



Republic of the Philippines  
**OFFICE OF THE SECRETARY**  
Elliptical Road, Diliman  
1100 Quezon City

## **DEPARTMENT ORDER**

No. 07

Series of 2023

**SUBJECT: NATIONWIDE ADOPTION OF KITA MO NA!, THE FINANCIAL EDUCATION GAME FOR ACPC CREDIT PROGRAM BENEFICIARIES IN THE CONDUCT OF LOAN FACILITATION TEAM (LOFT) TECHNICAL TRAININGS**

### **I. RATIONALE/BACKGROUND**

The Department of Agriculture (DA) hereby directs the Regional and Provincial Loan Facilitation Teams (R-LoFTs and P-LoFTs) to adopt and implement the Financial Education Game for Agricultural Credit Policy Council (ACPC) Beneficiaries entitled "KITA Mo Na!" as part of the regular training program of the Department to farmers and fisherfolk, pursuant to the Memorandum of Agreement (MOA) entered into by the DA-ACPC with the Bangko Sentral ng Pilipinas (BSP), and the Banco de Oro (BDO) Foundation.

KITA Mo Na! shall be delivered to all small farmer and fisherfolk (SFF)-beneficiaries either as a standalone training intervention or in conjunction with other capacity-building programs being implemented by the LoFTs.

### **II. KITA MO NA!**

KITA Mo Na! is an educational and interactive simulation game for small farmers, fisherfolk, and livestock raisers (SFF) which attempts to mimic the real-life events that influence the daily financial decisions of farmers and their families. It incorporates lessons on positive money habits and proper environmental conservation. The game is structured around six key messages (6Ms) for the stakeholders:

1. Maging matalino sa pag-utang (Be mindful of your debt)
2. Magpalago ng kita sa pamamagitan ng negosyo at dagdag kasanayan (Increase your income through business ventures and additional skills)
3. Mag-impok para sa kinabukasan (Save for the future)
4. Mag-seguro para protektado (Be insured to be protected)
5. Maging mapanuri para 'di ma-scam (Be critical to avoid scams)
6. Maging mapagkalinga sa kalikasan (Be nurturing to the environment)

The language of the game is Filipino, but Game Masters and Bankers are encouraged to use appropriate local languages for better rapport with the participants. The objective of the game is to enable SFF to:

1. Learn to contribute in achieving long-term objectives through basic personal financial management skills such as saving, budgeting, managing debt, credit discipline, basic financial services, protection from potential scams, and rights and responsibilities of financial consumers; and
2. Create action plans to become more informed financial decision makers.

### **III. GUIDELINES**

#### **A. Establishment of KITA Mo Na! Regional Program Coordinating Unit**

All Loan Facilitation Teams shall designate a permanent focal person, preferably the Regional Agri Credit Desk Officer, and a secretariat or alternate to ensure effective and efficient implementation of the KITA Mo Na! program.

The list of permanent and alternate focal persons and their contact details must be submitted to the Agricultural Credit Policy Council (ACPC) at email address **info@acpc.gov.ph**.

Representatives may be replaced, provided that the Regional Director's endorsement of the updated list of names and contact information is sent to the above-stated email address.

#### **B. Establishment of Subject Matter Experts (SMEs)**

All assigned KITA Mo Na! Regional Program Coordinating Units (permanent and alternates) must attend and complete the Master Training of Trainers (MTOT) to be conducted by the BSP and BDO Foundation.

The said MTOT participants will be included in the pool of KITA Mo Na! SMEs who shall serve as Game Masters/Bankers during the actual conduct of the games and as Master Trainers for ACPC-led KITA Mo Na! TOTs and orientations. Said pool of SMEs shall be monitored by ACPC.

Should the need arise, ACPC shall conduct capacity building for TOT graduates, in collaboration with the BSP.

#### **C. Program Rollout**

The ACPC shall conduct a one-time dissemination of KITA Mo Na! game kits to all Regional and Provincial Loan Facilitation Teams.

The game shall be conducted face-to-face for at least 20 to 30 participants. In addition, one (1) Game Master and at least two (2) Bankers shall deliver the KITA Mo Na! game within five (5) hours, either as a stand-alone training intervention or back-to-back with other capacity-building programs being undertaken by the LoFT for the benefit of SFF.

A copy of the speaker guides, and game paraphernalia is accessible through this link: <https://bit.ly/KitaMoNaModule>.

Should wear and tear of printed game paraphernalia occur, the game facilitators may reprint it at any time without seeking ACPC's approval. These materials, however, should only be used for their intended purpose and shall not be reproduced for any commercial purpose and without the permission of the agencies who are parties to the MOA.

The KITA Mo Na! Regional Program Coordinating Units must report all data on rollout/cascade sessions (i.e., date of event, venue, actual no. of participants, feedback rating, etc.) to ACPC every quarter.

#### **D. Monitoring and Evaluation**

The BSP, through the ACPC, shall provide the monitoring and evaluation tools necessary to accomplish the roles and responsibilities of KITA Mo Na! Regional Program Coordinating Units.



#### IV. ROLES AND RESPONSIBILITIES

Specifically, the KITA Mo Na! Regional Program Coordinating Units shall have the following duties and responsibilities:

1. Conduct orientation meetings with training facilitators;
2. Conduct profiling of participants;
3. Conduct KITA Mo Na! training to SFF and their families;
4. Conduct pre- and post-training financial literacy assessments;
5. Facilitate accomplishment of assessment and evaluation forms to measure satisfaction of participants with the KITA Mo Na!
6. Consolidate and update existing reports and forms;
7. Document best practices, success stories, and other learning experiences/cases to be submitted to ACPC;
8. Conduct random interviews and surveys with participants every quarter and submit the results to ACPC;
9. Submit quarterly updates to the Technical Working Group (TWG) for the Financial Education Program for ACPC Credit Program Beneficiaries;
10. Participate in the semestral program review and assessment; and
11. Other needed administrative duties during program implementation.

Incidental expenses incurred for the operation of the above structures shall be charged against the Regional Program Coordinating Units' respective agencies subject to the usual accounting and auditing rules and regulations.

This Order shall take effect immediately and shall remain in force until otherwise amended or revoked in writing.

All previous orders inconsistent herewith are deemed amended or revoked.

**DOMINGO F. PANGANIBAN**  
Senior Undersecretary



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