. per kilo) Banana (<i>Latundan</i>) Gabi Unshelled Peanut Ginger Guava Coffee Native Chicken	₱60.00/sack 4.50/kilo 3.00/kilo 130.00/can 8.50/kilo 5.00/kilo 35.00 90.00/kilo	Bagsakan Center Gen. Santos City	₱15.00/kilo 5.00/kilo 10.00/kilo 140.00/kilo 10.00/kilo 8.00/kilo 37.00/kilo 100.00/kilo
Maximo Alcalá San Roque, Malungon	1 unit Weighing Scale	Banana Castor Oil (<i>Tangantangan</i>) Coffee Native Chicken	4.50/kilo 12.50 35.00 90.00	-do-	₱5.00/kilo 13.00/kilo 37.00/kilo 100.00/kilo
Maxima Llego San Roque, Malungon	Cottage 1 unit Weighing Scale	Banana (<i>Latundan</i>) Gabi Unshelled Peanut Ginger Guava (<i>Bankok</i>)	4.50/kilo 3.00/kilo 35.00/can 8.50/kilo 5.00/kilo	-do-	5.00/kilo 10.00/kilo 140.00/can 10.00/kilo 8.00/kilo
Jenifer Llego San Roque, Malungon	Cottage 1 unit Weighing Scale	Banana (<i>Latundan</i>) Banana (<i>Kardaba</i>) Unshelled Peanut Ginger Camote Gabi Mango (<i>Carabao</i>)	4.50/kilo 3.00/kilo 130.00/can 8.00/kilo 5.00/kilo 4.50/kilo 2.00/kilo	-do-	5.00/kilo 4.00/kilo 140.00/can 10.00/kilo 8.00/kilo 10.00/kilo 3.00/kilo

*Buying Price as of 11-14 December 2004

Table 14. List of Established Traders at San Roque, Malungon, Sarangani Prov.

Name of Traders/ Location	Facilities and Equipment	Traded Products	Buying Price*
Cerilo Miguel San Roque, Malungon has buying station in Up. Lumabat, Malungon	1 unit Corn Mill 1 unit Corn Sheller 1 unit Solar Dryer 1 unit Motorcycle 1 unit Weapon Carrier Sari Sari Store	Corn Copra	₱10.00/kilo 18.00/kilo
Oscar "Kaka" Ilo San Roque, Malungon	1 unit Motorcycle	Corn Coffee	₱10.00/kilo 35.00/kilo
Jun Dagaang San Roque, Malungon	1 unit Elf Truck	Corn	₱10.00/kilo
Tumandael Petong San Roque, Malungon	1 unit Corn Mill 1 unit Warehouse 1 unit Truck	Corn Coffee Cacao Peanut Castor Nut	₱10.00/kilo 35.00/kilo 65.00/kilo 130.00/can 13.00/kilo
Felizardo Agbon San Roque, Malungon	5 units 10 Wheeler Trucks 1 unit Van Dry Goods	Corn Coffee Cacao Castor Nut	10.00/kilo 35.00/kilo 65.00/kilo 13.00/kilo

*Buying Price as of 11-14 December 2004

Table 15. List of Established Traders at Upper Mainit, Malungon Sarangani Province

Name of Traders/ Location	Facilities and Equipment	Traded Products	Buying Price per Kilo*
Boboy Ornales Upper Mainit, Malungon	1 Corn Mill 1 Elf Truck	Corn Coffee Castor Nut	P 10.00/kilo 35.00/kilo 13.00/kilo
Norlie Ortiga Upper Mainit, Malungon	1 Corn Mill 4 units 10 wheelers 2 units 6 wheelers 1 unit tractor for hire	Corn Coffee Castor Nut	P 10.00/kilo 35.00/kilo 13.00/kilo
Ernesto Brillantes Olegario Upper Mainit, Malungon	1 unit Warehouse 4 units Trucks 2 units 10 wheelers 1 unit Truck forward model	Corn Coffee	P 10.00/kilo 35.00/kilo

* Buying Price as of 11-14 December 2004

Table 16. List of Established Traders at Poblacion, Malungon, Sarangani Prov

Name of Traders/ Location	Facilities and Equipment	Traded Products	Buying Price per Kilo*
Boy Solis Poblacion Malungon	Warehouse Delivery Trucks	Corn Coffee Copra Castor Nut	₱ 11.00/kilo 37.00/kilo 18.70/kilo 13.00/kilo
Nening Escalada Poblacion Malungon	Warehouse Dry Goods Store Delivery Trucks	Corn Coffee Copra Castor Nut	₱ 11.00/kilo 37.00/kilo 18.70/kilo 13.00/kilo
Antonio Tan C/o Melanie Sakilabon Poblacion Malungon	Warehouse Basic Commodity Store Soft Drinks Dealer Delivery Trucks	Corn Coffee Copra Castor Nut	₱ 11.00/kilo 37.00/kilo 18.50/kilo 13.00/kilo

* Buying Price as of 11-14 December 2004

Table 17. Traffic and Trade Count at the Junction of San Roque, Malungon Sarangani Province, Saturday, 11 December 2004

	TIME	MODE OF TRANSPORT	TYPE OF PRODUCT	ESTIMATED VOLUME	SOURCE
1.	8:05	2H	Copra	4 sacks	San Juan
2.	8:10	1 MC	Pigs	4 heads	Lumabat
3.	8:11	2H	Com	3 sacks	Lumabat
4.	8:20	1H	Copra	1 sack	Lumabat
5.	8:25	1MC	Copra	½ sack	Lumabat
6.	8:40	1H	Com	2 sacks	Lumabat
7.	8:40	1H	Copra	1 sack	Lumabat
8.	8:40	1H	Copra	2 sacks	Lumabat
9.	8:42	1H	Copra	¼ sack	Lumabat
10.		1H	Com	½ sack	Lumabat
11.	8:43	1MC	Coffee	¼ sack	Lumabat
12.	8:46	1H	Copra	1 ½ sack	Lumabat
13.	8:47	1MC	Coffee	¼ sack	Lumabat
14.	8:50	1MC	Peanut	1 sack	Lumabat
15.	8:50	1MC	Com	1 sack	Lumabat
16.	8:50	1MC	Copra	½ sack	Lumabat
17.		1MC	Com	½ sack	Lumabat
18.	9:05	1H	Charcoal	1 ½ sack	Lumabat
19.	9:05	1H	Banana	1 sack	Lumabat
20.		1H	Com	¼ sack	Lumabat
21.	9:10	1H	Com	1 sack	Lumabat
22.	9:10	1MC	Peanut	2 bags	Lumabat
23.	9:15	1H	Coffee	1 sack	Lumabat
24.	9:15	1H	Charcoal	1 sack	Lumabat
25.		1H	Com	1 ½ sacks	Lumabat
26.		1MC	Copra	1 bag	San Julian
27.		1MC	Charcoal	3 sacks	Lumabat
28.		1MC	Copra	1 bag	Lumabat
29.			Chicken	3 heads	Lumabat
30.	9:16	1MC	Com	1 sack	Lumabat
31.	9:17	1MC	Pigs	8 heads	Lumabat
32.	9:20	4H	Copra	4 bags	Lumabat
33.	9:20	1H	Com	1 sack	Lumabat
34.	9:20	1H	Com	½ sack	Lumabat
35.	9:20	1H	Charcoal	1/2 sack	Lumabat
36.	9:22	1MC	Com	2 sacks	Lumabat
37.	9:22	1H	Charcoal	1 ½ sacks	Lumabat
38.	9:23	1H	Com	1 sack	Lumabat
39.	9:35	1H	Com	¼ sack	San Juan
40.	9:35	1H	Com	¼ sack	San Juan
41.	9:35	1H	Com	¼ sack	San Juan
42.	9:35	1H	Com	¼ sack	San Juan
43.	9:36	1H	Banana	¼ sack	San Juan
44.	9:37	1MC	Copra	2 sacks	Lumabat
45.	9:38	1H	Com	1 sack	Lumabat
46.	9:38	1H	Com	1 sack	Lumabat
47.	9:38	1M	Com	¼ sack	Lumabat
48.	9:40	1H	Peanut	¼ sack	Lumabat
49.	9:40	1H	Copra	¼ sack	Lumabat
50.	9:40	1H	Com	1 sack	Lumabat
51.	9:45	1H	Copra	½ sack	Katipunan
52.	9:45	1H	Com	½ sack	Katipunan
53.	9:45	1H	Banana	1 sack	Katipunan
54.	9:46	1MC	Copra	¼ sack	Katipunan
55.		1MC	Coffee	4 kls	Katipunan
56.	9:47	1MC	Com	1 sack	Katipunan
57.	9:48	1MC	Banana	3 sacks	Katipunan
58.	9:48	1MC	Com	¼ sack	San Juan
59.	9:48	1MC	Banana	¼ sack	San Juan
60.	9:48	1MC	Banana	½ sack	San Juan
61.	9:48	1MC	Banana	½ sack	San Juan
62.	9:48	1MC	Chicken	1 head	San Juan
63.	9:48	1MC	Banana	¼ sack	San Juan

	TIME	MODE OF TRANSPORT	TYPE OF PRODUCT	ESTIMATED VOLUME	SOURCE
64.	9:50	1MC	Copra	½ sack	Lumabat
65.		1MC	Com	3 sacks	Lumabat
66.	9:55	1MC	Com	2 sacks	Lumabat
67.	9:55	1H	Copra	2 sacks	Lumabat
68.		1H	Com	½ sack	Lumabat
69.		1MC	Com	½ sack	Lugigi
70.		1H	Copra	½ sack	Lumabat
71.		1H	Tangantangan	10 kls	Lumabat
72.	10:00	1MC	Com	2 kls	Katipunan
73.	10:05	1MC	Copra	2 sacks	Lumabat
74.		1H	Tangantangan	½ sack	Katipunan
75.	10:06	1MC	Banana	1 sack	Lumabat
76.	10:10	1MC	Tangantangan	¼ sack	Panamin
77.	10:11	1H	Com	½ sack	Panamin
78.	10:15	1MC	Com	1sack	Panamin
79.	10:15	1H	Tangantangan	½ sack	Panamin
80.	10:20	1H	Com	½ sack	Panamin
81.	10:20	1MC	Com	2 soks	Panamin
82.	10:20	1MC	Com	1 ¼ sack	Panamin
83.	10:20	1H	Tangantangan	1 ¼ sack	Panamin
84.	10:25	1H	Tangantangan	½ sack	Panamin
85.	10:25	1H	Tangantangan	1 sack	Panamin
86.	10:25	1H	Copra	1 ½ sack	Panamin
87.	10:26	1H	Com	½ sack	Panamin
88.	10:26	1H	Copra	½ sack	Panamin
89.	10:27	1H	Com	½ sack	Panamin
90.	10:28	1H	Copra	2 sacks	Panamin
91.	10:29	1H	Copra	2 sacks	Panamin
92.	10:30	1MC	Banana	¼ sack	Panamin
93.	10:30	1H	Com	2 sacks	Panamin
94.		1H	Banana	2 sacks	Panamin
95.		1H	Copra	4 sacks	Panamin
96.		1H	Charcoal	2 sacks	Panamin
97.	10:31	1MC	Com	3 sacks	Panamin
98.		1H	Com	1 sack	Panamin
99.		1H	Com	1 sack	Panamin
100.		1H	Tangantangan	1 sack	Panamin
101.		1H	Tangan-tangan	1 sack	Panamin
102.		1H	Copra	¼ sack	Panamin
103.		1H	Copra	2 sacks	Panamin
104.		1H	Com	1 sack	Panamin
105.	10:31	1H	Copra	2 sacks	San Juan
106.		1H	Copra	1 sack	San Juan
107.		1H	Copra	1 sack	San Juan
108.	10:32	1H	Copra	4 sacks	San Juan
109.		1H	Charcoal	1 sack	San Juan
110.	10:33	1H	Banana	1 sack	Katipunan
111.		1H	Com	2 sacks	Katipunan
112.		1H	Com	2 sacks	Katipunan
113.		1H	Tangantangan	½ sack	Katipunan
114.		1H	Banana	½ sack	Katipunan
115.	10:35	1H	Com	1sack	Katipunan
116.		1H	Com	1 ½ sack	Katipunan
117.		1H	Com	2 sacks	San Juan
118.		1H	Com	1 sack	San Juan
119.		1H	Com	1 sack	San Juan
120.		1H	Banana	½ sack	San Juan
121.		1H	Banana	½ sack	San Juan
122.	10:40	1H	Ginger	1 ½ sack	Lumabat
123.		1H	Coffee	3 kls	Lumabat
124.		1H	Com	1 sack	Lumabat
125.		1H	Coffee	¼ sack	Lumabat
126.		1H	Com	¼ sack	Lumabat
127.	10:45	1MC	Com	¼ kilo	Lumabat
128.		1H	Copra	3 sacks	Lumabat
129.		1H	Charcoal	2 sacks	Lumabat
130.		1H	Com	2 sacks	Lumabat

TIME	MODE OF TRANSPORT	TYPE OF PRODUCT	ESTIMATED VOLUME	SOURCE
131.	1MC	Com	1 ½ sacks	Lumabat
132. 10:48	1MC	Com	1 ½ sacks	Lumabat
133. 10:50	1MC	Copra	2 sacks	Lumabat
134.	1MC	Charcoal	2 sacks	Lumabat
135.	1MC	Charcoal	2 sacks	Lumabat
136.	1MC	Charcoal	2 sacks	Lumabat
137. 10:55	1MC	Com	1 sack	Lumabat
138.	1MC	Com	1 sack	Lumabat
139.	1MC	Com	2 sacks	Lumabat
140. 11:00	1H	Com	1 bag	Lumabat
141.	1MC	Copra	2 bags	Lumabat
142.	1MC	Com	¼ bag	Lumabat
143. 11:05	1MC	Copra	2 kls	Lumabat
144.	1MC	Copra	1 ½ sack	San Juan
145.	1H	Com	2 sacks	San Juan
146.	1H	Banana	½ sack	San Juan
147.	1H	Com	1 sack	San Juan
148. 11:20	1MC	Com	½ sack	San Juan
149.	1H	Copra	½ sack	San Juan
150.	1H	Banana	1 sack	San Juan
151.	1H	Com	1 sack	San Juan
152.	1H	Com	1 sack	San Juan
153. 11:22	1MC	Copra	2 ½ sacks	Katipunan
154. 11:25	1MC	Com	4 sacks	San Juan
155.	1MC	Com	4 sacks	San Juan
156.	1H	Copra	2 sacks	San Juan
157.	1MC	Tangantangan	½ sack	San Juan
158. 11:35	1 Laborer river to crossing	Banana	160 kls	San Juan
159.	-do-	Banana	½ sack	San Juan
160. 11:36	1H	Com	2 sacks	San Juan
161.	1H	Com	2 sacks	San Juan
162.	1H	Com	1 sack	San Juan
163.	1H	Com	½ sack	San Juan
164.	1H	Com	½ sack	San Juan
165.	1H	Copra	¼ sack	San Juan
166.	1H	Com	1 ½ sack	San Juan
167. 11:40	1H	Tangantangan	5 kls	Sitio Inumpaang
168. 11:43	1H	Banana	½ kl	Sitio Inumpaang
169.	1H	Peanut	1 sack	Sitio Inumpaang
170.	1H	Com	½ sack	Sitio Inumpaang
171.	1H	Pomelo	3 sacks	Sitio Inumpaang
172.	1H	Copra	2 sacks	Sitio Inumpaang
173.	1H	Copra	1 sack	Sitio Inumpaang
174.	1H	Copra	1 sack	Sitio Inumpaang
175. 11:55	1MC	Pig	1 head	Lumabat
176. 12:01	1H	Com	½ sack	Lumabat
177.	1H	Charcoal	¼ sack	Lumabat
178. 12:10	1MC	Chicken	2 heads	Lumabat
179.	1MC	Carabao mango	2 ½ bags	Lumabat
180.	1MC	Lagtang	½ bag	Lumabat
181. 12:20	1H	Com	2 bags	Lumabat
182.	1H	Com	1 ¼ bags	Lumabat
183.	1H	Pomelo	3 bags	Lumabat
184.	1H	Pomelo	4 sacks	Lumabat
185.	1H	Tangantangan	½ sack	Lumabat
186. 12:35	1H	Copra	1 sack	Lumabat
187. 12:35	1H	Com	1 sack	Lumabat
188.	1H	Cardava	1 sack	Lumabat
189.	1H	Copra	1 sack	Lumabat
190.	1H	Com	¼ sack	Lumabat
191. 12:36	1H	Com	2 sacks	Katipunan
192.	1MC	Copra	2 ½ sacks	Lumabat
193. 12:46	1MC	Com	3 sacks	Lumabat
194. 1:00	1 MC	Copra	1 sack	Lumabat

Legend:
H – Horse
MC – Motorcycle

Table 18. Long Listing and Analysis of Resources for Cash Crops and Perennial Crops, Upper Lumabat

RESOURCE	AREA/ QUANTITY	LEVEL AND VALUE OF PRODUCTION	PRESENT SITUATION	CURRENT USAGE	PROBABLE BUSINESS	PROBLEMS	RECOMMENDATIONS
Com	54 has. 75 sacks unshelled/ha. or 35 sacks shelled x 2 cropping = 70 sacks x 80 kgs. per sack = 5,600 kgs. x 54 Has. = 302,400 kgs. per year	302,400 kgs. per year @ ₱8.00 ex farm price = ₱ 2,419,200	produce are sold individually	for sale, for consumption	rice, feeds	low price of produce no facilities	United stand among sellers
Peanut	15 has. 25 sacks unshelled/ha. X 15 has. = 375 sacks	4 taro = 1 sack unshelled peanut. ex farm price of 1 taro is ₱100.00 x 4 taro = P400 per sack 375 sacks x P400 per sack = ₱150,000	produce are sold individually	for sale, consumption and seedlings	peanut butter, coated peanut, pineato and lung-ag	low produce; no specific market to sell procure	There should be a Training Center for food processing
Vegetables	20 has.	total production utilized	for consumption	for food	excess produce may be sold	no technology, seeds and market	There should be unity among traders; Trading Post
Coconut	120 has. 5 sacks per ha. x 60 kgs. per sack = 300 kgs. x 4 harvest a year = 1,200 kgs. x 120 has. = 144,000 kgs.	144,000 kgs. x ₱16.00 ex farm price = ₱ 2,304,000	for sale to Traders	copra mill, feeds	bukayo, charcoal, midrib broom, firewood	slow production	coconut trading
Banana	20 has. x 3,000 kgs/ha. = 60,000 kgs.	60,000 kgs. x ₱3.00 ex farm price = ₱180,000	for sale to Traders; for consumption	banana cue, turon, Maruya, banana cake for consumption;		lack of technology; no processing	conduct of training
Coffee	10 has. 25 sacks per ha. X 60 kgs. 1,500 kgs. x 10 has. =15,000 kgs.	15,000 kgs. @ ₱30.00 per kg. =₱450,000	for sale	for sale, consumption	processed coffee	no technology	conduct of training
Cacao	10 has. 3 sack = 60 kgs./ha. x 10 has. = 600 kgs.	600 kgs. x ₱ 65 per kg. = ₱ 39,000	for sale	for sale to traders	chocolate	lack of technology no processing	conduct of training or seminar
Guava	1 ha.	minimal	for consumption	guava jelly, guava pickles	guava jelly, pickles	minimal produce	training on guava technology
Bamboo	50 has.	minimal	no available market	material for house, fence and animal		no buyer; products are sold illegally	scout for buyers

RESOURCE	AREA/ QUANTITY	LEVEL AND VALUE OF PRODUCTION	PRESENT SITUATION	CURRENT USAGE	PROBABLE BUSINESS	PROBLEMS	RECOMMENDATIONS
				pens			
Lumbang	1,000 trees	minimal	no available market	process for oil and crude oil		no buyer	
Gemelina	20 has.	minimal	existing log ban by the DENR	for sale	furniture	existing log ban by the DENR	coordinate with the DENR
Narra	1 ha.	minimal	existing log ban by the DENR	for sale	lumber	existing log ban by the DENR	coordinate with the DENR
Maliojong	30 has.	minimal	existing log ban by	for sale	lumber	existing log ban by	coordinate with the DENR
	Total	₱ 5,542,200					

Source: Focused Group Discussion 13 December 2004

Table 19. Long Listing and Analysis of Resources for Cash Crops and Perennial Crops, Panamin

RESOURCE	AREA/ QUANTITY	LEVEL AND VALUE OF PRODUCTION	PRESENT SITUATION	CURRENT USAGE	PROBABLE BUSINESS	PROBLEMS	RECOMMENDATIONS
Corn	200 has. x 80 sacks unshelled /ha. = 16,000 sacks or 8,000 sacks shelled x 2 cropping = 16,000 sacks @ 80 kgs per sack = 1,280,000 kgs.	1,280,000 kgs. x ₱8.00/kg = ₱10,240,000	produce are sold individually	for sale	rice, feeds	lack of technological know-how	conduct of trainings
Rice	5.50 has. x 40 sacks/ha. palay = 220 sack palay @ 50 kgs. per sack = 11,000 kgs. palay @ 50% milling recovery rate = 5,500 kgs. milled rice	5,500 kgs. milled rice x ₱25.00 per kg. = ₱137,500	-do-	for consumption	rice, seeds, for sale	low market price	
Tangantangan	3 has. X 12 sacks/ha. 36 sacks @ 80 kgs. per sack = 2,880 kgs.	2,880 kgs. x ₱ 12.50 = ₱ 36,000	-do-				
Coffee	10 has. x 2,000 kgs./ha. = 20,000 kgs.	20,000 kgs. @ ₱30.00 per kg. = ₱600,000	-do-	for sale, consumption	binukbok powder	expensive transportation cost	repair and maintenance of roads
Banana	5 has. x 4,000 kgs/ha = 20,000 kgs	20,000 kgs. x 3.00 = ₱60,000	-do-		maruya, banana chips, banana cue		
Cassava	3 has x 1,500 cans/ha. 4,500 @ 5 kgs. per can 22,500 kgs.	22,500 kgs. x ₱ 5.00 per kg. = ₱112,500	-do-		cassava cake, binignit		
Camote	3 has. x 1,000 kgs.ha = 3,000 kgs.	3,000 kgs. x 5.00 per kg. = 15,000	-do-		camote cue		
Cacao	5 has. x 150 kgs/harvest = 750 kgs.	750 kgs. x ₱65.00 per kg. = ₱ 48,750	-do-		tableya		
Coconut	30 has. x 750 kgs/harvest = 22,500 kgs. x 4 harvests a year = 90,000 kgs.	90,000 kgs. x ₱15.00 kg. = ₱ 1,350,000	-do-		bukayo, coco candy		
Peanut	5 has. x 15 sacks/ha = 75 sacks 4 taro = 1 sack unshelled peanut.	75 sacks x ₱400 per sack = ₱ 30,000	-do-		pineato, lung-ag, sinangag		

RESOURCE	AREA/ QUANTITY	LEVEL AND VALUE OF PRODUCTION	PRESENT SITUATION	CURRENT USAGE	PROBABLE BUSINESS	PROBLEMS	RECOMMENDATIONS
	ex farm price of 1 taro is ₱100.00 x 4 taro = P400 per sa						
Monggo	10 has. X 6 sacks/ha = 60 sacks @ 60 kgs per sack = 3,600 kgs.	3,600 kgs. x ₱30.00 = ₱108,000	-do-		vegetable		
Ginger	1 ha. x 35 sacks/ha. = 35 sacks @ 60 kgs. per sack = 2,100 kgs.	2,100 sacks x ₱10.00 = ₱21,000	-do-	for sale	salabat		
Eggplant	2 has. x 120 kgs. /ha = 240 kgs. x 12 times harvest per year = 2,880 kgs.	2,880 kgs. x P 7.00 per kg. = ₱20,160	-do-	for sale		poor road condition	repair and maintenance of
Squash	1 ha. x 200 kgs. /ha. = 200 kgs. x 6 times harvest = 1,200	1,200 x ₱5.00 per kg. = ₱6,000	-do-	for consumption			
Lumbang	10 has. X 50 sacks per ha. per harvest = 500 @ 60 kgs. = 30,000 kgs.	30,000 kgs. x ₱3.00 = ₱90,000	-do-	for sale		no permanent market	Linkages of processors
Mango	10 has. X 5,000 kgs./ha = 50,000 kgs.	50,000 kgs. x ₱20.00 per kg. = ₱1,000,000	-do-	for consumption	mango concentrate, ingredient in halo-halo	cost is too expensive	
Gmelina	2 has.	No estimate given	-do-	house material		illegal logging	legalize logging operation
Avocado	1 ha.	No estimate given	-do-	for consumption			
Tugas	5 has.	No estimate given	-do-	house material			
	Total	₱13,874,910					

Source: Focused Group Discussion 13 December 2004

Table 20. Long Listing and Analysis of Resources for Cash Crops and Perennial Crops, San Juan

RESOURCE	AREA/ QUANTITY	LEVEL AND VALUE OF PRODUCTION	PRESENT SITUATION	CURRENT USAGE	PROBABLE BUSINESS	PROBLEMS	RECOMMENDATIONS
Corn	74 has. X 80 sacks unshelled/ha. = 5,920 or 2,960 sacks shelled x 2 cropping = 5,920 @ 80 kgs/sack = 473,600	473,600 kgs. x ₱8.00 = ₱ 3,788,800	Sold to <i>Suki</i> traders with loan from San Roque	for consumption, sale and seeds 10 sacks	stocks should be compiled for sale as one big stock	lower price when stocks are plenty	corn are reserved as stock meantime waiting for a better selling price
Coconut	35 has. X 600 kgs. 21,000 x 4 harvests a year = 84,000 kgs.	84,000 kgs. x 15.00 = ₱ 1,260,000 1,000 trees =6,000 kgs. x 3 harvest 18,000 kl@P15/kl ₱ 270,000	for sale at 'suki' seek loan or credit	for sale, tuba, midrib broom, coconut, husks	stocks should be compiled for sale as one big stock	lower price when stocks are plenty	corn are reserved as stock meantime waiting for a
Banana (<i>Latundan</i>)	50 treesx350 farmers =17,500 trees 1 harvest/mo. X 5kgs./tree 87,500 kgs.	87,500 kgs. x ₱ 3.00 = ₱ 262,500	produce are indivi-dually sold to suki	for sale, consumption	stocks are compiled and sold to suki	produce easily get rotten	stocks must be sold immediately
Ginger	5 farmers 20 sacks/harvest(12 mos) 80 kls/sack =1,680 kgs.	1,680 kgs. x ₱ 10.00 per kg. =P16,800	sold to 'suki' at San Roque	for sale	salabat making	lack of technological know-how	seminar, training
Coffee	50 farmers x 75 trees =3,750 @ 1.5 kgs per tree = 5,625 kgs.	5,625 kgs x ₱ 25.00 = ₱ 140,625	for consumption, Sept-Dec. harvest some trees were cut to be planted with coconut trees	for consumption	stocks are compiled and sold		stocks are reserved meantime waiting for a better selling price
Tangatang an" <i>polikay</i> " taga kaulo	10 farmers x 50 hills/person =500 hills 400 kgs. per month x 12 months = 4,800 kgs.	4,800 kgs. x P12.50 = ₱ 60,000	favorable plant growth, fertilizer is costly at minimal plantation	utilized as source of light when gas is not available	stocks to be compiled before being sold	difficulty in harvest	Non-availability of machine to aid in harvesting
Lumbang " <i>biyaw</i> " taga kaulo	1 hectare x 50 sacks per ha. = 50 sacks @ 60 kgs. per sack = 3,000 kgs.	3,000 kgs. x ₱ 3.00 = ₱ 9,000	no. of pieces vary per can	locally used in the barangay	stocks to be compiled before being sold	10 years before produce can be harvested	kes 10 years before plant bear fruit
	Total	₱4,547,725					

Source: Focused Group Discussion 13 December 2004

Table 21. Summary of Production and Market Values of Important Crops in Upper Lumabat, Panamin and San Juan, as of December 2004

RESOURCE	MEASURE	BARANGAYS			TOTAL
		LUMABAT	PANAMIN	SAN JUAN	
Corn	Kgs.	302,400	1,280,000	473,600	2,056,000
	₱	2,419,200.00	10,240,000.00	3,788,800.00	16,448,000.00
Rice (<i>Dinorado</i>)	Kgs.	5,500	5,500	-	11,000
	₱	137,500.00	137,500.00	-	275,000.00
Peanut	Kgs.	375	75	-	450
	₱	150,000.00	30,000.00	-	180,000.00
Coconut	Kgs.	144,000	90,000	84,000	318,000
	₱	2,304,000.00	1,350,000.00	1,260,000.00	4,914,000.00
Banana	Kgs.	60,000	20,000	87,500	1,130,000
	₱	180,000.00	60,000.00	262,500.00	502,500.00
Coffee	Kgs.	15,000	20,000	5,625	40,625
	₱	450,000.00	600,000.00	140,625.00	1,190,625.00
<i>Tangantangan</i>	Kgs.	-	2,880	4,800	7,680
	₱	-	36,000.00	60,000.00	96,000.00
Cassava	Kgs.	-	22,500	-	22,500
	₱	-	112,500.00	-	112,500.00
Camote	Kgs.	-	3,000	-	3,000
	₱	-	15,000.00	-	15,000.00
Cacao	Kgs.	600	750	-	1,350
	₱	39,000.00	48,750.00	-	87,750.00
Ginger	Kgs.	-	2,100	1,680	3,780
	₱	-	21,000.00	16,800.00	37,800.00
<i>Lumbang</i>	Kgs.	-	30,000	3,000	33,000
	₱	-	90,000.00	9,000.00	99,000.00
Monggo	Kgs.	3,600	-	-	3,600
	₱	108,000.00	-	-	108,000.00
Eggplant	Kgs.	-	2,880	-	2,880
	₱	-	20,160.00	-	20,160.00
Squash	Kgs.	-	1,200	-	1,200
	₱	-	6,000.00	-	6,000.00
Mango	Kgs.	-	50,000	-	50,000
	₱	-	1,000,000.00	-	1,000,000.00

Table 22. Revenue and Cost Analysis of a 1-Hectare Corn Farm

ITEMS	AMOUNT
Revenue	19,200.00
<i>90 sacks pinanak-an (with cobs)</i>	
<i>40 sacks linobo (shelled)</i>	
<i>1 sack = 60 kgs. x 40 sacks</i>	
<i>2,400 kgs. x ₱ 8.00 ex-farm buying price</i>	
Less: Expenses	
Seeds (OPV <i>Tinigib</i> variety cross bred) 18 kilograms	540.00
Fertilizer 4 bags @ ₱ 860	3,440.00
Labor	6,820.00
<i>Clearing 6 persons x ₱60.00 = ₱360.00</i>	
<i>1st Plowing 10 persons + Carabao @ ₱120/person = ₱ 1,200</i>	
<i>2nd Plowing 7 persons + Carabao @ P120/person = ₱ 840</i>	
<i>Harrowing (Pag-tudling) 1 person + Carabao @ ₱120 = ₱120</i>	
<i>Seeding (Pag-pugas) 4 persons @ ₱60 = ₱ 240</i>	
<i>Weeding (Pag-guna) 10 persons x P 60 = ₱ 600</i>	
<i>Fertilizer Application (Pag-abono) 4 persons @ ₱60 = ₱ 240</i>	
<i>Harvesting (Pag-ani) = ₱10.00 per sack x 90 sacks = ₱ 900</i>	
<i>Shelling (Pag-lobo) ₱ 8.00 per sack x 90 = ₱ 720</i>	
<i>Transporting to the Sheller (Pag-karga) 90 sacks @ ₱12/bag = ₱ 1,080</i>	
<i>Drying (Pag-buad) P 1.00 per sack = ₱ 40</i>	
<i>Transporting back home (Pag-karga) 40 sacks @ ₱12/bag = ₱ 480</i>	
Total Expenses	₱ 10,800.00
Net Income	₱ 8,400.00
Net Profit Margin	43.75%

Table 23. Long Listing and Analysis of Resources for Livestock, Upper Lumabat

RESOURCE	AREA/ QUANTITY	LEVEL OF PRODUCTION	PRESENT SITUATION	CURRENT USAGE	PROBABLE BUSINESS	PROBLEMS	RECOMMENDATIONS
Cow	3 heads	₱ 10,000/head x 3 heads = ₱30,000	sold to agents	for meat	corned beef, beef loaf, m and meat	-	-
Carabao	200 heads	₱12,000 x 200 heads = ₱ 2,400,000	sold to agents	pangdaro	meat, milk		-
Pigs	2,000 heads	₱2,000 heads/ 30kls x 2,000 = ₱4,000,000	produce are sold individually	for consumption	chorizo, tocino, litson	diseases affecting the animals	appropriate training on pig raising
Chicken	5,000 heads	₱ 95/kilo x 5,000 heads = ₱475,000	sold to agents]	for meat	litson, barbecue and mea		
Goat	300 heads	₱ 1,000/head x 300 heads = ₱ 300,000	sold to agents	for meat	meat, milk	financial	
Horse	455 heads	5,000/head x 455 heads = ₱ 2,275,000	sold to agents	pangkaryada	for sale		
	Total	₱ 9,480,000					

Source: Focused Group Discussion 13 December 2004

Table 24. Long Listing and Analysis of Resources for Livestock, Panamin

RESOURCE	AREA/ QUANTITY	LEVEL OF PRODUCTION	PRESENT SITUATION	CURRENT USAGE	PROBABLE BUSINESS	PROBLEMS	RECOMMENDATIONS
Chicken	1,200 heads	₱95.00 kgs. x 1,200 heads =₱114,000		for sale	carenderia	lack of technology	conduct of training
Pig	720 heads	₱2,000 x 720 heads =₱1,440,000		for sale	backyard hog raising	lack of technology	conduct of training
	Total	₱ 1,554,000					

Source: Focused Group Discussion 13 December 2004

Table 25. Summary of Production and Market Values of Important Livestock in Upper Lumabat, Panamin and San Juan, as of December 2004

RESOURCE	Measure	BARANGAYS			TOTAL
		LUMABAT	PANAMIN	SAN JUAN*	
Cow	Kgs.	10,000	-	-	10,000
	₱	30,000	-	-	30,000.00
Carabao	Kgs.	12,000	-	-	12,000
	₱	2,400,000.00	-	-	2,400,000.00
Pigs	Kgs.	2,000	720	-	2,720
	₱	4,000,000.00	1,440,000.00	-	5,440,000.00
Chicken	Kgs.	5,000	1,200	-	6,200
	₱	475,000.00	114,000.00	-	589,000.00
Goat	Kgs.	300	-	-	300
	₱	300,000.00	-	-	300,000.00
Horse	Kgs.	455	-	-	455
	₱	2,275,000.00	-	-	2,275,000.00

* No data provided

Table 26. 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 Cooperative	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 Cooperative	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 27. Directory of Vegetable Buyers in the Philippines

NAME OF FIRMS	ADDRESS	TEL. NO.	EMAIL ADDRESS/WEBSITES	CONTACT PERSON	PRODUCT SPECIFICATION
AAMC INTERNATIONAL CORPORATION	Lot 32 Blk 7 Peninsula Street, Pleasant Village, Muntinlupa City, Philippines	(63-2) 861-9283 to 84 / (63-2) 861-9285		Ma. Theresa Martinez	Fresh and frozen fruits and vegetables
ASIAN IMPORTS AND EXPORTS CORPORATION	Room 622, Down Town Center Building, 516 quintin Paredes Street, Binondo, Manila, Philippines	(63-2) 281-4114 / 282-5286 / (63-2) 281-4114 / 282-5286		Manny Macanaig	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
PILIPINAS MAKRO, 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 28. 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	113 Ferguson Road, Guisad, Baguio City, Philippines	(63-74) 443-4898		Evelyn Masaway	Ginger
FARMTECH FOODS, INC.	JP Rizal Street, Sabutan, Silang, Cavite, Philippines	(63-46) 414-0474 / 5362-7877 / 533-08236		Fabian Espiritu	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 (Haw aiiian 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, Garnet 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 29. 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	rjm@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, Calocan 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

NAME OF FIRMS	ADDRESS	TEL. NO.	EMAIL ADDRESS/WEBSITES	CONTACT PERSON	PRODUCTS
HARMAN FOODS PHILIPPINES	46-A Bonifacio Drive, Quezon City, Philippines	(63-2) 740-2097 / (63-2) 740-2158		Alfred Yao	Mango concentrate, guyabano, calamansi
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	Fruj 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	pureich@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. Commodity Flow of Corn

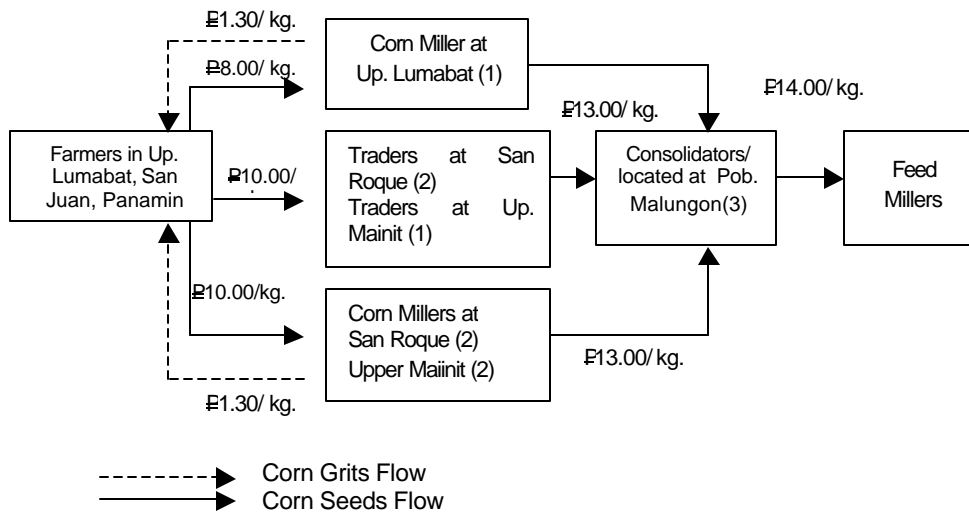


Figure 2. Commodity Flow of Copra

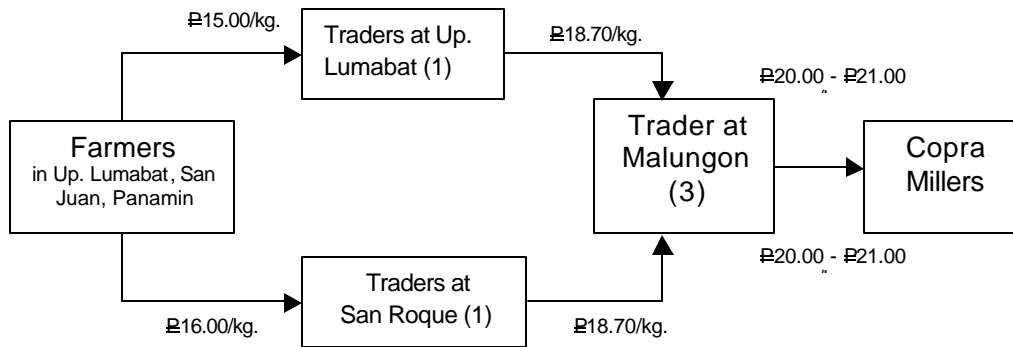


Figure 3. Commodity Flow of Banana

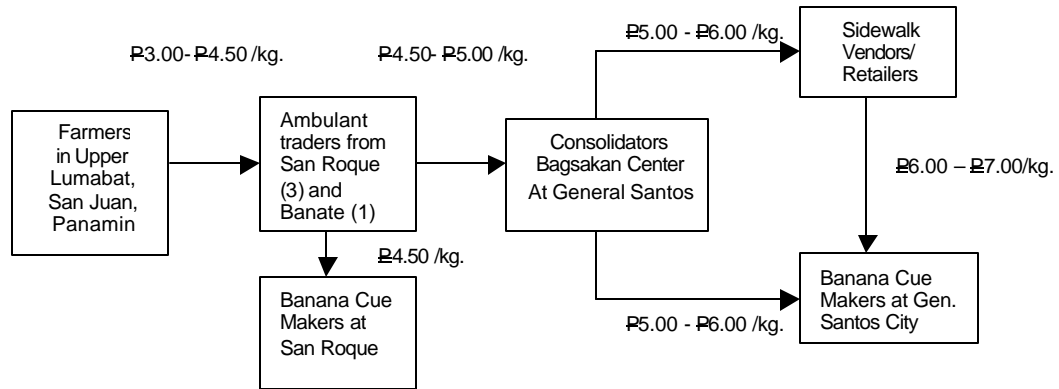


Figure 4. Commodity Flow of Coffee

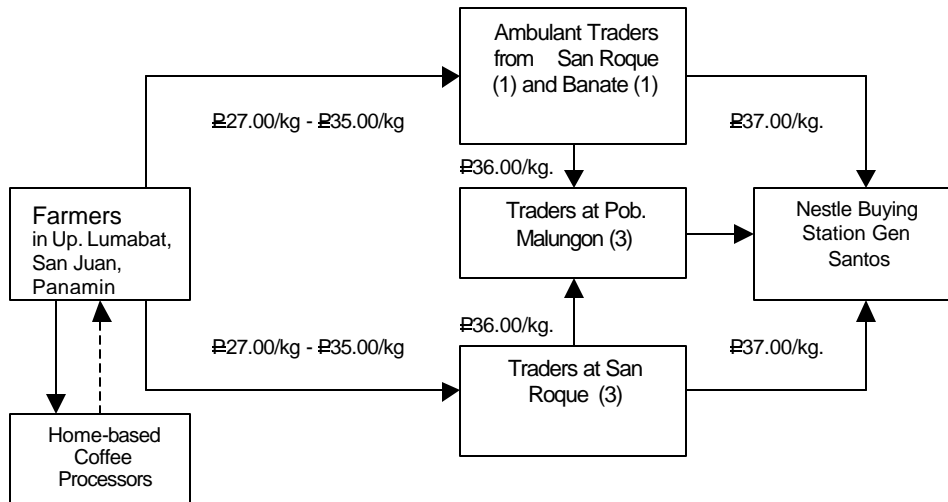


Figure 5. Commodity Flow of Cacao

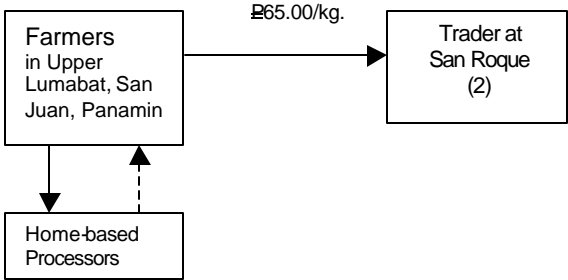


Figure 6. Commodity Flow of Tangatangan (Castor Bean)

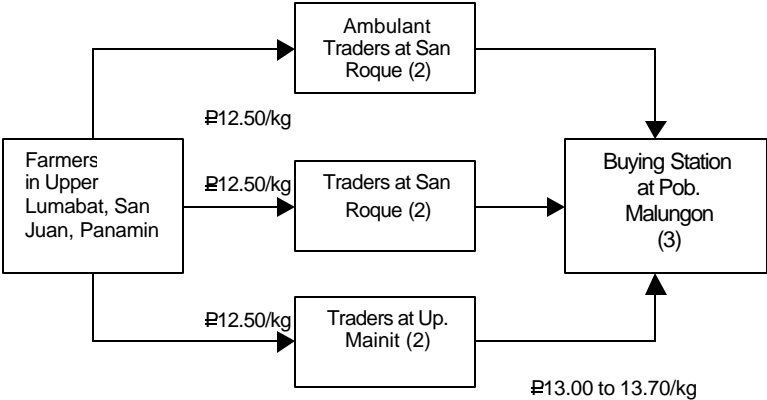


Figure 7. Commodity Flow of Unshelled Peanut

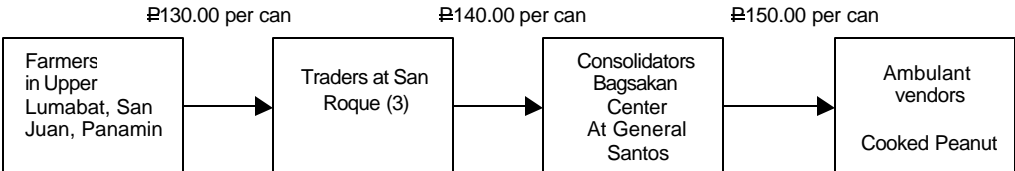


Figure 8. Commodity Flow of Ginger

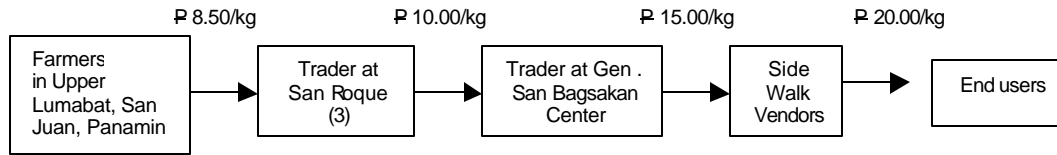


Figure 9. Commodity Flow of Gabi

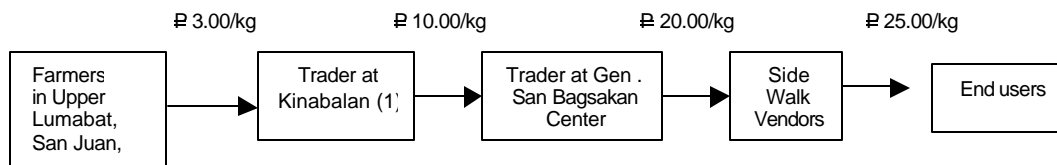


Figure 10. Commodity Flow of Camote

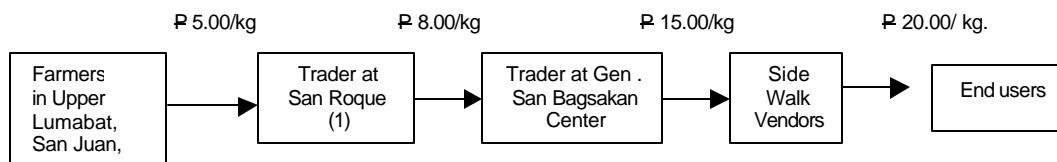


Figure 11. Commodity Flow of Mango (Carabao Variety)

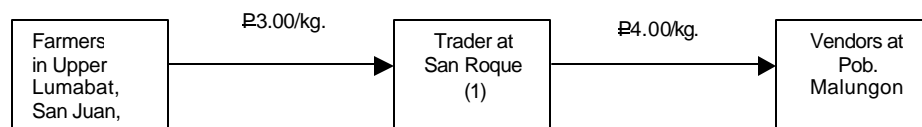


Figure 12. Commodity Flow of Swine

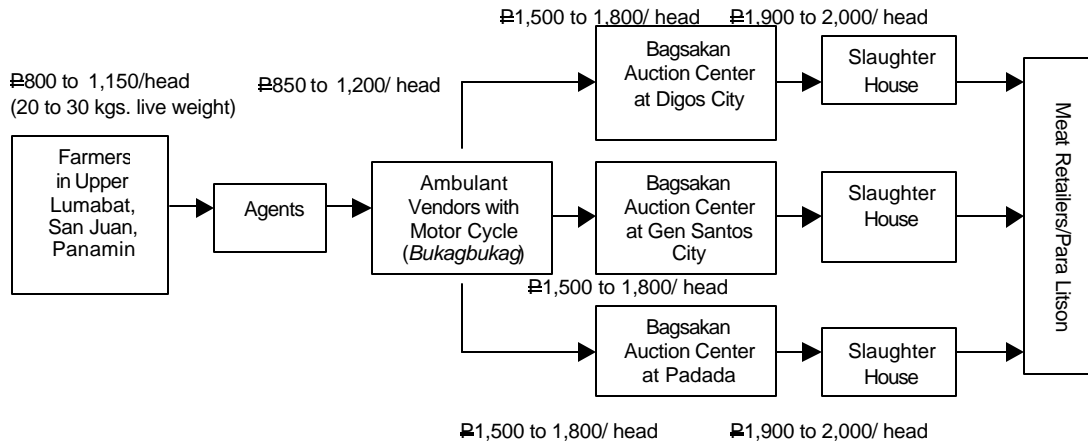


Figure 13. Commodity Flow of Native Chicken

