



INSPIRING AGRIBUSINESS STORIES

KADIWA Webinar Series 2021





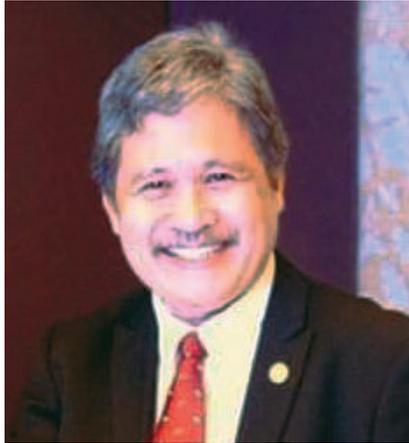
INSPIRING AGRIBUSINESS STORIES

KADIWA Webinar Series 2021



**DEPARTMENT OF AGRICULTURE
AGRIBUSINESS AND MARKETING ASSISTANCE SERVICE**

FOREWORD




RAMON C. YEDRA, PH.D.
OIC Director, Agribusiness and
Marketing Assistance Service

Agriculture plays a significant role in the Philippine economy. While it contributes 10% to the country's Gross Domestic Product, it remains to be the primary source of income for 25% of total labor force.

But what makes agriculture different from other industries is that it's not just about money—it's also about the people. It can be said that the agriculture, fishery, and forestry sectors are the forces that bind our culture and generations. They put food on our tables, clothes on our backs, and even power in our homes.

Agriculture involves working with nature to grow crops using farm implements, manage fishing spots, care for livestock and poultry, harvest products, and fashion these into raw materials for agro-industries or food products for consumers.

With ever-growing population, however, many challenges continue to test this sector every day—from poverty and lack of funding to poor infrastructure.

The sector is important for inclusive growth, with agriculture being the key driver of the economy in the rural areas where most Filipinos live. It is high time for the sector to get attention it deserves.

There are modern-day champions of Philippine agriculture. By introducing new agricultural technologies to improve farming practices, to creating innovative value-adding activities, these new breed of agripreneurs proved that farming related businesses remain a vibrant sector of local economies.

This book highlights ten agripreneurship stories of ordinary people who were featured in DA-AMAS KADIWA Agribiz Webinar Series 2021 whose pursuit of business solutions and innovations in the agricultural sector paved the way for extraordinary outcomes.

May their stories serve as an inspiration not only to farmers and fishers but for all Filipinos; that in this time of great need, the ordinary can become extraordinary and be agents of change.

Padayon!

MESSAGES



A handwritten signature in black ink, appearing to read 'W. D. Dar'.

WILLIAM D. DAR, PH.D.
Secretary

The development of the rural economy, fueled by a robust, sustainable agri-fishery sector, is a key factor for achieving socio-economic growth.

It is in this light that the Department of Agriculture pursues modernization and global competitiveness programs through a supply-chain and market-oriented approach, in tandem with agri-fishery stakeholders—under our OneDA reform agenda.

Under the OneDA reform agenda, we treat agriculture as an industry. It means improved supply and value chain system, a more efficient division of labor, and use of technological innovations to improve efficiency and solve problems. Our goal is to make our farmers and fishers, particularly the small, to become prosperous, job-generating entrepreneurs or “agripreneurs.”

We are therefore pleased to present via this publication the inspiring narratives of some of our successful agripreneurs who were assisted by the Department and other agencies in their respective endeavors. They all embody the essence of a modern and competitive agripreneurs: daring, innovative and persistent.

Like seeds, may their stories of agricultural entrepreneurship nurture the entrepreneurial spirit in all of us and inspire us to take action.

Here's to our farmers, fishers and agripreneurs!



A handwritten signature in black ink, appearing to read 'Kristine Y. Evangelista'.

KRISTINE Y. EVANGELISTA
Undersecretary

Over the years, we have been making remarkable progress in our journey to become a self-sustaining and self-sufficient country. We at the Department of Agriculture (DA), through the Agribusiness and Marketing Assistance Service (AMAS), continue to fulfill our mandate by providing sustainable solutions that respond to the needs of Filipino farmers and fisherfolk.

The Farmers and Fisherfolk Enterprise Development Program anchored to the Sagip Saka Act (R.A. No. 11321) is one of our flagship programs that aim to promote inclusive and sustainable agricultural development in the country. The program focuses on the identification of the gaps in the agriculture and fishery enterprises and issues relevant solutions towards the development of agri-enterprises, which will provide farmers and fisherfolk with sustainable income and improve their livelihood.

We were able to fulfill this through the KADIWA ni Ani at Kita Program, which assisted agri-entrepreneurs in marketing and entrepreneurial development. Furthermore, the Kabataang Agribiz Youth Challenge Fund Program contributed in developing future agri-entrepreneurs who will continue to help our country achieve food security.

We are grateful for the support of our partners, local government units (LGUs), other national government agencies, and the private sector, as we work together to achieve our goal of inclusive and sustainable agricultural development. We remain committed to serve the people and to provide them with the best that we have.

Thank you and may God bless the Philippines.

The Juice is Worth the Squeeze

Artfarm Sustainable Solutions'
Organic and Exponential Growth

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The Innovative Farmer

TAKING FARMER JUAN RANCH INTO GREENER PASTURES

Innovate or die – it may be too extreme, but this is what drove John Christopher Buena to persevere despite the challenges that he encountered when running his farm. And wouldn't you know it? His innovative ideas helped his farm flourish.

Buena, the owner of Farmer Juan Ranch, was once an engineer working in Singapore. He went back to the Philippines because he believed that the future is bright in the agribusiness sector. Little did he know that it would be more than just running a business — it would be about helping his country towards food security!

“I'm an engineer by profession. I'm used to systems and high technologies. *Napaisip ako* (I thought to myself), why won't I use this knowledge, this training, and adopt it in an agricultural setting?” Buena said.





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Every Friday - Sunday
(8 AM - 4 PM)







I'm an engineer by profession. I'm used to systems and high technologies. Napaisip ako, why won't I use this knowledge, this training, and adopt it in an agricultural setting?"

His 5-hectare farm in Nasugbu, Batangas was initially a livestock farm surrounded by sugarcane plantations. When the pandemic struck, minimal access to the market and tight competition among livestock dealers drove him to switch to crop farming.

Thinking that it's unwise to plant sugarcane because of the immense competition, he sought the help of the Department of Agriculture (DA). According to DA, high-value, low-land crops are better suited to the location and climate of the area. So from livestock, Buena switched to various high-value crops such as Japanese muskmelon, Japanese ladyfinger, Japanese cucumber, ampalaya, eggplant, tomato, string bean, and ginger.

Aside from technical guidance, DA provided financial assistance to Farmer Juan Ranch through the Agricultural Credit Policy Council (ACPC) to give them a headstart.





While they have the farm produce, they couldn't find the right market. To solve this problem, DA encouraged Farmer Juan Ranch to join KADIWA programs and subsequently linked them with various cooperatives interested in its products.

The farm then sold its products to surrounding communities as well as in Metro Manila. Buena is even planning on exporting to other Asian countries! "I want to be proud na Philippines is a good producer of quality food on the same level of Thailand and Japan," Buena said with enthusiasm.

The Pandemic Effects

The COVID-19 pandemic rendered many businesses immobile, but Buena stayed rooted to his goals and pressed on despite the challenges presented by the pandemic.

Farmer Juan Ranch's farm has been able to stay afloat by making further adjustments to their business, including turning their livestock meat to tapa and sisig and their crops to pickled ampalaya, pickled papaya, crunchy garlic chili oil, and salabat.

"We have to innovate, or else we'll die," stated Buena.

Despite the overwhelming challenges presented by the pandemic, Buena continues to dream bigger for Farmer Juan Ranch. He plans to transform the farm into an agri-tourism site and to have branches in other parts of the country. Hopefully, in other parts of Asia, too.

And this goal is not impossible to achieve. After all, food is still a significant commodity.

"The risk is there. But the reward is also there," Buena concluded. We hundred percent agree. 🌱

From Zero to Hero

THE CAVITEÑO ISABELINO AGRICULTURE COOPERATIVE (CIAC) HEROIC TALE

Sometimes, when the enemy is hard to beat, superheroes team up with other superheroes.

This is the inspiring story of how the farmers in Region 2 banded together to form the Caviteño Isabelino Agriculture Cooperative (CIAC), whose program is specifically designed to uplift the livelihood of their farmer-members.

The CIAC is based in Echague, Isabela and started in 2013 with only 50 members.

“Hirap po kami nung umpisa dahil kakaunti lamang ang naniniwala na magiging matagumpay ang aming kooperatiba dito sa tinaguriang “Forest Region”. Nakita namin ang lubos na pangangailangan ng mga farmers upang matulungang maangat ang antas ng kabuhayan dito sa aming lugar (We had a hard time at first because only a few people believed that



our cooperative could succeed here in the “Forest Region”. But we saw the dire need of our farmers to uplift the quality of life here in our area),” said Ma. Victoria Anahaw, CIAC Manager.

To achieve this, the cooperative’s members attended training sessions held by the DA-Agricultural Training Institute to improve their processing systems. After which, the cooperative collectively processed freshly harvested pineapples and bananas. The members used their all-in-one processing plant, warehouse, and office located in Barangay Magleticia to process pineapple suckers and fibers, and more.

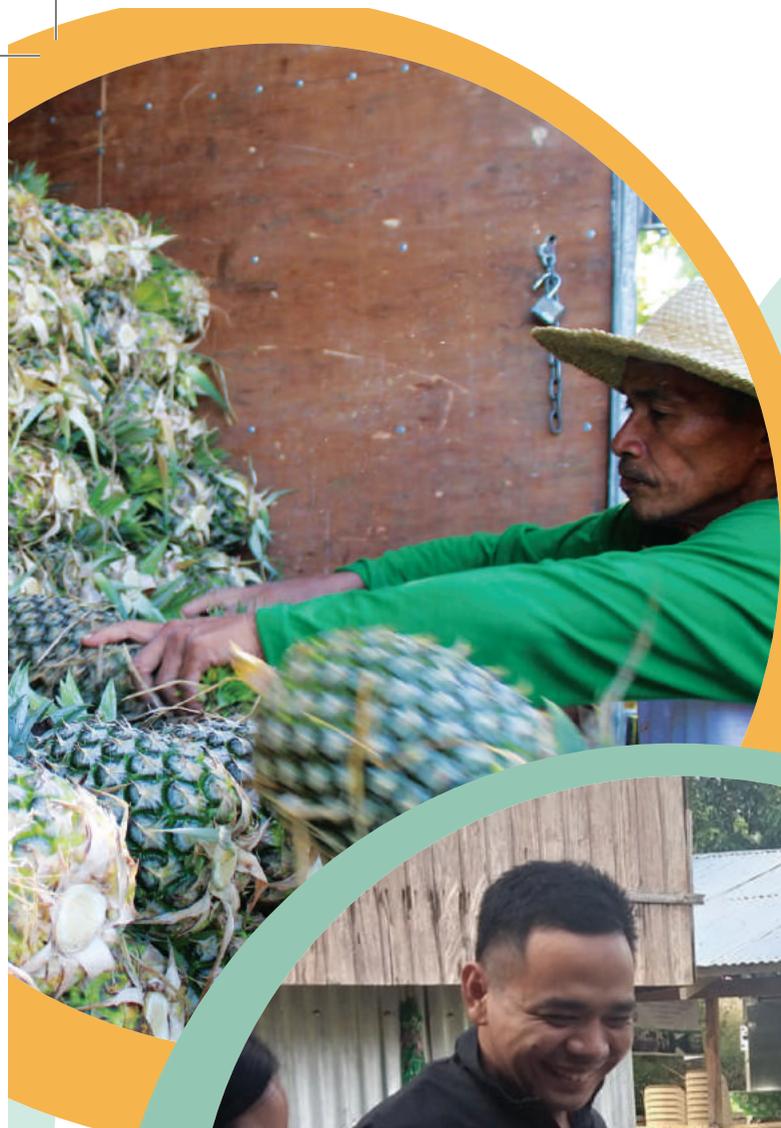
But while they have the products, they didn’t look as marketable as the members hoped.

“Nang lumapit po kami sa DA, nakapag-enroll po kami sa programang DA-ASPIRE. Nabigyan po kami ng starter kit na nagkakahalaga ng Php 20,000 para sa product labeling, kaya po gumanda yung label ng aming pineapple wine at iba pa naming produkto (When we reached out to the DA, we were able to enroll in the DA-ASPIRE Program. We were given a starter kit worth Php 20,000 for product labelling, which improved the label of our pineapple wine and other products),” stated Anahaw.

Because of the fund from DA-ASPIRE, the cooperative was able to improve their product labeling resulting in their pineapple wine’s alluring appeal, making it more marketable.

The AMAD team continuously shares its knowledge and assists in widening the market linkages of the cooperative, especially in putting up its satellite office in San Guillermo, Isabela, to market and distribute its





Ako po ay masayang-masaya sa tulong na ibinibigay ng ahensiya dito sa ating rehiyon. Ang DA RFO 2 ay walang-sawa sa paggabay lalo na sa tulad naming mga magsasaka.”





processed products such as pineapple jam, wine, vinegar, dried pineapple, and pineapple fiber, and to cater to other farmers seeking for assistance.

With the help of the pasalubong centers that CIAC marketed in and the trade fairs that they attended, their harvests and processed products were then patronized by major clients like Hilas Marketing Corporation, an institutional buyer of their pineapples. Their bananas are now sold in volume to Rural Rising Philippines and Mayani.

CIAC's business has grown so much that they are now looking to export its products abroad.

"Ako po ay masayang-masaya sa tulong na ibinigay ng ahensiya dito sa ating rehiyon. Ang DA RFO 2 ay walang-sawa sa paggabay lalo na sa tulad naming mga magsasaka (I am very happy with the assistance extended to our region. The DA RFO 2 never gets tired of guiding farmers like us)," said Marcelo G. Mamaclay, CIAC Chairperson.

With the help of refined harvesting techniques introduced by the Department of Agriculture, the cooperative has developed increasingly efficient farming processes that can drive itself to success.

Caviteño Isabelino Agriculture Cooperative now has a total of 617 members, young and old. With the trajectory that the cooperative is going, they are being seen as a prime mover of agricultural productivity and food security, not only in its area but in the entire country. 🌱



Vizcaya Fresh!

Organic Advocates, Inc.

A LEADER IN ORGANIC FARMING IN THE COUNTRY

Food safety and sustainability is one of the biggest challenges in the Philippines, more so during the pandemic. When limited food supplies are being imported from other countries, we have to do our best to make do with what we have, especially when it comes to organically grown food.

And that is where Vizcaya Fresh rose to the occasion.

Even before the pandemic, the Vizcaya Fresh! Organic Advocates, Inc. (VFI) has already been here, providing the needed food support in our country. Founded in 2013, VFI is an SEC (Securities and Exchange Commission)-registered non-profit organization. They are located in Bayombong, Nueva Vizcaya, though they also have farms located in the municipalities of Sta. Fe and Kayapa.





When they started, VFI received a grant from the Ministry of Foreign Affairs of the Japanese government via its Grant Assistance for Japanese NGO Projects. This grant helped kickstart their operations.

VFI is an all-in-one organization that is composed of highly trained community development workers in the field of forestry, agriculture, social enterprise, research and development, and finance.

They were not experts at the onset — they had to attend trainings and seminars when it comes to proper farming practices held by the Department of Agriculture. They also attended the Farmer Cooperative and Association Capability Building held in March 2021 to further enhance their skills.

VFI works with farmers by promoting, consolidating, and distributing their harvest to various local and international markets. These organically produced vegetables include lowland and highland vegetables, native and seasonal fruits, and rice honey.

The group strictly practices organic farming, which has proven to work well for the farms they oversee.

“Yes, we do organic farming. With 150 members, *napakarami na po naming kaalaman dahil po sa tulong ng DA—‘di lamang sa paraan ng pagtatanim kundi pati na rin po sa tulong pinansyal. Ang mga pananim gaya ng petsay, carrots, lettuce, kalabasa, spinach, raddish, Chinese cabbage, at iba pa ay malalago at maayos na tumutubo gamit ang organikong pamamaraan ng pagtatanim* (Yes, we do organic farming. With 150 members, we already have a lot of knowledge with the help of DA, not just in farming, but also through financial assistance. Our crops such as





Yes, we do organic farming. With 150 members, napakarami na po naming kaalaman dahil po sa tulong ng DA—‘di lamang sa paraan ng pagtanim kundi pati na rin po sa tulong pinansyal. Ang mga pananim gaya ng petsay, carrots, lettuce, kalabasa, spinach, raddish, Chinese cabbage, at iba pa ay malalago at maayos na tumutubo gamit ang organikong pamamaraan ng pagtanim.”





pechay, carrots, lettuce, squash, spinach, raddish, chinese cabbage, and more are growing well using the organic system of planting),” stated Mr. Amos Dayag, Operations Manager of VFI.

Because of their passion for agricultural sustainability through organic techniques, the VFI was awarded many recognitions—one of which is the Organic Certification of the Philippines as an exceptional organic vegetable producer.

A few other feathers on their cap include the Outstanding Organic Agriculture-Small Farmer Group Award, both Regional and Provincial Level in 2014, and the Third Party Certified Organic Farm Award by OCCP in October 2019 and November 2020. To top it all off, VFI was a finalist in the 2019 Outstanding Organic Agriculture-Small Farmer Group-National Level.

Aside from providing healthy food to our table and providing a source of income to farmers, VFI is also committed to having a harmonious relationship with the environment. Through organic farming they were able to reduce exposure to nitrogen-run-off-induced pollution and avoid the use of harmful chemicals in their crops.

Through their passion for sharing their expertise with other farmers and promoting organic farming, Vizcaya Fresh! Organic Advocates, Inc. has become a model for other NGOs when it comes to agricultural sustainability. With their years of experience and numerous awards, they are definitely a force to be reckoned with in the field of organic agriculture. 🌱

The Juice is Worth the Squeeze

ARTFARM SUSTAINABLE SOLUTIONS' ORGANIC GROWTH

Sustainable farming is the future of food production. It's better for us, it's better for our planet, and it tastes great!

However, the problem with sustainable farming practices is that they are hard to adopt because they require a lot of work, money, and time investment.

Arturo Tolentino Jr. and Andrea Karina Alforte — founders of ARTFARM Sustainable Solutions — have always been interested in farming. And while organic farming may seem daunting, it is the couple's passion, so they fearlessly plowed on.

They started with a 200 square meter plot of borrowed land in Los Baños, Laguna and eventually developed their family's 4,000 square-meter calamansi farm in General Nakar, Quezon. In both instances, transporting their fresh produce to the market was the couple's biggest



hurdle. There was even a time when they used only a bike with a crate tied to the back in delivering their goods! Still, the revenue generated was not enough to make the business profitable.

Not one to give up easily, they decided to look for an alternative.

Instead of transporting their harvest to the market, why not process the fruits themselves? So with 100,000.00 pesos as their working capital, they converted an old storage room in the farm to a processing facility and began processing their calamansi harvest.

This gave birth to Kalamanc++, a calamansi concentrate blended with malunggay, gotu kola, and turmeric. It is a delicious, nutritious, and immunity-boosting health drink that seems to be the solution to their business woes. However, as they continued to manufacture the product, they noticed that the quality of their Kalamanc++ calamansi concentrate was not consistent.

“Noong nagsisimula pa lang kami, hindi pare-parehas ang quality ng product every batch. Upang matugunan po ito, nag-aral po kami at nag-training sa tulong ng Department of Trade and Industry (When we were just starting, the quality of our products differed every batch. To address this, we enrolled and underwent training with the help of the Department of Trade and Industry),” Alforte said.

After finding the best processing technique to maintain higher quality and longer shelf life of their product, their next challenge is the problem many businesses face — finding their niche in the market.

Through the trade fairs conducted by the Department of Agriculture – Agribusiness and Marketing Assistance Service (DA-AMAS), the couple was able to identify their target market — health-conscious consumers.



Noong nagsisimula pa lang kami, hindi pare-parehas ang quality ng product every batch. Upang matugunan po ito, nag-aral po kami at nag-training.”







As such, they started channeling their products through distributors specializing in health and wellness all over Laguna and Metro Manila. The trade fairs they participated in helped them introduce their brand — The Garden Kitchen — to the public and build connections along the way. It was a smooth journey from then on.

ARTFARM Sustainable Solutions live up to their name of being an integrated organic farm by using all resources down to the very last peels of the calamansi fruit. They turned these into liquid cleaners, hydrosols, and even essential oils.

The typhoons and the COVID-19 pandemic did little to affect their business. After all, their lands could easily recover from the damages left by storms because of their organic farming techniques. Also, their immunity-boosting products were in high demand during the current health crisis.

Aside from championing organic farming, the couple also helps the community by purchasing raw materials such as malunggay, turmeric, and even calamansi from farmers in the area.

When asked for their advice to budding agri-entrepreneurs, this is what the couple has to say: “Always remain hungry for knowledge. Learning does not end after one training. Level up this knowledge by doing, applying, adapting, and building on.”

Indeed, with hard work, dedication, continuous education, and the right support group, we can say that the juice is worth the squeeze! 🌿

Agree to Agri

THE SECRET OF L. SANCHEZ FARM'S SUCCESS

The problem with the agriculture business is that it's not an easy one to get started in. You need a lot of capital and equipment, and you have to make sure you have your own land to farm.

Even Ms. Lilibeth Sanchez, owner of L. Sanchez Farm, can attest to this claim. But for her, starting a vegetable farm is definitely worth it despite all of the roadblocks that she encountered along the way.

Sanchez started her entrepreneurial journey by working as a contractual farmer, where she and her husband were paid for planting and cultivating crops for someone else. But she wanted something more than just work on someone else's farms — she wanted her own. After earning enough money, they decided to rent a land and went into crop production full-time.





Slowly but surely – these are the words the Sanchez couple lived by when they were farming.

Starting with only P2,000 as their working capital, Sanchez purchased her neighbors' harvest of amargoso (ampalaya or bitter gourd) and sold them to the market directly. Fortunately, the time of their harvest coincided with the time that the price of amargoso was rising steadily, prompting a side-by-side increase in her business.

She proceeded to trade an average of 300 kilos of vegetables every other day. At that time, she would hitchhike with a trader when going to Balintawak as they didn't have their own vehicle.

Her trading business grew bigger to the point that Sanchez can now transport 2,000 kilos of produce daily. From sourcing harvest only







Laban! Laban lang. Siyempre bago ka magtanim, dapat mag-pray ka muna sa Diyos, sa Kaniya ka humingi ng kita at hindi ka Niya pababayaan. Dahil ang kalaban ay bagyo, it's beyond our control."



in San Ildefonso, Bulacan, the vegetable supply business expanded to Visayas and Mindanao.

However, the business wasn't always smooth-sailing. Typhoons, pests, and other natural problems have affected the sales of vegetables. Fortunately, optimism runs in their blood.

“Laban! Laban lang. Siyempre bago ka magtanim, dapat mag-pray ka muna sa Diyos, sa Kaniya ka humingi ng kita at hindi ka Niya pababayaan. Dahil ang kalaban ay bagyo, it's beyond our control (Fight! Just fight. Of course, before you plant, you need to pray to God first and ask Him for profit and for His protection. Because the enemy are typhoons, it's beyond our control),” quipped Sanchez.

With the support of the Department of Agriculture — particularly its KADIWA ni Ani at Kita program — they were always able to get back on their feet. Just like a plant that was beaten by a storm to submission, L. Sanchez Farm was able to grow and bloom again.

While engaging in agriculture may not be easy, Sanchez can attest that there is money to it. As long as you know how to work hard, persevere, and pray, you will certainly reap what you sow.

Sanchez has one motto: “Hold on. Any success can not be achieved with one night only. You will need lots of sacrifices and perseverance to achieve it.”

We cannot help but agree. 



Investing in Your People

HOW YAKAP AT HALIK MULTI-PURPOSE COOPERATIVE QUEZON 2 TURNED HESITATION TO CONFIDENCE AND SUCCESS

In times of crisis, how do you tell a loved one that everything will be okay? Through hugs and kisses. These are the signs of affection that can renew anyone's energy and willpower to keep pushing through despite obstacles. And this is what the Yakap at Halik Multi-Purpose Cooperative Quezon 2 gives its members—maybe even more.

Yakap at Halik MPC Quezon 2 (YHMPC) is a cooperative based in Padre Burgos, Quezon. It works in partnership with local communities to support sustainable development through microfinance services and other





programs to improve livelihoods, build assets, increase incomes, and promote community empowerment.

In 2006, YHMC began as a modest project of the religious group Tatlong Persona Solo Dios and its founder Jose Illustre. The initiative sought to provide economic assistance to members via funding for microenterprises and training young members on food processing.

It grew from a microfinance cooperative into a full-pledged copra trader, with products coming directly from its farmer-members. However, with no background in business management, the initial members were hesitant to negotiate with businesspeople and government officials.

Realizing their need for growth, they sought help from the Department of Agriculture, which did not hesitate to provide financial support through the Agricultural Credit Policy Council (ACPC) revolving fund, Lending Conduit, and the KADIWA grant. They also attended training via the Philippine Rural Development Project and received post-production education and support through various KADIWA projects.

“Ang Department of Agriculture ay naging best friend na ni Yakap at Halik. Maraming programa at plano ang DA na nakatutulong sa kooperatiba (The Department of Agriculture became the best friend of Yakap at Halik. There are many programs and plans of the DA that aided the cooperative),” YHMPC General Manager Armel Amparo said.

What started as a 50 thousand pesos starting capital eventually grew to a large venture that gave the cooperative an annual revenue of 16 million pesos! The business grew so big that they had to put up offices in the municipalities of Lopez and San Francisco.



Ang Department of Agriculture ay naging best friend na ni Yakap at Halik. Maraming programa at plano ang DA na nakatutulong sa kooperatiba.”





One of the biggest benefits YHMPC provides its members and the community as a whole is jobs. The cooperative was able to offer work opportunities for its members, not only through jobs created by the agriculture and business sector of the group, but also during the construction of its facilities.

Today, aside from its offices, YHMPC has its own lying-in clinic. They hope to build their own hospital and several processing facilities in various barangays in their area.

For Yakap at Halik MPC Quezon 2, their biggest success is empowering its members and providing them jobs.

Because of its impressive performance, YMPC received various awards and recognitions such as Natatanging Kooperatiba sa Padre Burgos and the Office of the Governor of Quezon's Gawad Bayanihan. It also became a regional awardee and national nominee for the Cooperative Development Authority's Gawad Parangal.

"Kapag ginamit mo ang 'yong puso sa ginagawa mo, masisiguro mong masaya at matagumpay ka (If you put your heart into what you are doing, you can be guaranteed happiness and success)," concluded Amparo.

The cooperative had faith in the ability of its members — their biggest and most important investment. And it has proven to the rest of the country that with cooperation and hard work, anything is possible. 🌱

There and Back Again

A FORMER OFW'S JOURNEY ABROAD AND SUCCESSFUL FARMING ADVENTURE THROUGH SOWFA

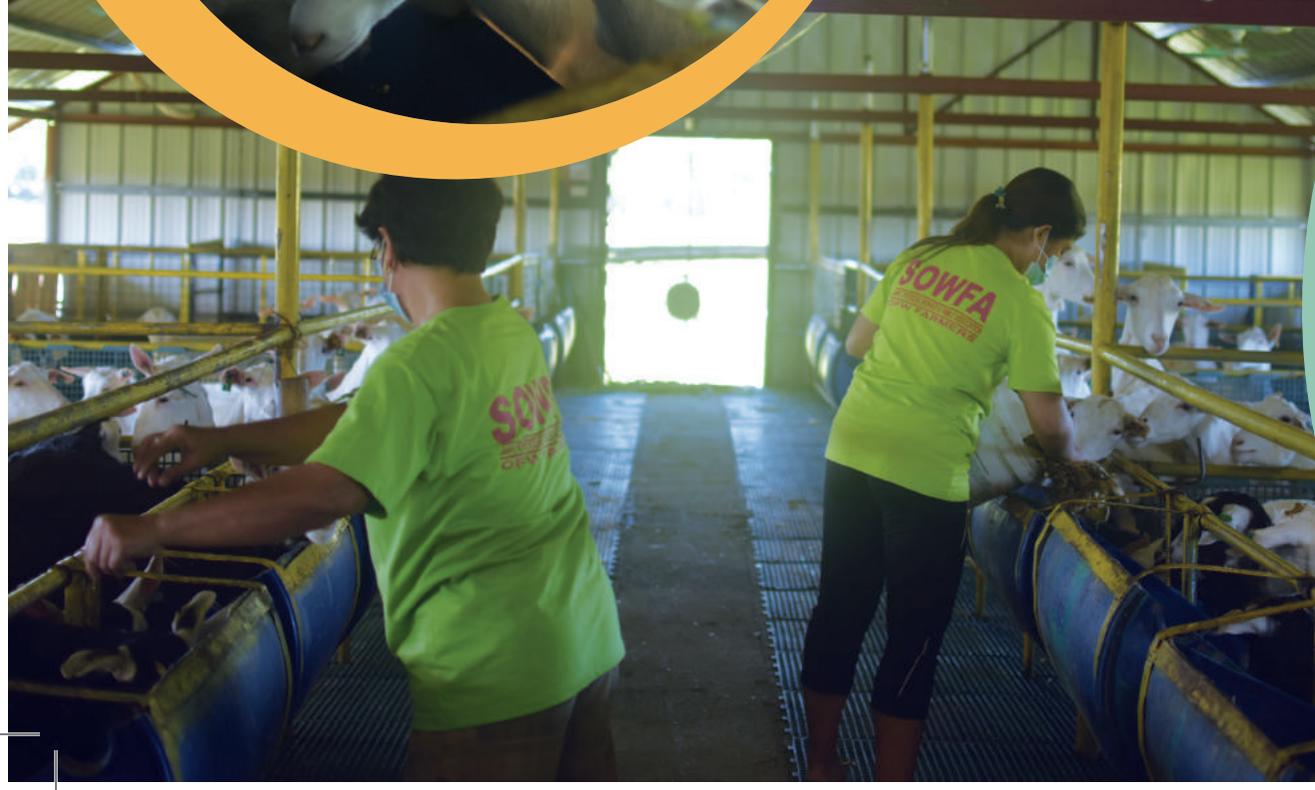
Home is where the heart is. So no matter how long you've lived in a faraway place, you'll always feel the need to come back home.

Former OFW Engineer Aldrin Cardenas' longing for home was so strong that he endeavored to come home despite his professional success abroad. But there is nothing more shocking than going home after 17 years, only to find limited job opportunities here.

Cardenas saw the difficulties faced by the farmers, particularly former OFWs like himself who had returned home to engage in farming. Coming from a family of farmers himself, he saw the need to bridge the gaps, which prompted him to form Sawat Overseas Workers and Family Association or SOWFA in 2016. The group's primary mission is to improve the lives of farmers and former overseas workers through agriculture.









But like any other organization, the first few years of SOWFA were difficult. They began with just 11 members! Persuading people to join them in their advocacy and vision for bettering the lives of farmers was not as easy as they thought.

At first, the association only sold palay (rice grains). They tried shifting to milled rice for increased profits, but it was hard for them to enter the market with the stiff competition.

SOWFA sought the Department of Agriculture's assistance, which helped expand the association's market reach. Through DA's KADIWA ni Ani at Kita Program, SOWFA's members were able to supply milled rice to the entire Camiling, the Provincial Government of Tarlac, and some buyers in Quezon City.

Aside from helping their members through farming and business operations, SOWFA also organized various community-related activities such as gift-giving, outreach, and feeding programs. Once other farmers saw how invaluable SOWFA is to the community, the initial 11 members boomed to 500.

Recently, the association has begun collaborating with the Provincial Agriculture Office and the Provincial Government of Tarlac to find potential markets for their latest product — the yellow corn. Furthermore, the National Dairy Authority (NDA) gave them a total of 104 milking goats when they expressed interest in expanding into livestock.

But the true hallmark of a good organization is its concern for its members. During the pandemic, SOWFA set up a grocery store where its members could borrow some groceries whenever they needed them. When asked about how he feels about leaving his high-paying job abroad for farming, Cardenas says, "It was a difficult decision, but it was



It was a difficult decision, but it was something that I had to do. Becoming an agent of change in our members' lives is enough reward. I'm happy to be able to help my fellow farmers and give them hope for a better future."

something that I had to do. Becoming an agent of change in our members' lives is enough reward. I'm happy to be able to help my fellow farmers and give them hope for a better future."

Truly enough, Cardenas' journey from engineering to farming has set a shining example for overseas workers who need a source of income in the Philippines upon returning home. The Sawat Overseas Workers and Family Association that he founded is his reward for all the adventures that he took. For him, SOWFA is not just a livelihood; it is the fulfillment of his hard work and dedication. A salute to you, Engineer Aldrin Cardenas! 🌱

The Miracle Worker

THE STORY OF MILAGROS BUENAFE'S SUCCESS IN THE AQUAFARM BUSINESS

It doesn't take a miracle for someone to succeed in their goals; all it takes is passion and perseverance. And that's the exact formula that Milagros Buenafe used to succeed in her fish processing business.

Milagros — whom people fondly called Aling Milagros — succeeded in turning a small fish processing business into a lucrative one with a net worth of P3 million. But the journey to achieving this kind of success wasn't an easy one.

Milagros Buenafe is a woman of many talents. Formerly a secretary and government employee in Binmaley, Pangasinan, she is now an 83-year-old aquafarmer and entrepreneur. You may not have heard about her yet,





but she is making waves in the aquafarming industry with her company, JB's Aquafarm.

Like any small business, Aling Milagros' primary challenge when she was starting was poor capital. She believed in the venture enough to risk borrowing from loan sharks, but the high interest rate rendered her business unprofitable at that time.

Not one to be discouraged, she reached out to the DA-Bureau of Aquatic Resources (DA-BFAR), the Department of Trade and Industry (DTI), and the Department of Science and Technology (DOST) for assistance. Through these government agencies, she and her group were able to acquire financial assistance, as well as tools and equipment for use in their fish processing business.

Aling Milagros' business breakthrough started in 2004 when she joined the agri-fishery trade fair sponsored by the DA's Agribusiness and Marketing Assistance Division (AMAD). She built a network, found her niche in the market, and created a high demand for her products.

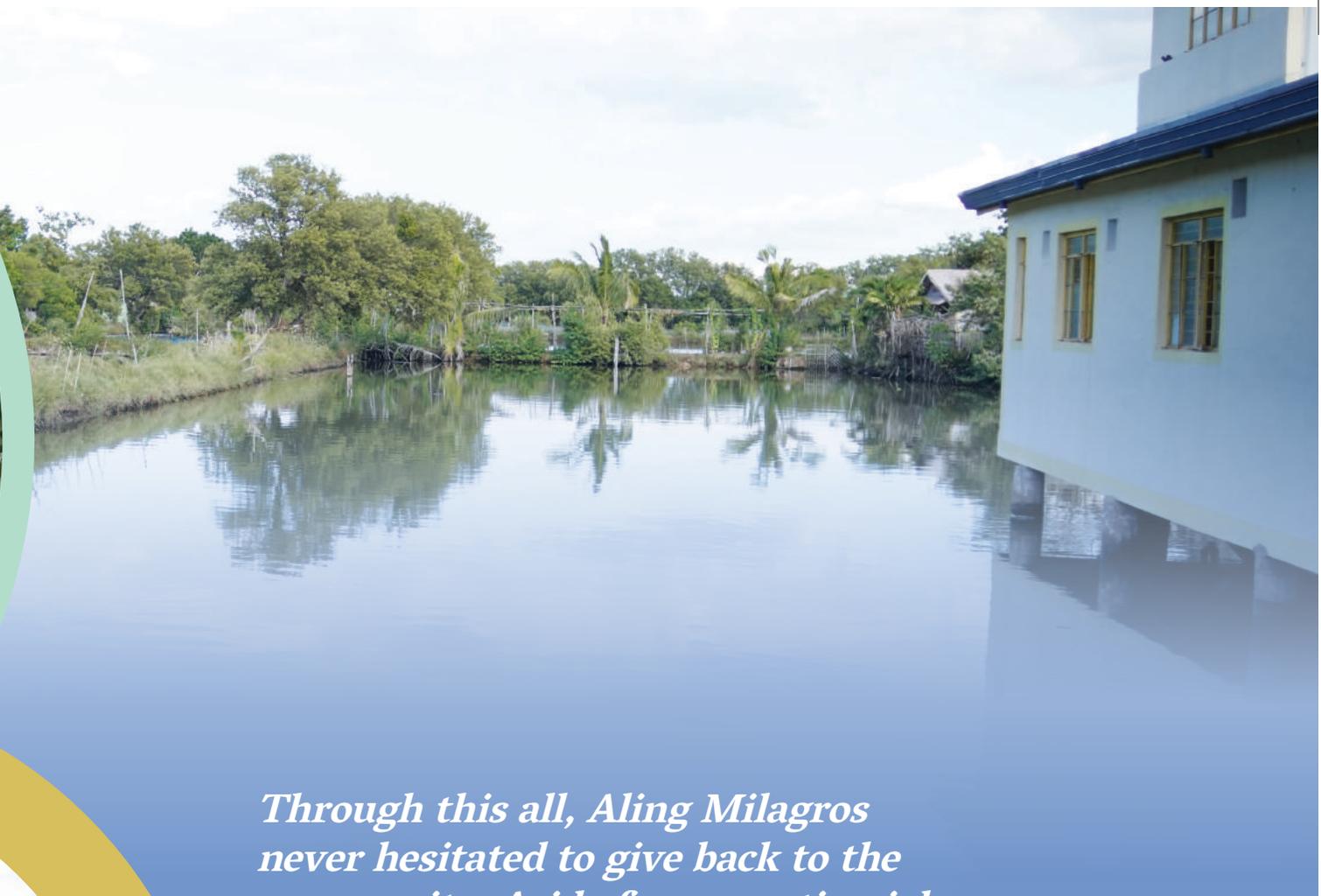
Since then, her business has continued to grow, gathering loyal customers ranging from restaurants in Pangasinan to popular clients such as Robinsons Malls.

Fast forward to 2021, and even the COVID-19 pandemic did nothing to stop JB's Aquafarm's road to success.

Their aquafarm currently supplies roughly 10 tons of processed milkfish to NCR and the rest of Luzon. But Aling Milagros did not stop there: she is now expanding the product line to include tilapia and hito (catfish) processing.







Through this all, Aling Milagros never hesitated to give back to the community. Aside from creating job opportunities by employing mothers and the youth in her area, she also shares what she has learned in her business by conducting free trainings on fish processing and seafood business operations.



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Milagros Buenafe was able to overcome her fears and challenges by turning her passion into a profitable agri-enterprise. And she didn't do it alone — she had the support of government agencies and other people who believed in her vision for success. She has turned her passion into an amazing career where she gets paid doing what she loves every day! It doesn't get any better than that! 🌿

The Crafty Lady

CRAFTING OPPORTUNITIES FROM ADVERSITIES

In a world where many people struggle to find ways of earning an income, the story of Jocelyn Ong-Perez's agricultural enterprise is genuinely inspiring.

A local of Basista, Pangasinan, Jocelyn witnessed firsthand how her *kababayans* struggled with the lack of livelihood. In the past, Basista was noted for being an active producer of bamboo products, coconut baskets, and other handmade goods that were exported to Metro Manila and other parts of the country.

However, China entered the market, offering the same products at lower prices. The competition proved to be too big for the local crafters that demand for their products dwindled until it became unprofitable for them to continue creating such products.

But Jocelyn is not one to sit idly by.

Upon encountering a TV program that featured corn husk products from Mindanao, Jocelyn reached out to the main proponent, Rue Ramas, and government agencies like the Department of Trade and Industry and the Department of Agriculture for technical assistance and livelihood training.



After all, farms in Basista grew corn as second cropping, which means they have an abundance of corn husks for such an endeavor. It was like it was meant to be!

Jocelyn put up an enterprise called Crafter's Joy. She started with 10 individuals who were taught how to make at least nine kinds of flowers, but eventually expanded her creative ideas into other products such as braids, baskets, hats, and even decorations. She also turned to the Design Center of the Philippines for inspiration.

She eventually became an advocate for the handicrafts they produce, showcasing the products from one trade fair to the next.

But while requests for training poured in, the demand for the products began to wane. They struggled to find customers because people were more interested in food than handicrafts.

That's when she came up with an idea: if the food was in demand, why not combine food and handicrafts?

The result was their Itlog na Maalat wrapped in braided corn husk, which was then sold at various trade fairs around the country. It became an instant hit!

Just when you thought everything would be smooth sailing from then on, in came the COVID-19 pandemic, which brought the entire country to its knees. Crafter's Joy was not spared from the economic downturn.

As always, Jocelyn was not one to give up; she used Facebook, Instagram, and other online platforms to market her products. All her hard work was not in vain; she eventually caught the attention of Figaro Coffee Company







As always, Jocelyn was not one to give up; she used Facebook, Instagram, and other online platforms to market her products. All her hard work was not in vain; she eventually caught the attention of Figaro Coffee Company and several other businesses in Makati. This, on top of her LGU's support, helped promote their handicrafts.



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Crafter's Joy's journey is far from over. Jocelyn's desire is to make this enterprise a sustainable livelihood project for the people of Basista while also helping in the preservation and conservation of the environment.

If government agencies such as the DA and DTI can help Basista's crafters find a market for their handmade products, then Jocelyn's dream would be realized.

"Look for opportunities created by the problem," advised our Crafty Lady.

Truly, Jocelyn Ong-Perez lives by her words—she used the adversities she faced as opportunities to succeed. 



Sweet Success Story

HOW NLCALARA FOODS & BEVERAGES BOTTLED FORTUNE

They say that achieving success is like becoming a diamond – you have to go through fire and pressure to finally reach the brilliance that you're aiming for.

That is exactly how Mr. Nemencio Calara of NLCALARA Foods & Beverages found his success.

Calara worked in Saudi Arabia and London as an OFW for a total of 25 years. But his longing to stay with his family in the Philippines prompted him to buy a two-hectare land in Concepcion, Tarlac and pursue farming instead. After all, farming was in his blood.

When he heard that calamansi farmers in Nueva Ecija could send their children to school using the profits earned from the citrus fruit, he took it as a signal to dip his finger into the proverbial pie.



You should also treat your employees as family members. I promised them, kung aangat ako, aangat din mga empleyado ko.”

But things will not always go the way you envision them. In 2018, the price of calamansi went down, thus making the whole venture less than profitable. The revenue from the harvest wasn't even enough to pay for labor!

His spirits weren't dampened, though. Nemencio tried to turn things around by experimenting with calamansi juice. He eventually sought training at the Tarlac State University on calamansi juice processing.

That was when NLCALARA Foods & Beverages was established.

But the company had a rough start. Even the people close to Calara did not believe in this business. He experienced difficulty establishing his market since he was offering a new product that was yet to be tested. There was also the problem of collecting revenues from consignees. Nemencio remembered his training at Kapatid Agri Mentor Me Program, particularly the saying, “there is no sense fishing in the same ocean where there are plenty of fishermen.”





Believing that you cannot do business without taking risks, he continued to invest in the business and in himself. In his mind, a man with no risk is a man of nothing.

With these in mind, he sought to differentiate himself from what others are already doing. Through better branding and market development, things started to get sweeter for the company.

NLCALARA now distributes its products to Nueva Vizcaya, Pampanga, and Cavite. The company's reputation of quality opened an opportunity in foreign markets, including Japan. Calara also utilized Amazon and Facebook for promotions and marketing.

Currently, NLCALARA produces 100 boxes of calamansi juice daily through his fully mechanized production area. He was also able to increase his employees' salaries to almost double when they started.

"You should treat your employees as family members. I promised them, kungangat ako, angat din mga empleyado ko (if I will rise, my employees will also rise with me)," Nemencio said, beaming with pride.

Indeed, while his success did not happen overnight, it was brighter than he expected.

Just like a diamond, Nemencio L. Calara went through a series of life-changing events that would later shape his views not just in business but also in life.

And just like the juice from calamansi that is used to boost our body's immunity, NLCALARA's business philosophy is a welcome benefit in our economy in this troubling time of the COVID-19 pandemic. Nothing can be sweeter than that. 





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