

Carlzen Diaz

Diaz Agricultural Farm

Planting the seeds of success

Okra, string beans, and tomatoes—these are what filled the one-hectare farm lot that Carlzen Diaz rented in 2018. Four years later, this small farm lot has grown to four hectares with more crops and a bed of colorful, flowering plants.

Carlzen, the owner of Diaz Agricultural Farm nestled in San Pablo, Laguna, relied on his own savings and borrowings from friends to start his business.

“When I started my agricultural farm business, I had a couple of friends who were willing to invest. It allowed me to borrow money fast, without requirements and processing. However, the interest was high. When I found out about Banko, I grabbed the opportunity because the interest is lower,” said Carlzen.

When he was just starting out, he hired two people to help him on the farm. He also rented farming equipment. Later on, through Banko’s NegosyoKo loan, he was able to rent four hectares and hire nine people to help him plant more varieties of crops which he supplied and delivered to Chinese and Korean restaurants.

“Korean restaurants became popular in 2018, so the demand for Korean vegetables also rose. I needed additional capital to meet the increasing demand for my crops, and Banko gave me what I needed,” he said.

“A friend referred me to Banko, then I was contacted by Banko Santa Cruz for the loan availment. The process was quick,” Carlzen added.

Since he availed of his first Banko loan, he has been renewing it yearly for the capital and operational expenses of his business.

His business grew over the years. In 2021, he saw an opportunity to expand and create a new income stream.

“In 2021, *plantitos* and *plantitas* became a trend so we thought of selling flowering plants. Luckily, it clicked. Our latest Banko loan allowed us to start this flower business,” said Carlzen.

“We plan to change our business model by producing and delivering directly to customers instead of passing through middlemen,” he said. “It is going to be a farm-to-market or pick-and-pay setup where our customers can visit us and pick the vegetables and plants themselves.”

All this reflects his commitment to continually reinvent his business and call on a trusted banking partner to help him succeed.

“I’m not a techie, but I like studying trends to see how I can integrate them in my business. Aside from changing our business model, our team is also looking into opening a pick-and-pay café where people can pick their vegetables fresh from our farm and have them cooked for their dine-in meal,” he said.

“We will also look into delivery services. That way we can help not just the big delivery service companies, but also tricycle riders. I look forward to partnering with Banko to turn these plans into reality.”

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