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# RCEF

RICE COMPETITIVENESS ENHANCEMENT FUND  
SEED | MECHANIZATION | CREDIT | EXTENSION

## FARMERS' GUIDE





As a major crop and staple food in the Philippines, rice has become an important part of the lives of every Filipino. The enactment of the Rice Tariffication Law (RTL) gives the government an opportunity to fully achieve rice security.

RTL liberalizes importing and exporting rice in the Philippines, replacing quantitative restriction with a purely tariff system. Likewise, the law amends the Agricultural Tariffication Act of 1996, which exempts rice from tariffication as part of the country's agreement with the World Trade Organization in 1995.

For our farmers to be sustainable and competitive even with this trade liberalization, we need to improve their productivity and income. To achieve this, we have the Rice Competitiveness Enhancement Fund (RCEF).

Through RCEF, an annual appropriation of PhP10 billion is provided for the next six years from 2019. These funds will be used to give farmers assistance in terms of farm machinery, seed development, credit, and extension service, which will be implemented in an integrated manner.

Furthermore, if the generated annual tariff revenue exceeds PhP10 billion, the excess will be earmarked in the following year for financial assistance, titling of agricultural lands, expanded crop insurance program, and crop diversification program.

“Through RCEF, we hope to uplift the practices and lives of our farmers who are our main partners in achieving rice security. Their success will pave way for available, affordable, accessible, safe, and nutritious rice for the Filipinos.”

- Manong Willie Dar  
Secretary, Department of Agriculture



## RCEF Implementing Agencies



Department of Agriculture



Agricultural Training Institute



Bureau of Plant Industry



Philippine Center for Postharvest Development and Mechanization



Philippine Rice Research Institute



Technical Education and Skills Development Authority



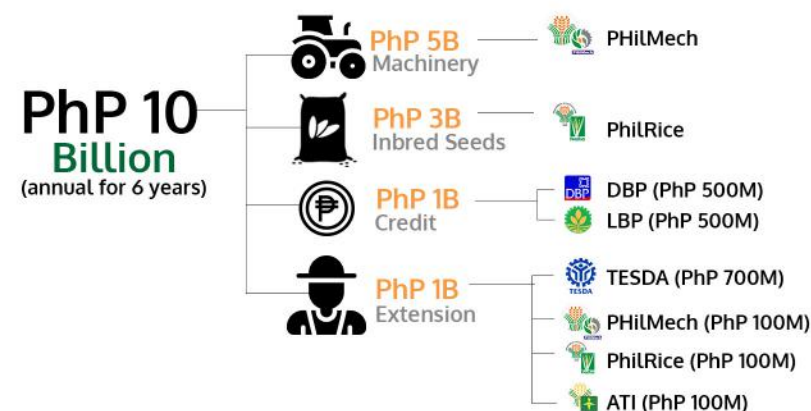
Land Bank of the Philippines



Development Bank of the Philippines

## Four Key Programs of RCEF

- 1 Rice farm machinery and equipment
- 2 Rice seed development, propagation and promotion
- 3 Expanded rice credit assistance
- 4 Rice extension service



No. of Farm Parcels: _____		Agrarian Reform Beneficiary (ARB): <input type="checkbox"/> Yes <input type="checkbox"/> No				
FARM PARCEL NO.	FARM LAND DESCRIPTION	CROP/COMMODITY <small>(Rice/Corn/HVC/ Livestock/Poultry/ Agri-fishery)</small> <b>For Livestock &amp; Poultry</b> <small>(specify type of animal)</small>	SIZE (ha)	NO. OF HEAD <small>(For Livestock and Poultry)</small>	FARM TYPE **	ORGANIC PRACTITIONER (Y/N)
1	Location (Barangay & Municipality): _____					
	Total Farm Area: _____ ha					
	*Ownership Document No: _____					
	<input type="checkbox"/> Registered Owner <input type="checkbox"/> Others: _____ <input type="checkbox"/> Tenant (Name of Land Owner: _____) <input type="checkbox"/> Lessee (Name of Land Owner: _____)					
2	Location (Barangay & Municipality): _____					
	Total Farm Area: _____ ha					
	*Ownership Document No: _____					
	<input type="checkbox"/> Registered Owner <input type="checkbox"/> Others: _____ <input type="checkbox"/> Tenant (Name of Land Owner: _____) <input type="checkbox"/> Lessee (Name of Land Owner: _____)					
3	Location (Barangay & Municipality): _____					
	Total Farm Area: _____ ha					
	*Ownership Document No: _____					
	<input type="checkbox"/> Registered Owner <input type="checkbox"/> Others: _____ <input type="checkbox"/> Tenant (Name of Land Owner: _____) <input type="checkbox"/> Lessee (Name of Land Owner: _____)					
<b>OWNERSHIP DOCUMENT *</b>				<b>FARM TYPE **</b>		
1. Certificate of Land Transfer		6. Agricultural sales patent		1 - Irrigated		
2. Emancipation Patent		7. Homestead patent		2 - Rainfed Upland		
3. Individual Certificate of Land Ownership Award (CLOA)		8. Free Patent		3 - Rainfed Lowland		
4. Collective CLOA		9. Certificate of Title or Regular Title				
5. Co-ownership CLOA		10. Certificate of Ancestral Domain Title				
		11. Certificate of Ancestral Land Title				
		12. Tax Declaration				
<i>(NOTE: not applicable to agri-fishery)</i>						
I hereby declare that all information indicated above are true and correct, and that they may be used by Department of Agriculture for the purposes of registration to the Registry System for Basic Sectors in Agriculture (RSBSA) and other legitimate interests of the Department pursuant to its mandates.						
DATE	PRINTED NAME OF APPLICANT	SIGNATURE OF APPLICANT	THUMBMARK			
<b>VERIFIED TRUE AND CORRECT BY:</b>						
SIGNATURE ABOVE PRINTED NAME / DATE <b>BARANGAY CHAIRMAN</b>	SIGNATURE ABOVE PRINTED NAME / DATE <b>CITY/MUNICIPAL AGRICULTURE OFFICE</b>	SIGNATURE ABOVE PRINTED NAME / DATE <b>CAFC/MAFC CHAIRMAN</b>				
<b>DATA PRIVACY POLICY</b>						
The collection of personal information is for documentation, planning, reporting and processing purposes in availing agricultural related interventions. Processed data shall only be shared to partner agencies for planning, reporting and other use in accordance to the mandate of the agency. This is in compliance with the Data Sharing Policy of the department. You have the right to ask for a copy of your personal data that we hold about you as well as to ask for it to be corrected if you think it is wrong. To do so, please contact <Contact Person and Contact Details>.						
<b>THIS FORM IS NOT FOR SALE</b>						
<b>VERIFIED TRUE AND CORRECT BY:</b>						
SIGNATURE ABOVE PRINTED NAME / DATE <b>BARANGAY CHAIRMAN</b>	SIGNATURE ABOVE PRINTED NAME / DATE <b>CITY/MUNICIPAL AGRICULTURE OFFICE</b>	SIGNATURE ABOVE PRINTED NAME / DATE <b>CAFC/MAFC CHAIRMAN</b>				



## BENEFICIARIES

Rice farmers listed in the Registry System for Basic Sectors in Agriculture (RSBSA) or cooperatives and associations accredited by the Department of Agriculture (DA), meeting the following eligibility criteria:

- |  |   |
|--|---|
| <p style="text-align: center;"><b>Farmer Recipients</b></p> <ol style="list-style-type: none"> <li>a. Must be included in the DA-updated RSBSA</li> <li>b. Must be a member of DA-accredited Farmer Organization (FO)</li> <li>c. Must be farming in rice fields located in the selected municipalities</li> </ol> | <p style="text-align: center;"><b>Farmers' Organizations (FO)</b></p> <ol style="list-style-type: none"> <li>a. Must be accredited by DA or any accrediting government agency recognized by DA</li> <li>b. With members whose rice farms can cover a cluster of at least 20 hectares (ha) in one to two adjacent villages in one selected city or municipality</li> </ol> |
|--|---|



# HOW TO AVAIL OF FREE SEEDS



**1** Go to the registration booth, present a valid ID with picture, and check the name in the masterlist. If listed, proceed to step 2.



**2** Fall in line following your preferred variety. Fill out the acknowledgment form and name tag.



**3** Attend the technical briefing as scheduled.



**4** Present name tag, claim the seeds, and have photo taken with the sack while holding the name tag and certified seed tag. Fill out the customer satisfaction form at the back and surrender the name tag.

## ANI AT KITA RSBSA ENROLLMENT FORM

REGISTRY SYSTEM FOR BASIC SECTORS IN AGRICULTURE (RSBSA)

ENROLLMENT:  New  Existing



2x2  
PICTURE

PHOTO TAKEN  
WITHIN 6 MONTHS

Reference/Control No.: \_\_\_\_\_

### PART I: PERSONAL INFORMATION

SURNAME _____		FIRST NAME _____	
MIDDLE NAME _____		EXTENSION NAME _____	
SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female			
ADDRESS _____		_____	
HOUSE/LOT/BLDG. NO. _____		STREET/SITIO/SUBDV. _____	
MUNICIPALITY/CITY _____		PROVINCE _____	
BARANGAY _____		REGION _____	
CONTACT NUMBER: _____		HIGHEST FORMAL EDUCATION:	
DATE OF BIRTH: _____		<input type="checkbox"/> None <input type="checkbox"/> Elementary <input type="checkbox"/> High School	
PLACE OF BIRTH: _____		<input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Post Graduate	
RELIGION: _____		PERSON WITH DISABILITY (PWD): <input type="checkbox"/> Yes <input type="checkbox"/> No	
CIVIL STATUS: <input type="checkbox"/> Single <input type="checkbox"/> Married		4P's Beneficiary? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Widowed <input type="checkbox"/> Separated		Member of an Indigenous Group? <input type="checkbox"/> Yes <input type="checkbox"/> No	
NAME OF SPOUSE IF MARRIED: _____		If yes, specify: _____	
MOTHER'S MAIDEN NAME: _____		With Government ID? <input type="checkbox"/> Yes <input type="checkbox"/> No	
HOUSEHOLD HEAD? <input type="checkbox"/> Yes <input type="checkbox"/> No		Specify ID number if yes: _____	
If no, name of household head: _____		Member of any Farmers Association/Cooperative? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Relationship: _____		If yes, specify: _____	
No. of living household members: _____		PERSON TO NOTIFY IN CASE OF EMERGENCY: _____	
No. of male: _____ No. of female: _____		CONTACT NUMBER: _____	

### PART II: FARM PROFILE

MAIN LIVELIHOOD <input type="checkbox"/> FARMER <input type="checkbox"/> FARMWORKER/LABORER <input type="checkbox"/> FISHERFOLK		
<p><b>For farmers:</b></p> <p>Type of Farming Activity</p> <input type="checkbox"/> Rice <input type="checkbox"/> Corn <input type="checkbox"/> Other crops, please specify: _____ <input type="checkbox"/> Livestock, please specify: _____ <input type="checkbox"/> Poultry, please specify: _____	<p><b>For farmworkers:</b></p> <p>Kind of Work</p> <input type="checkbox"/> Land Preparation <input type="checkbox"/> Planting/Transplanting <input type="checkbox"/> Cultivation <input type="checkbox"/> Harvesting <input type="checkbox"/> Others, please specify: _____	<p><b>For fisherfolk:</b></p> <p>The Lending Conduit shall coordinate with the Bureau of Fisheries and Aquatic Resources (BFAR) in the issuance of a certification that the fisherfolk-borrower under PUNLA/PLEA is registered under the Municipal Fisherfolk Registration (FishR).</p> <p>Type of Fishing Activity</p> <input type="checkbox"/> Fish Capture <input type="checkbox"/> Fish Processing <input type="checkbox"/> Aquaculture <input type="checkbox"/> Fish Vending <input type="checkbox"/> Gleaning <input type="checkbox"/> Others, please specify: _____
Gross Annual Income Last Year: Farming: _____ Non-farming: _____		

### Registry System for Basic Sectors in Agriculture (RSBSA) ENROLLMENT CLIENT'S COPY

Reference/Control No.: \_\_\_\_\_

SURNAME _____		FIRST NAME _____	
MIDDLE NAME _____		EXTENSION NAME _____	

# RSBSA

Registry System for  
Basic Sectors in Agriculture



## RSBSA Enlistment



### For farmer-recipients

A farmer must contact the City or Municipal Agriculture Office (CAO/MAO) for enlistment in the RSBSA, following the process:

- 1 Present proof of valid identification and any proof of rice farming
- 2 Fill out and sign the RSBSA enrolment form

## Accreditation



### For farmers' organizations

A farmers' organization seeking accreditation must submit the following documents to the DA Regional Field Office (DA-RFO):

- 1 Letter of intent
- 2 Valid certificate/registration from any recognized government agency
- 3 Farmers' Association Profile (list of officers and members with corresponding signature, home, and farm location address)
- 4 Omnibus Sworn Statement
- 5 LGU or City/Municipal Agriculture and Fishery Council

Free seeds for two consecutive seasons starting Dry Season 2020 for farmers with the following allocation:

Farm size (ha)	Bags to be given (20 kg/bag)
Less than or equal to 0.5	1
More than 0.5 to 1	2
More than 1 to 1.5	3
More than 1.5	4

Farmers may receive again in the next program cycle if they met the target yield in their area as follows:

Baseline Yield	Low Yielding Season	High Yielding Season
<b>Irrigated</b>		
Below 4 t/ha	4 t/ha	5 t/ha
4 t/ha and above	5 t/ha	6 t/ha
<b>Rainfed</b>		
4 t/ha	3.5 t/h	-
4 t/ha and above	4.5 t/h	-

The varieties will include the three (3) national and two (2) regional recommendations. Selection of varieties shall be on a "first come, first serve" basis.





## MECHANIZATION PROGRAM

## Rice farm machinery and equipment

### BENEFICIARIES



Eligible and registered rice-based farmers' cooperatives and associations (FCAs) with existing and active members. FCA should be an accredited organization of the DA.

### Available Technologies

- Agricultural Tractors
- Farm Tillers
- Rice Seeders
- Rice Transplanters
- Rice Harvesters
- Rice Reapers
- Rice Threshers
- Mechanical Rice Dryers
- Ricemills
- Irrigation Pumps
- Small Solar Irrigation



#### Specialists Training

1. Rice Specialists' Training Course (PhilRice)
2. Performance Testing and Evaluation of Rice Machinery (PHilMech)
3. Resource Person Development (PHilMech) for the ff:
  - Operation and Maintenance of Rice Machinery
  - Operation and Management of Agri-Machinery Pool
4. Inbred rice seed production & certification for deputized & designated seed inspectors (ATI and BPI-NSQCS)
5. Seed testing & certification training for seed analysts (BPI-NSQCS)

#### Training for Trainers

1. Production of high quality inbred rice/ seeds (ATI, PhilRice, and PHilMech)
2. Refresher courses for rice extension workers (PhilRice, PHilMech, and ATI)
3. Operation and Maintenance of Rice Machinery (PHilMech)
4. Operation and Management of Agri-machinery Pool (PHilMech)

#### TRAINING FOR FARMERS, SEED GROWERS, COOPERATIVES/ ASSOCIATIONS

1. FFS on inbred rice/seed production (ATI and TESDA)
2. Other rice-related trainings (ATI and TESDA)
3. Inbred seed production & certification for potential seed growers (ATI and BPI-NSQCS)
4. Refresher course for seed growers (ATI and BPI-NSQCS)
5. Farm school certification & accreditation (ATI and TESDA)

Allocation of training slots is proportionate to area planted/province or, as deemed necessary, based on but not limited to level of adoption of certified inbred seeds and farm machines, yield level, production cost, and number of agricultural extension workers.



**EXTENSION PROGRAM** Rice extension service

TESDA shall implement a scholarship program for farmers, and farm workers listed in the RSBSA, including members of Farmers' cooperatives and associations recognized by DA, to enroll in Farmers Field School (FFS) to be conducted by the Farm Schools.

**HOW TO AVAIL OF SCHOLARSHIP THROUGH FARM SCHOOLS**

**Farmers Field School**

1. Registration of FFS by Farm Schools (3 - 11 days)
2. Scholarship application by farmers through the Farm Schools
3. Scholarship grant
4. Training implementation
5. Competency assessment (optional)
6. Post implementation (billing of Farm School)



**Technical requirements for the FCAs to qualify as beneficiary**

- 1 Should have at least 50 ha rice farm for regular members
- 2 Must have a minimum rice area of 100 ha within the peripheral barangays from the proposed location of the agricultural machineries and postharvest facilities
- 3 Must have the capacity to operate and maintain the machinery and equipment and willing to undergo training course/s
- 4 Must be willing to provide machinery shed as counterpart for the project
- 5 Should be willing to operate the project according to the prescribed model
  - Follow the suggested service fee
  - Operate and manage the project using an integrated and systems approach of farm machinery and equipment operation and management
  - Should be willing to undergo capability building activities
- 6 Should conform to the set objectives and functions of the project

# Minimum Requirements for the FCAs to submit



**1** Letter of intent and resolution from the farmers' organization stating the need for the farm machineries and postharvest facilities, and willingness to provide shed for the project



**2** Farmers' Association/Cooperative Profiles  
 - List of farmer members with corresponding rice farm area  
 - Available machineries and other information related to the operation of the cooperative/organization



**3** Certificate of accreditation from the DA



BORROWER	ELIGIBLE PURPOSE	LOANABLE AMOUNT
Individual Farmer/Member Borrowers	- Purchase of farm inputs - Acquisition of machineries and equipment, including mechanical dryer	Up to 90% of the total project cost
Cooperatives	- Purchase of farm inputs - Working capital - Acquisition of machineries and equipment, including mechanical dryer - Establishment of facilities  - Relending to small rice farmers listed in the RSBSA - Rediscounting of existing loans of small rice farmers listed in the RSBSA	

SCHEME	FACILITIES	RATES
Direct Lending	Short Term Loan/Long Term Loan	2% per annum
On-Lending	Relending/Rediscounting	0% per annum Effective pass-on rate to end-borrowers shall not be more than 6% per annum

COMPONENT	COST SHARE
ERCA-RCEF	90%
Borrower's Equity	10%



## Documentary Requirements for Individual Farmers



1 Filled-out Loan Application Form



2 Photocopy of one (1) valid government-issued ID, or Barangay Certification



3 Sworn affidavit and/or Certification of no outstanding loans from any lending institution/DA-ACPC for the same project

## Documentary Requirements for Cooperatives

1. Loan application
2. Certificate of Accreditation from DA
3. Photocopy of Certificate of Registration from the CDA
4. List of officers and employees in key positions
5. Bio-data of incumbent officers, employees in key positions and Board of Directors with ID
6. Board Resolution authorizing the cooperative to borrow and designating authorized signatories
7. Audited Financial Statement (FS) for the last year or latest interim FS for start-ups
8. Business Plan/Consolidated Farm Plan and Budget, if applicable
9. Current year Business Permit



Individual  
rice farmers



DA-accredited  
cooperatives with rice  
farmers as members



## ELIGIBILITY CRITERIA



### Individual rice farmers

- Registered in the RSBSA
- No outstanding loan from formal lending institutions and DA-ACPC credit conduits for the same project
- Attended a rice related technical training

Farmers which have already availed of assistance in the seed and mechanization components are not eligible to avail of RCEF loans unless the loan being applied shall be used to finance another rice-related project.



### DA-accredited cooperatives with rice farmers as members

- Duly registered with the Cooperative Development Authority (CDA)
- Accredited by the DA
- No adverse findings on the cooperatives and its principals
- Should have strong back office support with defined operational structure
- Must exhibit profitable operations and sound financial condition
- Past Due Loan Ratio not exceeding 25%
- Certificate of Compliance from CDA, if applicable
- Met the capital requirement of CDA or not less than PhP 30,000
- With proven track record or familiarity on the proposed project
- Attended a rice related technical training

Cooperatives which have already availed of assistance in the seed and mechanization components are not eligible to avail of RCEF loans unless the loan being applied shall be used to finance another rice-related project.



### Eligibility Criteria for Member-Borrowers (for relending/rediscounting)

- Registered in the RSBSA
- Sub-promisory notes are current and outstanding
- Attended technical training on rice related projects

### Maximum loanable amount

#### Loanable amount is up to (90%) of the total project cost.

Example 1: If it will cost a farmer PhP 55,000 to produce one (1) hectare of rice. A farmer can borrow up to PhP 50,000 per hectare.

Example 2: If a farmer wants to purchase a hand tractor including testing and delivery costing PhP 140,000, a farmer can borrow up to PhP 126,000 to purchase the equipment and the difference of PhP 14,000 will be his/her equity.

### Interest rate

- A) Interest rate for a farmer's loan for production or acquisition of machinery or equipment is fixed at two percent (2%) per annum

Example: If a farmer borrows PhP 50,000 and pays it after four months, he/she will pay an interest of PhP 334 or a total of PhP 50,334 including the principal.

- B) For on-lending by cooperatives, interest rate is at zero percent per annum, as long as effective pass-on rate to end-borrowers is not higher than six percent (6%) per annum.