



**LANDBANK Countryside
Development Foundation, Inc.**

**ANNUAL REPORT
2023**

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ABOUT LCDFI

The **LANDBANK Countryside Development Foundation, Inc. (LCDFI)** formerly Land Bank of the Philippines (LANDBANK) Educational Foundation, Inc. is a non-stock, non-profit corporate foundation of Land Bank of the Philippines (LANDBANK), established in March 1983 under the provisions of the Corporation Code. The amended Articles of Incorporation was registered with the Securities and Exchange Commission on January 5, 1993 under Registration No. 110790, embodying LANDBANK's commitment to spur development in the countryside particularly among its priority sectors such as the small farmers and fisherfolk, Agrarian Reform Beneficiaries (ARBs), Countryside Financial Institutions, Small and Medium Enterprises (SMEs) and Overseas Filipino Workers (OFWs).

In 2013, it was classified by the Governance Commission for GOCCs (GCG) as a government-owned and controlled corporation (GOCC), and as such, LCDFI endeavors to comply with all pertinent rules and regulations governing GOCCs and government entities.

Vision

By 2028, LCDFI will be the primary partner of LANDBANK in the delivery of innovative capacity-building services to strengthen cooperatives and assist farmers and fishers in their development.

Mission

To our Beneficiaries: We will deliver responsive capacity-building services while promoting sustainable development.

To our Donors: We will deliver quality program services through effective and efficient use of resources.

To our Employees: We will develop and nurture talents that will exemplify the highest standard of ethics and excellence.

Core Values

LCDFI officers and employees live out the core values of: Social Responsibility, Trust, Excellence and Professionalism.

CSR STATEMENT

At LCDFI, we are committed to making a meaningful impact on the communities we serve by fostering sustainable development and supporting the growth of cooperatives, farmers, and fishers. Guided by our vision to be LANDBANK's primary partner in delivering innovative capacity-building services by 2028, we believe that our responsibility extends beyond business and towards the well-being of society and the environment.

To our Beneficiaries: We pledge to deliver responsive and relevant capacity-building programs that empower individuals and communities, while promoting practices that contribute to long-term sustainability.

To our Donors: We ensure that every resource entrusted to us is utilized efficiently and effectively, ensuring that the programs we deliver are of the highest quality, making a tangible difference in the lives of those we serve.

To our Employees: We are dedicated to cultivating a workplace culture that upholds the highest ethical standards, fosters professional excellence, and promotes personal growth. We encourage our employees to embody social responsibility in their everyday actions and to work with integrity and dedication.

As we uphold our core values of Social Responsibility, Trust, Excellence, and Professionalism, we remain steadfast in our commitment to contribute positively to society, ensure the sustainable use of resources, and develop innovative solutions that address the needs of our communities.

WHISTLE-BLOWING POLICY

LCDFI is committed to maintaining the highest standards of integrity, transparency, and accountability in all its operations. Our **Whistle-Blowing Policy** provides a secure and confidential channel for employees, partners, and stakeholders to report any concerns related to unethical conduct, fraud, or violations of policies and laws.

This policy ensures that individuals can report such concerns without fear of retaliation. All reports are handled with strict confidentiality, and LCDFI guarantees a thorough investigation of valid claims, followed by appropriate corrective actions where necessary. For more detailed information on our Whistle-Blowing Policy, please refer to the full guidelines available on our website [here](#).

STRATEGIC OBJECTIVES

LCDFI Identifies Four Strategic Objectives:

1. Social Impact/Stakeholders

- a. To strengthen Cooperatives and MSMEs
- b. To increase the household income of farmers
- c. To grant and extend formal education to children of qualified beneficiaries
- d. Ensure Customer satisfaction

2. Financial

- a. Improve utilization of resources

3. Process

- a. Compliance with good governance conditions and practices
- b. Increase pool of quality resource speakers
- c. Strategic Partnerships in the delivery of LCDFI Programs

4. Learning and Growth

- a. Enhance Human Resource Management

CORPORATE GOVERNANCE

The Board of Trustees, Management, and Employees of LCDFI wholeheartedly commit to the principles and best practices outlined in the LCDFI Manual of **Corporate Governance**. We recognize that these guidelines are instrumental in achieving our corporate objectives.

We firmly believe that effective corporate governance is essential for sound strategic business management. As such, we will make every effort to promote awareness of these principles throughout the organization as swiftly as possible.

PERFORMANCE HIGHLIGHTS

Financial Literacy Program

The Financial Literacy Training Program (FLP) was adopted in 2020 by the Landbank Countryside Development Foundation, Inc. (LCDFI) in response to the initiative of the Land Bank of the Philippines (LBP) to promote inclusive growth, especially in the unbanked areas. It was a two-pronged approach to inclusive growth as ensured by (1) the Banks' innovation of financial products and services through digitization and (2) engaging in a "whole-of-nation" approach to financial inclusion. The Bangko Sentral ng Pilipinas (BSP) defines an "unbanked municipality" as those without a banking presence and financial access points. The Financial Literacy Training Program was designed to introduce key financial concepts and products to small farmers, fishers, and farm laborers located in unbanked and underserved municipalities across the Philippines. These municipalities under the Landbank Foundation are located in regions 1, 2, 4A & B, 5, 7, 8, 9, 10, 11, 12, 13, CAR, and BARMM.

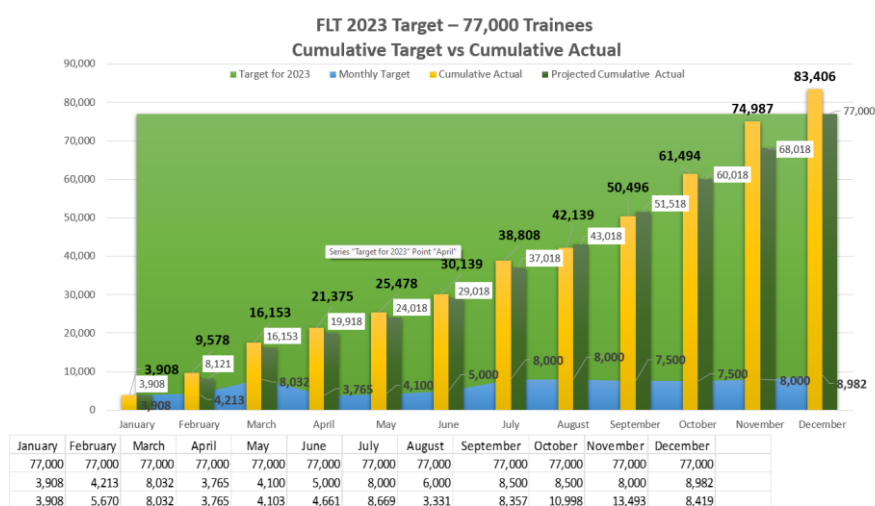
Partnership is the key feature and cornerstone of the Program. The Financial Literacy Program involves partnerships designed to provide training and developmental interventions by identified government institutions using a fund created for such purpose and tapping networks/linkages with partner agencies/institutions to improve farmers' financial management skills and create "agriprenurship" or improve farmers' organization/association's capacity to deliver quality services to its membership, positively impacting to their business performance. The program is geared to contribute to increased and stable household incomes and improved access to economic, social, and financial services.

2023 TARGETS AND ACCOMPLISHMENTS

A. Program Partnership

In its 4th year of conduct, LCDFI continued the Financial Literacy Training in the unbanked and underserved municipalities by onboarding SUCs and big cooperatives as training partners. A total of fourteen (14) cooperatives have joined hands with LCDFI in ensuring the financial inclusivity and literacy of small farmers, fishers, and farm laborers in their service areas;

the most recent of which is Gubat St. Anthony Cooperative in Sorsogon, NONESCOST MPC for Negros Occidental and Candelaria MPC for Bohol. Two (2) new SUCs also joined the program as training partners - Guimaras State University for Guimaras and San Pascual Polytechnic College for the island municipality of San Pascual in Masbate. By year-end, the total onboarded program partners numbered 38 which exceeded the annual target of 35 by 9%.



B. Financial Literacy Training

For 2023, the extraordinary challenge to the Program was the local Barangay elections held in May. To prevent the program from being politicized, the majority of training partners opted to suspend training activities in their service areas. Another challenge was the slowdown of training activities from SUC partners every August; which is the start of the academic calendar year for higher educational institutions in the country and most if not all, SUC trainers are professors of their respective SUCs. And lastly, towards the end of the 3rd quarter, the twin typhoons Egay and Domeng made worse by the Habagat, prevented northern Luzon training partners from conducting training activities, but these were aptly addressed by the activities in Visayas and Mindanao. To address this, in September, Chairperson Consuelo N. Padilla instructed the Enterprise Development Unit to explore the possibility of conducting Financial Literacy Training in Western Visayas, particularly Aklan, Antique, Capiz, and Iloilo. This was realized in November when the team composed of Enterprise Development Officers and Coordinators conducted Financial Literacy Training in Aklan: Batan, Balete & Lezo; Antique - Libertad; Capiz: Sapian; and Iloilo - Batad & San Rafael. Before training, the team paid a courtesy visit to Mayor Roberto T. Belleza, Jr of San Rafael in Iloilo, Mayor Arthur John H. Biñas of Sapian in Capiz, and Mayor Mary Jean N. Te of Libertad, Antique. The local government heads expressed their appreciation for the inclusion of their municipality in the program and committed to supporting the financial inclusivity and literacy of the constituents via the Financial Literacy Program of LCDFI. The total attendees of the in-house training numbered 1,577 small farmers, fishers, and farm laborers.



As of February 13, 2024, the total number of small farmers, fishers, and farm laborers trained under Financial Literacy numbered 84,124 which exceeded the annual target of 77,000 by 9%. The bulk of trainees came from Gubat in Sorsogon, San Lorenzo in Guimaras, Borbon in Cebu, Almeria in Biliran, Poona Piagapo in Lanao del Norte and Jabonga in Agusan del Norte.

Participants of the FLT were grateful for the new insights and life realizations from the training.

C. Business Management Training

To complement the Financial Literacy Training, LCDFI introduced this year the Business Management Training for identified Farmers' Associations in the provinces of Masbate, Biliran, Camiguin, Lanao del Norte, and Agusan del Norte. The training, among others, aims to ensure business development, growth, and productivity and maximize profit by exploring available resources and existing products and reviewing their profitability using the break-even analysis. The first half of 2023 saw the module development and pilot-testing in San Antonio, Quezon, and the onboarding of program partners for the identified provinces. Meanwhile, training commenced

during the second half of the year with a total of 7,317 association leaders and members in attendance which is 104% of the annual target of 7,000.

D. On-site Monitoring Activities

Monitoring activities were conducted for 2023 which, for the year, was started by no less than the former LBP President and CEO Cecilia C. Borrromeo in January when she made the trip to South Cotabato. In Lake Sebu, PCEO Borrromeo met with the late Floro S. Gandam, the mayor of Lake Sebu, and other local government officials, program and training partner Holy Child Central Colleges, Inc. (HCCCI), the participants of the financial literacy training and the three (3) identified farmers' associations under FLT Phase 2, namely: Lake Sebu Vegetable Association (LaSVegAs), Lake Sebu Indigenous Women and Farmers Association (LaSIWFA) and MNLF Lake Sebu Coconut Farmers Organization (MLLSCFO) who were participating in the Natural Farming training. By year-end, a total of thirteen (13) monitoring activities were conducted which exceeded the annual target of 12 by 8%. These were in South Cotabato, Dinagat Islands, Lanao del Norte, Sorsogon, Bukidnon, Negros Oriental, Abra, Camiguin, Cebu, Masbate, Iloilo, Antique and Aklan.



E. Phase 2 (Developmental Interventions for Farmers' Associations)

Anchoring on the successful pilot launch of FLP's Phase 2 in the province of Cebu, LCDFI has committed to expanding Phase 2 in 2023 to include nineteen (19) farmers' associations (FAs) located in Romblon, Masbate, Albay, Camarines Norte, Negros Oriental, Samar, Camiguin, South Cotabato, and Lanao del Norte. Phase 2 endeavors to provide developmental interventions in the form of technical training related to the FA's high-value crop production and value chain. To make the project sustainable, LCDFI linked the identified FAs to other government agencies and private institutions for interrelated interventions. By year-end, a total of twenty-four (24) Farmers' Associations participated in Phase 2, exceeding the annual target of 23 FAs by 4%. The 20 FAs are the following:

LUZON			
	Province	Municipality	Farmers' Association
1	Albay	Rapu-Rapu	Samahan ng Mangingisda at Magsasaka sa Brgy. Sagrada
2	Romblon	Ferrol	Poblacion Fisherfolks Association
3			Tubigon Planters Association
4			Guin-awayan Fisherfolks Association
5	Masbate	San Pascual	San Pedro Vegetable Growers Association
6			San Pedro Rice and Corn Farmers Association

VISAYAS			
	Province	Municipality	Farmers' Association
7	Cebu	Alcantara	Manga Farmers Association

8	Samar	Alonguisan	United Bonbon Farmers Association
9		Pilar	Biasonganon Farmers and Fishers Association
10		Tudela	Bali-is Small Coconut Farmers Association
11		Tarangnan	Bangon Gote Water Sustainability Workers Association
12		Villareal	Canmucat Farmers Association
13		Jiabong	Casapa Youth Organization
14	Negros Oriental	La Libertad	Maragondong Organic Farmers Association
15			BUGSAY Association
16		Canlaon	Canlaon Integrated Farmers and Irrigators Association

MINDANAO			
	Province	Municipality	Farmers' Association
17	Lanao del Norte	Linamon	Purok-3 Magoong Farmers Association
18		Poona Piagapo	Barangay Maliwanag Poona-Piagapo Farmers Association
19		Sultan Naga Dimaporo	Barangay Calube Farmers MPC
20	Dinagat Islands	Cagdianao	Cabungaan Mabungahon Farmers Association
21		Dinagat Island	Wadas Farmers Association
22	South Cotabato	Lake Sebu	Lake Sebu Vegetable Association
23			MNLF Luhib Coconut Farmers Association
24			Lake Sebu Indigenous Women & Farmers Association

The 1st quarter of 2023 saw the onboarding of program partners for Phase 2 and the identification and onboarding of target Farmers' Associations. In January, 3 FAs from Lake Sebu, South Cotabato underwent their town hall meeting where the Needs Analyses were conducted together with Farm Planning and Management and Natural Farming training. Similarly, the 3 FAs of Lanao del Norte and 2 FAs of Dinagat Islands had their Needs Analyses in March.

The 2nd quarter was busy with the continued onboarding of program partners and the conduct of Needs Analyses for the identified FAs of Albay, Samar, and Negros Oriental. Business Management Training was likewise given to the identified FAs of the 3 provinces.

The 3rd Quarter was a busy period for the onboarded FAs of Albay, Romblon, Cebu, Samar, and Lanao del Norte. Farm Planning and Management training was conducted for the FA of Rapu-Rapu, Albay. Poblacion and Guin-awayan Fisherfolks Association received grants, in the form of fishing boat machines and nets, from SAAD-BFAR MIMAROPA for their fishing enterprise. The Phase 2 pilot sites of Cebu underwent Climate Change Training in July and September. The seminar was conducted by Mr. Jerome Oliveros, the Assistant MDRRMO of Tudela, Cebu. Mr. Oliveros emphasized the effects and impact of climate change on agriculture, food security, health, and biodiversity. During the workshop, participants were asked to map out their crops, write and label potential hazards in the area, and point out possible mitigating strategies/methods. The Climate Change Training caps the 2-year engagement of LCDFI with the 4 pilot FAs of Cebu. Meanwhile, the Samar FAs were endorsed to LBP Samar Lending Centers for possible credit access with Tarangnan, and Villareal FAs were endorsed to



DTI Region 8 for further training activities while Casapa Youth Organization from Jiabong, Samar attended Effective Selling & Negotiation and Business Financial Accounting & Budgeting conducted online by LCDFI e-MSME program. In Mindanao, Barangay Maliwanag Poona-Piagapo Farmers Association was endorsed to PhilFIDA for the Abaca Production Technology Seminar in July while Purok-3 Magoong Farmers Association was endorsed to DTI-Lanao del Norte for a seminar on Entrepreneurship. Lastly, the 3 FAs of Lake Sebu, South Cotabato attended the Business Management Training of LCDFI in September.

The last quarter of 2023 saw the attendance of Romblon FAs in BFAR's Post-Harvest Training in October and Farm Planning and Management by LCDFI in November. Farm Planning and Management and Natural Farming Training were likewise conducted for the 2 Masbate FAs in October. Similarly, the 3 FAs of Samar, the 3 FAs of Negros Oriental, and the 2 FAs of Dinagat Islands attended their respective Farm Planning and Management Training in November. For the 3 FAs of Lanao del Norte, LCDFI conducted the Farm Planning and Management in October while Mindanao State University - Lanao del Norte Agricultural College conducted Business Management Training in December.

Moving forward in 2024, the twenty (20) FAs onboarded in 2023 will continue to receive developmental interventions from LCDFI and its program partners with training on Climate Change capping the 2-year engagement period.

PERFORMANCE HIGHLIGHTS

Capacity Building Program

I. Capacity Building Program for Borrowing Cooperatives

A. Training for Cooperatives

The Capacity Building Unit (CBU) has conducted sixty-four (64) batches of training as of December 31, 2023, which represents 100% of the target of 64 for CY 2023. Through these training sessions, CBU has been able to train a total of 529¹ LANDBANK Borrowing Cooperatives, attended by 2,025 participants. Among the 529, 202 BCs belonged to Maturity levels A and B, 50 BCs to maturity levels C and D, 138 BCs to other categories, and 139 BCs with no ECORI provided. Additionally, 93 Borrowing Cooperatives were trained more than once. To summarize, the training conducted by CBU has been quite successful in meeting the set targets for CY 2023, with a significant number of Borrowing Cooperatives trained across different maturity levels and categories.

KRAs	As of December 2023	LCDFI Target as of Dec. 2023	% of Accomplishment with LCDFI target as of Dec. 2023,	Target for the Year	2023 Accomplishment	As of Dec. 2022	% of Growth
1. Training for Cooperatives	64	64	100%	64	100%	46	39%
a. No. of Actual BCs Attended: Enrolled – 449 Additional – 80	529 (attended)	448	118%	448	118%	333	59%
b. No. of Actual Participants/ Beneficiaries Attended: Enrolled – 1,584 Additional – 441	2,025 (attended)	1,920	105%	1,920	105%	1,635	24%
2. Assessment of Operations for Cooperative	8	8	100%	8 TBCs	100%	4	100%

During the period, a total of sixty-four (64) training batches were conducted. The Lending Centers have requested several trainings modules for the training needs of the Borrowing Cooperatives, with Account Management and Credit Administration being the most frequently requested, with a total of 11 training batches. Following closely behind is Risk Self-Assessment, with 10 training batches. Finally, Governance and Management of Cooperatives, Internal Control, and Remedial Management are tied for the third most requested module, with 6 training batches each. The following is a summary of the training conducted per area.

¹ 41% of the total of 1,274 Borrowing Cooperatives (BCs) nationwide as of December 31, 2022 (LPMG-DAD).

Training Modules	No. of Trainings Conducted/Module/Area				Total No. of Training Request
	North/ Central Luzon	South Luzon/ Bicol	Visayas	Mindanao	
1. Risk Self-Assessment	2	1	2	5	10
2. Risk and Control Self-Assessment	-	2	-	-	2
3. Credit Background Investigation and Appraisal	-	4	-	1	5
4. Remedial Management	2	2	2	-	6
5. Entrepreneurial and Business Management	1	-	1	-	2
6. Strategic Planning	2	-	2	-	4
7. Internal Control	1	1	1	3	6
8. Basic Accounting for Non-Accountant	1	-	-	-	1
9. Account Management and Credit Administration	2	3	2	4	11
10. Financial Management	-	-	2	1	3
11. Policy Rules and Formulation	2	2	-	1	5
12. Basic Bookkeeping	1	1	1	-	3
13. Governance and Management of Cooperatives	2	-	3	1	6
TOTAL	16	16	16	16	64
2023 TARGET	16	16	16	16	64

Summary of the Trainings Conducted as of 31 of December 2023

<i>No. of Enrolled BCs that ATTENDED the LCDFI Training</i>	<i>449 out of 502 Enrolled BCs (89%)</i>
<i>No. of Enrolled BCs that did NOT attend LCDFI Training</i>	<i>53 out of 502 Enrolled BCs (11%)</i>
<i>No. of Additional BCs that Attended the LCDFI Training</i>	<i>80 BCs out of 529 Actual BCs (15%)</i>
<i>No. of BCs that Attended with Maturity Level A and B</i>	<i>202 BCs out of 529 Actual BCs (39%)</i>
<i>No. of BCs that Attended with Maturity Level C and D</i>	<i>50 BCs out of 529 Actual BCs (9%)</i>
<i>No. of BCs that Attended the LCDFI Training from other categories (M,S,M,L)</i>	<i>138 BCs out of 529 Actual BCs (26%)</i>
<i>No. of BCs that Attended the LCDFI Training with no ECORI / N/A</i>	<i>139 BCs out of 529 Actual BCs (26%)</i>

B. Monitoring of the Trainings

As of December 31, 2023, the CBP has monitored fourteen (14) batches of training programs facilitated by LCDFI's Capacity Building Officers and Resource Speakers. These evaluations were conducted to assess the quality of training provided by the organization. Additionally, Atty. Johnson G. Cañete completed the evaluation process for accreditation as an LCDFI Accredited Resource Speaker, and received the required ratings for the same. Accredited Resource Speakers must conduct three (3) consecutive batches of training with an above-average rating. The overall rating given by participants and LCDFI for the fourteen batches of training that were monitored was excellent.

C. Assessment of Operations for Cooperative

The target for CY 2023 is eight (8) Trained Borrowing Cooperatives (TBCs), or two (2) per area. A total of eight (8) batches of AOC were conducted during this period.

The adjectival ratings for each of these cooperatives are as follows:

1. One (1) TBC obtained a **Very Good** rating
2. Four (4) TBCs were rated as **Good**
3. Two (2) TBCs received a **Fair** rating
4. One (1) TBC was rated as **Poor**

The purpose of this evaluation is to examine the functioning of borrowing cooperatives that participated in the previous LCDFI training and to determine if the training was effective in addressing the requirements, shortcomings, policies, systems, and procedures of LCDFI-Trained Borrowing Cooperatives. The following areas will be covered in the assessment of cooperative operations:

1. Integrity and Transparency
2. Recruitment and Succession Planning
3. Relationship of Board of Directors and Management
4. Financial Management
5. Impact of the Cooperative to Members

D. Module Updating

The training module on Financial Management and Internal Control has been updated to include additional topics that were not included in the previous version.

II. Capacity Building Program for Borrowing MSMEs

A. Training for MSMEs

The Capacity Building Unit (CBU) conducted sixteen (16) batches of live webinars covering the following topics:

1. Resilience through Risk Management (Batch 1) held on January 25, 2023
2. Harnessing and Leveraging Digital Technology (Batch 1) held on February 24, 2023
3. Business Continuity Planning and Management: Developing and Scaling Business Models (Batch 1) held on March 23, 2023
4. Effective Selling and Negotiation Skills (Batch 1) held on March 31, 2023
5. Business Financial, Accounting and Budgeting (Batch 1) held on April 4, 2023
6. Value Chain Management (Batch 1) held on May 23, 2023
7. Marketing Management (Batch 1) held on June 15, 2023
8. Business Operations Management (Batch 1) held on June 28, 2023
9. Marketing Management (Batch 2) held on July 17, 2023
10. Effective Selling and Negotiation Skills (Batch 2) held on August 17, 2023
11. Business Financial, Accounting and Budgeting (Batch 2) held on August 31, 2023
12. Value Chain Management (Batch 2) held on September 21, 2023
13. Financial Literacy Training (Batch 1) held on October 12, 2023

14. Developing and Scaling Business Model (Batch 2) held on October 26, 2023
 15. Business Operations Management (Batch 2) held on November 16, 2023
 16. Marketing Management (Batch 3) held on November 24, 2023

CBU trained 384² enterprise owners, key management officers, and staff from LANDBANK borrowing MSMEs. Of those, 132 were Micro, 158 were Small, and 94 were Medium-sized enterprises. Below is the summary:

KRAs	As of December 2023	LCDFI Target as of Dec. 2023	% of Accomplishment with LCDFI target as of Dec, 2023	Target for the Year	2023 Accomplishment	As of Dec. 2022	% Growth Rate
1. Training for MSMEs	16	15	107%	15	107%	10	60%
<i>No. of Actual MSMEs Attended:</i>	384	375	118%	375	118%	268	43%
2. Monitoring of the Training	5	5	100%	5	100%	4	25%

Mindanao Lending Group (MLG) has the largest number of actual participants with 124, South Luzon Lending Group (SLLG) with 98, followed by North and Central Luzon Lending Group (NCLLG) with 97, Visayas Lending Group with 55 and Retail and Marketing Lending Group with 10. The actual participants for each Lending Group are:

LBP LENDING GROUP/LC	ENROLLED PARTICIPANTS	REGISTERED PARTICIPANTS PER ASSET SIZE			ACTUAL PARTICIPANTS PER ASSET SIZE		
TOTAL	586	370			384		
		MICRO	SMALL	MEDIUM	MICRO	SMALL	MEDIUM
RMLG	39	10	-	1	6	1	3
NCLG	196	22	47	24	25	51	21
SLLG	207	21	32	53	24	29	45
VLG	56	28	14	9	27	17	11
MLG	88	52	43	16	50	60	14

² 7% of the total of 5,630 Borrowing MSMEs nationwide as of December 31, 2022 (LPMG-DAD).

C. Monitoring of the Training

The CBU conducted five (5) batches of training monitoring. The purpose of this evaluation was to assess the performance of the Resource Speakers and the training sessions they facilitated. The monitoring process also included the Accreditation of LCDFI Resource Speakers. Ms. May Grace J. Tibi, Rita I. Pilarca and Maurino C. Bolante have successfully passed the Phase I Accreditation. The participants/LCDFI have given excellent overall ratings to the five batches of training that were monitored.

C. Module Updating

Updated e-learning module in Harnessing and Leveraging Digital Technology and Business Solutions as recommended by the Resource Speaker. Additional three (3) topics and case studies were included.

PERFORMANCE HIGHLIGHTS

Iskolar ng LANDBANK Program

In 2023, the Land Bank of the Philippines (LANDBANK) has established the “Iskolar ng LANDBANK” Program (ILP) to provide educational assistance to deserving dependents of agrarian reform beneficiaries (ARBs) and small farmers and fisher folk which will help provide a responsive and flexible scholarship program to ensure varied employment opportunities upon graduation and to promote awareness among the youth of the need to improve the lives of their families and communities, and allow them to contribute to nation-building and in serving the nation.



LANDBANK, through the Corporate Affairs Group (CAG), enter into a Service Level Agreement (SLA) with the LANDBANK Countryside Development Foundation, Inc. (LCDFI) for the management of the ILP. LCDFI assumes the role of lead coordinator and is responsible for program monitoring, serving as the Program Administrator and Trustee of the Program.

The ILP received 285 applications from 46 provinces and shortlisted 113 candidates. For the Academic Year 2023-2024, LCDFI successfully onboarded 60 scholars representing 40 qualified provinces

Scholars Demographic



ISKOLAR NG LANDBANK PROGRAM (ILP)
2023 Scholars

LUZON			VISAYAS			MINDANAO		
REGION	PROVINCE	# of scholars	REGION	PROVINCE	# of scholars	REGION	PROVINCE	# of scholars
CAR	Abra	1	Region 6	Aklan	1	Region 9	Zamboanga del Norte	1
	Kalinga	1		Iloilo	2		Zamboanga del Sur	2
	Mountain Province	1		Negros Occidental	1		Zamboanga Sibugay	1
Region 2	Isabela	3	Region 7	Bohol	2	Region 10	Bukidnon	1
	Nueva Vizcaya	2		<u>Siquijor</u>	1		Camiguin	2
	Cagayan	1	Region 8	<u>Biliran</u>	1	<u>Misamis Occidental</u>	1	
Region 4A	Quezon	3		Samar	1	<u>Misamis Oriental</u>	6	
	Region 4B	Romblon		1	Northern Samar	2	Region 11	Davao Oriental
Region 5	Albay	2	Southern Leyte	1	Davao del Norte	1		
	<u>Camarines Norte</u>	1	TOTAL	12	Davao del Sur	2		
	<u>Camarines Sur</u>	1	AREA	No. of Provinces	No. of scholars selected	Region 12	North <u>Cotabato</u>	1
	Catanduanes	3				<u>Sultan Kudarat</u>	1	
	Masbate	1	LUZON	14	22	Dinagat Islands	2	
Sorsogon	1	VISAYAS	9	12	Region 13	<u>Agusan del Norte</u>	1	
TOTAL	22	MINDANAO	17	26		<u>Agusan del Sur</u>	1	
			TOTAL	40	60	<u>Surigao del Norte</u>	1	
						BARMM	<u>Tawi-Tawi</u>	1
						TOTAL		26

Course	No. of scholars selected			%
	FEMALE	MALE	TOTAL	
Agricultural and Biosystems Engineering	11	1	12	20.00%
Accountancy	7	4	11	18.33%
Agriculture	6	3	9	15.00%
Civil Engineering	8	1	9	15.00%
Information Technology	6	2	8	13.33%
Food Technology	4	-	4	6.67%
Agribusiness	3	-	3	5.00%
Mechanical Engineering	2	-	2	3.33%
Agricultural Technology	2	-	2	3.33%
Total	49	11	60	100.00%

FINANCIAL HIGHLIGHTS

Comparative Financial Position

Particulars	2023	2022	Increase/ (Decrease)
Assets	75,955,142	74,800,425	1,154,717
Liabilities	9,679,370	7,741,923	1,937,447
Net Assets/Equity	66,275,772	67,058,502	(782,730)

Comparative Results of Operations

Particulars	2023	2022	Increase
Revenues	38,523,462	29,120,250	9,403,212
Expenses	37,330,738	34,798,311	2,532,427
Net Surplus/(Deficit)	1,192,724	(5,678,061)	6,870,785

BOARD OF TRUSTEES

In 2023, only eight (8) of the eleven (11) members of the Board of Trustees of LCDFI were filled-up.

Position	Name Of Incumbent	Date of First Appointment	Board Member of other Agencies
Chairperson	Consuelo N. Padilla	July 1, 2019 to June 30, 2020	
Member	Leila C. Martin	July 1, 2014 to June 30, 2015	OF Bank
Member	Teresita Soriano-Brazil	July 1, 2016 to June 30, 2017	
Member	Annalyn Cuisia-Lindayag	July 1, 2016 to June 30, 2017	
Member	Honorio G. Sison	July 1, 2018 to June 30, 2019	
Member	Ricardo A. Nepomuceno	July 1, 2019 to June 30, 2020	
Member	Elizabeth E. Mercado	July 1, 2020 to June 30, 2021	
Member	Amelita L. dela Cruz	July 1, 2021 to June 30, 2022	