




# LANDBANK SERVES

CHRONICLES OF GROWTH

MAY 2025 ISSUE



**LANDBANK** salutes  
'agricultural heroes'  
in observance of  
Farmers' and  
Fisherfolk's Month



# TABLE OF CONTENTS

3

## Flagship Lead

- Fireside Chat with Modern Agripreneurs

7

## Client Features

- Tilapia farming turns tide for sitio farmer with help from ACEF Program
- SOWESFACO leverages harvested palay's value with payment-in-kind policy
- Catmon MPC transforms from humble beginnings to community pillar

11

## Progress Points

- LANDBANK, UTAC partner to support 8,000 farmers
- LANDBANK strengthens ties with PH embassy in Oman to support OFWs
- LANDBANK champions farmer empowerment at 2025 Lakbay Season Dry Palay

12

## Cyber Watch

# Flagship Lead



## FIRESIDE CHAT with Modern Agripreneurs

Agriculture in the Philippines is evolving—and so are the people behind it. They are not just tilling soil. They are scaling agribusinesses, building resilient food systems, and bringing science, technology, and smart finance to the fields.

In celebration of Farmers' and Fisherfolk's Month last May 2025, LANDBANK shone a spotlight on three modern agripreneurs who are reshaping the future of Philippine agriculture. Through innovation, resilience, and a deep sense of purpose, they demonstrated that farming is a deliberate, forward-looking choice that drives progress and powers the economy. And with the Bank's strategic support, they are scaling impact in ways that inspire.



## Fireside Chat Speakers

Jose Diaz founded the Sagittarian Agricultural Philippines Inc. (SAPI) in Ilagan, Isabela—an area rich in farming but often overlooked in development.

What began as a local venture is now a diversified agri-business covering poultry, aquaculture, corn trading, meat processing, and food service through The Chicken Place and Juicy Delight.

Diaz is also co-developing canned native chicken with Isabela State University and leading a P1.8-billion feed mill project with Thai firm Charoen Pokphand to support local corn farmers.



**Jose Avelino C. Diaz**

President and CEO  
Sagittarian Agricultural Philippines Inc.

*"It is time to break the stereotype. We often equate farming to hard labor—but with modern technology, science, and the right tools, it becomes precise, manageable, and less labor-intensive."*



LEARN MORE ABOUT SAPI ►

## Fireside Chat Speakers

James Amparo founded Yovel East Research and Development Inc. to help farmers who had land and skills but lacked capital and market access.

By building strategic partnerships and providing end-to-end support—from land preparation to post-harvest—Yovel East enables farmers to boost productivity and tap into high-value markets, turning potential into measurable growth.

Through LANDBANK's AGRISENSO Plus Program, Amparo endorses qualified borrowers and links them to modern models like his "WeWillRice" farm clustering program.



### James P. Amparo

President and CEO  
Yovel East Research & Development Inc.

*"Since 2015, we've released over P5 million in Joint Venture financing through cash, agri inputs, and services—producing more than P1.5 billion worth of agri products."*



LANDBANK President and CEO Lynette V. Ortiz (4th from left) and Yovel East Research and Development, Inc. President and CEO James P. Amparo (3rd from left) formalize a collaboration to empower Filipino farmers with accessible financing for innovative farming solution this January 2025.

LEARN MORE ABOUT YOVEL EAST ►

## Fireside Chat Speakers

Alanjon Uy is betting on Filipino-developed technology to drive food security.

As head of Asian Hybrid Seed Technologies Inc. (AHSTI), Uy leads research and distribution of hybrid corn varieties made for local conditions—reducing the country's reliance on imported seeds. His other venture, Nature's Fresh Pineapples Inc. (NFPI), connects domestic farms to both local and export markets.



Asian Hybrid Seed Technologies Inc. plants hybrid corn genotypes that are custom-made for tropical agricultural conditions in the Philippines and other tropical and sub-tropical regions of the world.

[LEARN MORE ABOUT AHSTI >](#)

The stories of Diaz, Amparo, and Uy are more than entrepreneurial success narratives—they are powerful testaments when bold ideas meet strategic support.

Through programs like AGRISENSO Plus, LANDBANK helps agripreneurs scale solutions, drive innovation, and uplift rural communities. Together, they are sowing prosperity and cultivating a new generation of leaders shaping the future of Philippine agriculture.



### Alanjon C. Uy

Managing Director  
Asian Hybrid Seed Technologies Inc.  
& Nature's Fresh Pineapples Inc.

*"This (agriculture) is an industry that is very essential because we all like to eat - we all need to eat. Food security is very important because if you can't feed a nation, you can't progress."*



Nature's Fresh Pineapples Inc. maintains the quality of their pineapples post-harvest before packing.

[LEARN MORE ABOUT NFPI >](#)

# Client Features



## Tilapia farming turns tide for sitio farmer with help from ACEF Program

In the highlands of Opol, Misamis Oriental, where opportunities are limited and markets are far, one farmer's quiet determination is reshaping what progress can look like in rural communities.

For most of his life, Eric A. Janolino relied on hard-earned farming skills to support his family. But without access to affordable capital, he was stuck in a cycle of borrowing from informal lenders, with high interest eroding any gains from his harvest. Each season felt like starting over.

That changed in 2023 when Eric tapped into the Agricultural Competitiveness Enhancement Fund (ACEF)—a joint effort of the Department of Agriculture and its partner institutions. With financing from LANDBANK and technical guidance from the Bureau of Fisheries and Aquatic Resources (BFAR), Eric ventured into tilapia farming.



The results were immediate and personal: more income, greater stability, and for the first time, enough to send his children to school. But what followed was even more telling. Inspired by his experience, 14 other farmers in his barangay began their own fishpond ventures—proof that one breakthrough can set a ripple in motion.

Eric's story is not just about overcoming hardship. It's about what becomes possible when public support, institutional financing, and local initiative work together. It's a model of how targeted programs—when delivered with empathy and follow-through—can unlock self-sufficiency in places often overlooked.

For LANDBANK, this isn't just a story of credit. It's a glimpse into the kind of rural development the Bank seeks to support—where impact is shared, progress is organic, and transformation begins with trust.

Even the smallest farms, in the most remote sitios, have the potential to grow—not just food, but change.

[READ MORE ON OUR WEBSITE](#) ►

**SOWESFACO  
leverages  
harvested  
palay's  
value with  
payment-  
in-kind  
policy**



In Solana, Cagayan, rice is more than a staple—it's a story of resilience. And for the Solana West Farmers' Cooperative (SOWESFACO), it's also a tool for empowerment.

What began in 1996 as a small group of 23 farmers with P115,000 in pooled capital has since matured into a thriving, community-led cooperative. Behind this growth is a simple but powerful insight: when farmers have control over how and when they sell their harvest, they also regain control over their future.



**Christopher Barlaan**  
General Manager  
SOWESFACO

*"LANDBANK has been instrumental in our growth. More than a financial institution, they're a partner who understands what we're trying to do for our farmers. We believe that progress should be shared. That's why we make every effort to ensure LANDBANK's support directly benefits our members. Through our payment-in-kind system, they're able to repay loans using their harvest, not just cash—giving them more breathing room and better control over their income."*

[READ MORE ON OUR WEBSITE](#) ►



## Catmon MPC transforms from humble beginnings to community pillar

What started under a tamarind tree in 1987—with 26 farmers pooling P500 each—has grown into one of Bulacan’s most resilient and forward-looking cooperatives. The Catmon Multi-Purpose Cooperative (MPC) is a testament to what communities can achieve with a shared vision and sustained commitment.

Driven by the goal to uplift livelihoods in Barangay Catmon, the cooperative steadily expanded from rice and livestock to dairy production, adjusting its services as the local landscape evolved from rural farmland into a growing township.



**Emeliza Laurenciana**  
Chairperson  
Catmon MPC

*“It’s all thanks to the unwavering support of LANDBANK that our Cooperative has flourished, allowing us to uplift the lives of so many in our community, including mine.”*



**Luisito dela Rods**  
General Manager  
Catmon MPC

*“Back then, local farmers struggled with limited access to capital, technical know-how, and reliable markets. We saw those gaps firsthand, and that became our driving force—to build a Cooperative that could offer real, lasting support where it was most needed.”*

[READ MORE OUR WEBSITE](#) ➤

# Progress Points

## LANDBANK, UTAC partner to support 8,000 farmers

In a move to help boost rice production and cushion farmers from rising input costs, LANDBANK has partnered with the Unified Tiller Agriculture Cooperative (UTAC) under the Bank's flagship AGRISENSO Plus Lending Program, further strengthening its support for rural livelihoods and the national food supply chain.

[READ MORE ON OUR WEBSITE >](#)



## LANDBANK strengthens ties with PH embassy in Oman to support OFWs



LANDBANK brought its financial literacy advocacy to the global stage with a Financial Education session for Overseas Filipino Workers (OFWs) in Oman on April 25, 2025, at the Grand Millennium Hotel in Muscat. In partnership with the Philippine Embassy in Oman, the session offered practical personal finance guidance and introduced tailored financial solutions like the GoBayani account and OFW Reintegration Program. Prior to the event, LANDBANK President and CEO Lynette V. Ortiz and her team visited Philippine Ambassador H.E. Raul S. Hernandez to show continued support for the Filipino community. This initiative underscores LANDBANK's commitment to empowering OFWs as key partners in national development.

# Progress Points

## LANDBANK champions farmer empowerment at 2025 Lakbay Season Dry Palay



LANDBANK joined the 2025 Dry Season Lakbay Palay event in Sta. Cruz, Marinduque, supporting the “RCEF sa Bagong Pilipinas” campaign to boost sustainable rice farming. In partnership with PhilRice–Los Baños and other stakeholders, the event promoted the Rice Competitiveness Enhancement Fund and strengthened support systems for local farmers. Representing the Bank, Ms. Maribeth M. Merginio of LANDBANK Quezon Lending Center introduced agri-focused loan programs like CFID, ACEF, and AGRISENSO PLUS, offering on-site consultations to help farmers access financing. This reflects LANDBANK’s ongoing commitment to countryside development and empowering agri-communities.

## LANDBANK bags Best in Green Financing at ASEAN Fintech Awards 2025

[READ MORE ON OUR FACEBOOK >](#)



## LANDBANK declares P33.53–B cash dividends to national gov’t on strong earnings

[READ MORE ON OUR WEBSITE >](#)



# Cyber Watch

## CyberWatch Tips for Secure Online Banking

Your online safety. **Powered by LANDBANK.**

### Protect yourself and your accounts online!

Safeguarding your online banking activities is more important than ever. Follow these essential **CyberWatch** tips to protect your account and financial information:



#### Keep your contact information updated

This helps you receive real-time alerts and stay informed about your transactions.



#### Read your alerts—don't ignore them

Review every email or SMS notification you get. If something seems unfamiliar, report immediately.



#### Never share your OTP or passwords

LANDBANK will never ask for your OTP, password, or personal information through SMS, calls, emails, or chat. Keep them to yourself—always.



#### Validate the source

Check if the email address looks suspicious. Phishing scams often use fake links, generic greetings, poor grammar, or “too good to be true” offers. Be critical and cautious before clicking or responding.



#### Get information only from official LANDBANK channels

Look for the blue verified checkmark on all LANDBANK social media pages before interacting. Follow only official pages

*Stay vigilant and secure. If you encounter suspicious activity, report it to the LANDBANK Customer Care Hotline at (02) 8-405-7000 or 1-800-10-405-7000 (PLDT Toll-Free) or email [reportphishing@landbank.com](mailto:reportphishing@landbank.com).*

LANDBANK Leads is a monthly digital publication produced by LANDBANK's Corporate Affairs Group, with address at the 24th Floor, LANDBANK Plaza, 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila, Philippines 1004.

LANDBANK Leads Editors reserve the right to edit and finalize all stories prior to publication. For comments/suggestions or contributions, please contact us at 8551-2200 local 7636 or e-mail [cced\\_pu@landbank.com](mailto:cced_pu@landbank.com).

Regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph> Deposits are insured by PDIC up to P1 million per depositor. A proud member of **BancNet**