



**ssnup**

Smallholder Sustainability  
Upscaling Programme

## STRENGTHENING SOCIAL AND ENVIRONMENTAL PERFORMANCE TO IMPROVE SMALLHOLDER FARMERS' PROTECTION STANDARDS IN THE PHILIPPINES



Africa



Latin America



Asia



Financial services delivery



Capacity building for end  
beneficiaries



Market access and  
product development



Management systems  
improvement

### CONTEXT

In the Philippines, most of the agricultural lands are owned by smallholder farmers with about 33% of farms between 2 and 5 hectares. One of the most produced crops is cacao, where more than 90% of production comes from farmers with less than 5 hectares of land. At the same time, the agricultural credit landscape in the Philippines is marked by a significant gap between the demand for credit and the supply provided by financial institutions, underscoring the need for innovative solutions.

### CURRENT STATUS OF THE BENEFICIARY ORGANISATION

In July 2016, AGRONOMIKA FINANCE CORPORATION (Agronomika) was registered with the Philippines Securities and Exchange Commission (SEC). It is a member of the Kennemer Group, a group of companies dedicated to rural and inclusive development across agriculture, nature-based solutions and financing. Agronomika's mission is to provide access to financial services, microinsurance, and livelihood opportunities to its members. Nearly 75% of Agronomika's borrowers are smallholder farmers (552 out of 748 borrowers) and, by strengthening client protection and social performance, there is strong potential and likelihood to create lasting impact for these low-income households.

### OBJECTIVE OF THE PROJECT

The objective of this project is to bring Agronomika closer to implementing international standards in social and environmental performance management. These standards will enable Agronomika to provide better service quality, lead fairer treatment, and improve financial and environmental education.

The expected results of the project are:

- Increase in knowledge about social and environmental performance management and active integration of good practices into the management of Agronomika
- Improve client protection and quality of service of the institution
- Onboard more than 100,000 clients following social and environmental performance management implementation within 5 years

### IMPACT INVESTOR



### BENEFICIARY ORGANISATION

AGRONOMIKA FINANCE CORPORATION (Financial intermediary) – Philippines

### TARGET

552 smallholder farmers

### AGRICULTURAL VALUE CHAIN

Cacao, banana

### STARTING DATE

December 2024

### DURATION

12 months

### TOTAL TA BUDGET

€ 16,830  
Including € 15,147 (90%)  
contribution from SSNUP



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