

DTI-ROG TRIUMPHS MILESTONES IN 2018; PLOTS TARGETS FOR 2019

By **Bernard Niño S. Tarun**

Commending the persistent efforts of the Department of Trade and Industry Regional Operations Group (DTI-ROG) to sustain the growth of micro, small and medium enterprises (MSMEs) in the countryside, Secretary Ramon Lopez stressed in his reports the 50-percent increase in MSMEs assisted in 2018 rendering more than 900,000 services per year through ROG's programs and initiatives, during the DTI Press Conference at Makati Diamond Residences, Makati City last January 11.

Guided by the 7Ms Framework of a Successful Entrepreneur – Mindset, Mastery, Mentoring, Markets, Money, Machines, and Models – MSMEs are equipped holistically as they face increasingly competitive markets.

“

DTI kept its eyes on the ball in pushing for the entrepreneurial revolution in the countryside. Number of registered enterprises jumped from 900,000 last year to 1.39 million this year due to comprehensive programs for MSMEs. Mas maraming na-encourage na MSME na magnegosyo at mas marami ring nag-register,” said Secretary Lopez.

Among the many achievements last year tackled by the Trade Chief is the Kapatid Mentor ME (KMME) Program's increasing number of runs totaling to 237 batches, 601 certified mentors and 5,362 mentee graduates covering 101 provinces in the 17 Regions. While there were 15,096 Skills and Managerial/Entrepreneurship

(SME) training programs conducted and participated by 345,982 existing and would-be MSMEs.

As of November 2018, DTI-Comprehensive Agrarian Reform Program (CARP) extended various types of assistance to 1,207 agrarian reform communities (ARCs) and 153 non-ARCs. This generated total investment of P1.660 billion, total sales P3.568 billion, generating 146,561 jobs. In addition, 1,783 new MSMEs were developed and 2,993 MSMEs were assisted.

Similarly, as a result of various initiatives and interventions in promoting and fostering for industry development nationwide, the eight (8) national priority industry clusters which are predominantly agri-based industries specifically, coco coir, rubber, coffee, cacao, bamboo, palm oil, processed fruits and nuts and wearables and homestyles, have contributed significant outcome in terms of bottomline indicators. A total of P2,333 million in investments and 114,547 jobs generated from these national priority industry, surpassing the annual targets by 107% in investments and 123% increase in jobs.

Moreover, increasing market access for MSMEs through Product Development, One Town One Product (OTOP)



DTI Chief Ramon M. Lopez presents the DTI 2018 accomplishments to the press. **PHOTO BY Bernard Niño S. Tarun**

Philippines Hub and Trade Fairs, to date, 11 OTOP Hubs were established countrywide with 7,647 MSMEs assisted, 5,465 products developed and generated P833,822,663 sales. While ROG has organized a total of 459 Trade Fairs participated by 7,698 MSMEs with an over-all P770,200,899 sales generated.

Also, more permanent retail outlets for MSMEs through 102 Go Lokal stores were founded nationwide with 347 registered suppliers and P65 million sales generated.

Furthermore, providing micro entrepreneurs cheaper alternative to 5-6 lending, Pondo sa Pagbabago at Pag-asenso (P3) Program released a total of P2.40 billion funds to 290 accredited conduits in 73 provinces reaching 65,000 beneficiaries nationwide.

Likewise, increasing the productivity and competitiveness of MSMEs through

provision of innovative and more efficient machinery and equipment through 2,300 Shared Service Facilities (SSFs) set up generating 147,201 of employment since its launch in 2013.

Lastly, services are reaching out to more MSMEs through 1,049 Negosyo Centers nationwide with a total of 547,950 MSMEs assisted, 821,771 clients served and 911,178 services rendered.

By continuing initiatives of uplifting the MSMEs, MSME Development Advocate Undersecretary Zenaida Cusion-Maglaya vows to surpass ROG's 2018 accomplishments.

“The ROG will continue to support MSMEs in their entrepreneurial journey thru effective and efficient delivery of programs that will enhance their competitiveness and gear them up to be part of the global and value chain,” Maglaya said.

FEATURED STORIES



Duterte, DTI grant entrepreneurship services to Masbate beneficiaries



President Rodrigo Roa Duterte, led the Negosyo Serbisyo sa Barangay in Masbate, together with DTI Secretary Ramon M. Lopez, and other key officials in granting entrepreneurship services to Masbate beneficiaries. **PHOTO FROM OSEC.**

By **Bernard Niño S. Tarun**

In pursuance of the administration's full commitment to the development of micro, small and medium enterprises (MSMEs) in the country, President Rodrigo Duterte and Department of Trade and Industry (DTI) Secretary Ramon Lopez led to the execution of Negosyo Serbisyo sa Barangay held at Patio de Milagros Resort, Dimasalang, Masbate last January 9.

Secretary Lopez underlined how the DTI's initiatives and programs led to the continuous growth of MSMEs in the countryside through the years.

"President Rodrigo Duterte is determined to give all Filipinos a better quality of life, whether through more jobs or empowering them to become entrepreneurs. To ensure the latter, we have resolved to push the entrepreneurial revolution in the countryside so that our country's economic growth will be all inclusive." Trade Secretary said.

As of 2018, 1,049 Negosyo Centers have been established nationwide, and 14 of these are in Masbate.

Registered BMBEs nationwide doubled in 2018!

By **Lovely Joy E. Chan**

A total of 29,990 BMBEs were registered in 2018 compared to 12,197 BMBEs accomplished in 2017. This was made possible through the continued efforts of DTI and the Negosyo Centers to raise awareness amongst their MSME clients about the incentives made available under Republic Act No. 9178 or the BMBE Law.

In terms of having the highest

number of BMBEs registered, Region IX had the highest number, reaching 8,389 or a 28% share of the national total. CARAGA came in second with 5,018 BMBEs registered or 17% of the total, while Region III came in third with 2,983 BMBEs or a share of 10%.

As of date, a total of 285 Negosyo Centers nationwide can process BMBE registrations on site, while the other 727 centers get support from the different DTI Provincial Offices in processing BMBE registrations.

mainstream their products. Also, One Town, One Product (OTOP) program has helped launch 112 products from Masbate – 102 are food products and 10 are non-food products. OTOP enables localities and communities to determine, develop, support, and promote culturally-rooted products or services where they can be at the best at or best renowned for.

Thrust to push entrepreneurship at grass-roots level

In partnership with the Barangay Development Council (BDC), DTI can offer directly to aspiring entrepreneurs in the barangays. With the Barangay Micro Business Enterprises Act (or RA 9178) offering business registration services at the barangay level, business registration in Masbate has jumped from 1,395 in 2016 to 2,696 in 2017.

To stop people from taking on onerous loans, Pondo sa Pagbabago at Pag-asenso (P3) program, the Department's microfinancing arm, has released loans to sub-borrowers in Masbate amounting P11,890,000 with 279 sub-borrowers endorsed to micro-financing institutes (MFIs). One hundred seventeen (117) sub-borrowers have already renewed their loans.

There are now 13 Shared Services Facilities (SSFs) established in the province serving 275 beneficiaries and created 219 jobs with P4.52 million in investments and P10.24 million in increased sales. SSF program provides MSMEs access to technology and trainings to expand their production and enhance the quality of their products and services.

Furthermore, to widen the market access of MSMEs, there is the Go Lokal! Program and Trade Fairs like Orgullo Kan Bikol which help

Philippines' best flavors converged in the National Food Fair 2019

By **Bianca Alyana A. Zamora**

Micro, Small, and Medium Enterprises (MSMEs) from across the country gave the metro a taste of their home provinces during the 2019 National Food Fair Philippine Cuisine and Ingredients Show last March 14-17 at the Megatrade Halls of SM Megamall, Mandaluyong City.

A number of participating MSMEs during the trade fair shared the same appreciation to Negosyo Center for helping their respective businesses succeed.

Leah A. Alvendo, manager and owner of Alvendo's Food Products from Tabuk City, Kalinga Province, and one of the exhibitors during the fair, for example, expressed her gratitude to the DTI Negosyo Center for developing their family business.

Alvendo emphasizes that without the intervention of Negosyo Center, their products, especially their flagship fruit wine out of Bignay, would still be peddled just around the province of Kalinga. This intervention paved the way not

only for the development of their enterprise, but also the cultivation of the rich culture of the province. Alvendo added that the DTI Negosyo Center helped the small enterprises in Kalinga step up and improve. Generation to generation, the Negosyo Center have assisted the people in the province to develop not only their enterprises but also themselves, as individuals.

233 MSMEs from the different regions in the country participated in the Food Fair. The products varied from local and native delicacies, processed food and beverage, and fresh fruit and vegetables among others. For this year's edition of the National Food Fair, the trade exhibit displayed live cooking demonstrations by the top culinary chefs representing Luzon, Visayas and Mindanao. The four-day event likewise saw the Design Center of the Philippines (DCP) Special Setting, OTOP Hub, food and coffee pavilions in KAPETiarya.

The food fair saw a good number of buyers wander around the venue to experience a gastronomic adventure from the Philippines' best flavors brought by our local MSMEs.



Malgoers flocked the trade halls and were delighted with a wide array of food products from the 16 regions in the Philippines.



Ms. Leah A. Alvendo, manager and owner of Alvendo's Food Products came all the way from Tabuk City, Kalinga to showcase their famous fruit wine using Bignay.

The other remaining centers only provide relevant information.

The incentives BMBEs may avail include Income tax exemption, exemption from the Minimum Wage Law although employees will still receive the same benefits, priority in financing requirements and technology transfer, production and management training, and marketing assistance programs.

DTI manages online academy for MSMEs

By **Marjorie Joyce C. Posas**

On April 2018, the U.S. Agency for International Development (USAID) handed over the administration of the ASEAN Small and Medium Enterprises (SME) Academy to the Philippines, through the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCM SME).

With the transfer, the Philippines, through the Department of Trade and Industry (DTI), marked an important step in the Department's effort to promote productivity, technology and innovation for MSMEs in ASEAN.

"The handover of the academy is very timely considering the launch of ASEAN Mentorship for Entrepreneurs Network (AMEN) programme as our flagship initiative with the ASEAN Business Advisory Council. AMEN's objective as the regional mentorship program for promoting MSME capacities could be facilitated and enhanced by the Academy," DTI-BSMED Director Jerry said.

The Academy is a self-help and self-paced online learning tool for SMEs, offering free courses and resources on topics such as financing/accounting, management, marketing and technology to help ASEAN MSMEs to grow and compete regionally and internationally.

Within the first two months of turnover to the country, the DTI-Bureau of Small and Medium Enterprise Development (DTI-BSMED) has initially handled the operation and management of the academy in close collaboration with the private sector under the US-ASEAN Business Council (US-ABC).

Consequently, the DTI-BSMED transferred on June 2018 the administration of the Academy to the Philippine Trade Training Center (PTTC) which is mandated to design and implement training programs and counseling services for MSMEs. PTTC will be able to provide a more convenient, wider, and customized online trainings and resources.

PTTC shall facilitate online forums that will link Philippine MSMEs to SMEs in Southeast Asia for the sharing of experiences on common issues, identifying best practice and replicating excellence to scale.

The academy, <http://www.asean-sme-academy.org>, with link at the PTTC's website, www.pttc.gov.ph currently offers 52 courses on finance and accounting, management, marketing, operation, technology, and trade and logistics from Fortune 500 companies and members of the US-ASEAN Business Alliance for Competitive SMEs and 360 relevant links to business information and access to a directory of service providers for SMEs.

The core of the Academy is a series of training materials for SMEs contributed by Baker and McKenzie, Facebook, Google, HP Inc., MasterCard, Microsoft, PayPal, Procter & Gamble and International Labour Organization.

As of 2018, over 50,000 visitors have visited the site, and nearly 3,000 of these are active users regularly accessing new knowledge and skills that global companies and industry leaders have shared in the form of courses. The academy also has 191 academy trained facilitators: 29 from the Philippines; 25 from Lao PDR; 30 from Indonesia; 27 from Cambodia; 28 from Malaysia, 19 from Thailand; and 31 from Vietnam.

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Financing for Maranao Traders

By **Jonno DC Bales**

The Small Business Corporation on January 9, 2018 participated during the Muslim Traders' Entrepreneurship Forum 2019 at the FilOil Flying V Arena in San Juan City in support to the Department of Trade and Industry's (DTI) advocacy of helping Maranao traders throughout the country. Speaking before Maranao entrepreneurs, SB Corp.

Financing Sector Group Head Lourdes Rosario Baula discussed the Pondo sa Pagbabago at Pag-asenso (P3) Program, the administration's landmark loan financing program intended to give micro enterprises better access to finance, providing them an alternative to the informal or 5-6 scheme of lending. Under the P3 Program, a micro enterprise can borrow between P5,000 up to P200,000 depending on its business need and repayment capacity with no collateral requirement. Interest rate and service fees, all in, do not exceed 2.5% monthly.



The Muslim Traders' Entrepreneurship Forum 2019 was initiated by DTI in partnership with the local government of San Juan, Small Business Corporation, Technical Education and Skills Development Authority (TESDA)

Philippine Trade Training Center (PTTC), non-government organization ASA Philippines, Philippine Chamber of Commerce and Industry (PCCI), Go Negosyo, and Coca-Cola Philippines.

DTI, DOH to speed up the process of getting FDA permits

By **Marjorie Joyce C. Posas**

The Department of Trade and Industry (DTI) collaborated with the Department of Health (DOH) to help micro entrepreneurs obtain permits from the Food and Drug Administration (FDA). The two agencies have signed a Memorandum of Understanding (MoU) on 21 December 2018 to launch a six-month pilot program in the National Capital Region (NCR).

"We employ a whole-of-government approach to achieve President Rodrigo Duterte's goal of helping the micro enterprises. This is part of DTI's advocacy to lessen their hurdles in growing their business and mainstreaming their products," DTI Secretary Ramon Lopez explained.

Under the MoU, representatives from FDA will be deployed in all DTI Negosyo Centers (NC) in the

National Capital Region (NCR) to train the NC Business Counsellors in pre-assessing applications for Licenses to Operate (LTOs).

Upon passing the pre-assessment, these applications will be forwarded to the FDA, who committed to release the LTOs in 15 days. The micro businesses will also be exempted from getting Certificates of Product Registration (CPRs).

vegetable and edible fungi, seaweed and nuts and seeds; confectionery; cereal-based products; processed meat and meat products, including poultry and game; bakery wares and bakery related products; sweeteners, including honey; salt, spices, soups, sauces, salads, and protein products; beverages; and ready-to-eat savories, like potato chips and chicharon.

Even as the program focuses on businesses producing low-risk food products with assets not more than PhP 3 million, the FDA is set to launch an online portal to further simplify FDA

applications. After the success implementation of the pilot run, the program will be rolled out in the other regions.

Eligible for the program are micro enterprises that produce low-risk products, such as fats, oils, and fat emulsions; processed fruits,

The pilot program, dubbed as Initiative ni Digong Operation Livelihood (IDOL), will have training modules to guide applicants in getting FDA permits and licenses.



DICT's Rural Impact Sourcing Training assists 645 MSMEs

By **Amanda M. Cutaran & Mary Rose M. Castro**

The Department of Trade and Industry-Regional Operations Group (DTI-ROG), through the Negosyo Centers has partnered with the Department of Information and Communication Technology (DICT) in the conduct of the Rural Impact Sourcing (RIS) Program.

This program is a government initiative which aims to create meaningful ICT-enabled jobs in socio-economically disadvantaged areas in the country where there is high population but low employment due to lack of investors. It will promote ICT-enabled jobs as a high-value economic activity in rural communities that are not yet ready

to host Information Technology – Business Process Management (IT-BPM) operations. The Memorandum of Understanding (MOU) signed by both agencies made this partnership possible.

The RIS Program conducted the Technical Training on Digital Marketing and e-commerce. This training recognizes the role of MSMEs to provide employment opportunities and contribute to economic growth especially within their locality and also serve as an avenue to promote the use of e-commerce by MSMEs. During the training, RIS scholars assist their partner MSMEs by creating online presence for the MSME's products and services.

Among the topics that the scholars

are taught are on branding for companies, products, services; website and content development; data privacy, cybercrime and digital marketing ethics; and social media content creation and blog content research. The scholars also conduct a digital marketing campaign for their partner MSMEs.

The Digital Marketing and e-commerce Technical Training was able to assist a total of 645 MSMEs. The total revenue generated by MSME partners in 2018 through the online presence created by RIS scholars was PhP26,435,501.95. The training was conducted in 34 locations throughout in the country in 2018, where some of the Business Counsellors participated in the training.

Negosyo Centers serve as catalyst to countryside development

By **Bianca Alyana A. Zamora**

Negosyo Centers continue to serve as the gateway to ease of doing business and countryside development.

As of March 29, 2019, 1, 067 Negosyo Centers have already been established, the numbers have recently been reinforced by the Centers established in ARMM. The centers are situated in locations that will conveniently serve the MSMEs. 963 of these Centers are located at the Local Government Units, 81 are in DTI offices, 12 in the academe, 7 in malls, and 4 with Non-Government Organizations. 820 or 77% of the Centers were established under President Rodrigo Roa Duterte's term. This supports the mandate of the President to support and develop the MSME sector.

For the year 2019, the Department of Trade and Industry aims to focus more on the enhancement of services provided by the Negosyo Centers. This is to supplement the establishment of more Centers in the country and the increasing number of clients being served.

SERVICES OFFERED BY THE NEGOSYO CENTERS

The prime directive of the Negosyo Centers is to provide and facilitate access to various business development services for the micro, small, and medium enterprises. Branched into three

core components, the services being offered by Negosyo Centers revolve around Business Advisory, Business Registration Assistance, and Business Information and Advocacy.

Negosyo Centers provide would-be and existing MSMEs with business advisory services that will cater their different needs through one on one consultation, focus group discussion and coaching and mentoring. Through the Business Registration Assistance, the Business Counsellors facilitate processing and documentation of necessary paper requirements such as the Business Name Registration. Complementing these, the Centers conduct trainings, seminars and dialogues to increase the MSMEs productivity and efficiency.

Negosyo Centers with the Business Counsellors, also serve as a catalyst to other MSME-serving programs of the Department such as the Kapatid Mentor ME Program or KMME, Pondo sa Pagbabago at Pag-asenso (P3), Shared Services Facilities (SSF), and OTOP Next Gen Project among others.

MSMES ASSISTED

Since the implementation of the program in 2014, with five pioneering centers in Cagayan de Oro City, Calapan City, Puerto Princesa City, Iloilo City and Poac, Marinduque, the number of MSMEs assisted ballooned over the years. In 2013, 70, 647 MSME clients were assisted by the different existing programs of DTI.

Fast forward to 2018, and since the program started in 2014, the figures has multiplied several times, reaching a 1,141% percentage increase in MSMEs assisted. Based on the accumulated data from the Performance Governance System (PGS) and the Negosyo Center Monitoring System (NCMS), MSMEs assisted from 2013 to 2018 grew to 1,694,875 or a 2,299% increase. This figure excludes other type of clients assisted by the Negosyo Centers from 2015-2018.

IMPACT OF NEGOSYO CENTERS

Undersecretary for Regional Operations Group Zenaida Cuison Maglaya reiterated the importance of Negosyo Centers in the development of the MSME sector in the Philippines, saying that in the past, DTI has only reached 81 provinces, but the over a thousand Negosyo Centers to date, made it possible to reach more people.

The establishment of more Negosyo Centers is a way to empower would-be and existing entrepreneurs. DTI moreover, has a long list of programs to assist the MSMEs to cater their needs in terms of marketing, product development, finance, and etc. These programs strengthen the mandate of President Rodrigo Roa Duterte to continuously progress the MSME sector and connect them to ASEAN countries and the world.

TPOs converge for CONFAB 2019



ROG Assistant Secretary Demphna Du-Naga delivered the opening remarks during the TPO's Confab 2019.

By **Murvi S. Cua**

After almost a year of intensive AACT sessions, product development, training, product showcase and fairs, and OTOP Hub launches for 2018, an assessment and audit of the year that was in 2018 was conducted last March 5-6 2019.

The 2 day event was held at Berjaya Makati, Various learning and challenges from the previous year will provide guidance and direction for the year 2019. The event was attended by Regional TPO's, Provincial TPO's and Regional Director.

As the team sets off towards building from the gains of 2018, the TPOs and the focal persons in the thick of program implementation have to be consulted and their insights

consolidated. Various reports and information was consolidated and validated coming from the OTOP focal persons themselves.

The TPO's confab included an in depth presentation of the performance or accomplishment per region and provinces, best practices, challenges, learnings and recommendations.

"I am so happy with the success of otop, maraming salamat sainyong taos pusong serbisyo sa otop" Assistant Secretary Demphna Du-Naga said in her welcoming remarks.

The second day was all about the concerns and questions of the TPO's.

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In photo are Small Business Corporation President and CEO Ma. Luna Cacanando (right) and Curo Teknika Chief Operating Officer Jeff Tinio.

SB Corp., ePLDT subsidiary Curo Teknika tie up for P3 hotline

By **Jonno DC Bales**

The Small Business Corporation (SB Corp) will boost its customer service to micro entrepreneurs as it partnered with ePLDT subsidiary Curo Teknika (CuroTek) through an 8x5 Customer Service Hotline for the Pondo sa Pagbabago at Pag-asenso (P3) Program. Through the partnership, Curo Teknika will provide SB Corp. with contact center solutions for the P3 Program from 8am – 5pm, Mondays to Fridays except holidays.

The P3 Program was created to provide Filipino micro enterprises affordable and cost-efficient loans. Under the P3 Program, a micro enterprise can borrow between P5,000 up to P200,000 depending on its business need and repayment capacity with no collateral requirement. Interest rate and service fees, all in, do not exceed 2.5% monthly.

Microenterprises who want to avail of the P3 Program can now speak to a P3 contact center agent through the P3 Hotline 651-3333.

"This partnership affirms the commitment of the government to deliver financing to microenterprises that is much cheaper than 5-6 lending. Now that the P3 program is in full swing, we are running a nationwide program and managing almost 300 conduits and more than 60,000 microborrowers, we have to have a system where our end markets can be able to inquire and get answers immediately," SB Corp President and CEO Ma. Luna Cacanando said.

MSMEs recognize importance of packaging in product development

By **Bianca Alyana A. Zamora**

Micro, Small, and Medium Enterprises (MSMEs) and Negosyo Center Business Counsellors, came all the way from different provinces to personally see and experience the convergence of Asia's state-of-the-art packaging and processing technologies at ProPak Philippines 2019.

ProPak Philippines 2019 is the first edition of the international processing and packaging trade event for the Philippines. The event was organized by UBM Philippines with the support of the Department of Trade and Industry (DTI) and the Packaging Institute of the Philippines (PIP).

MSMEs present during the opening day of the trade exhibit said that

having the chance to be exposed to world-class packaging technologies serves as an inspiration to them to further develop their products and how they present those. Negosyo Center Business Counsellors on the other hand, were able to gather suitable manufacturers and suppliers which they may be able to endorse to their respective clients, emphasizing that there is difficulty in sourcing out suppliers for far-flung areas.

During the launch of the exhibit last January 24 at the World Trade Center, Pasay City, DTI Undersecretary Zenaida Cuison Maglaya for the Regional Operations Group, reiterated the importance of packaging, quoting the words of DTI Secretary Ramon Lopez, that packaging is a form of advertisement. Adding that packaging, at times, may be the

only way to advertise products to stand out on the shelves. Packaging has evolved from the sole purpose of protecting the product, to serving an additional selling point.

The show ran from January 24 to January 26 and was participated by 292 world-class exhibitors from across the globe.

Complementing the exhibit of first-rate packaging technologies, series of conferences on the latest trends in packaging and marketing were conducted simultaneously with the event. Among the conferences held was DTI Bureau of Small and Medium Enterprise Development's (BSMED) PACK PINAS Conference. MSMEs gathered at the meeting hall rooms to learn comprehensive techniques in enhancing their businesses through packaging.



2019 Digital Marketing Trends that will define this year!

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Facebook will witness a decline – but only on young people

The leading social media platform is having a decline of users on all age groups, except 55 years old and above.

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Google receives **3.5 BILLION** VOICE SEARCHES

After 1 year, **50%** of all searches will be done through a voice search



Video is still preferred.

We are visual beings, and when it comes to advertisements, video remains king and will be for a long time.



Video increases the chances of converting customers by **50%**

of small businesses uses video to their marketing efforts

Email Marketing will require a “personal touch.”

Just like hand-written letters, you must add a touch of personalization to your email marketing efforts.

10%

Adding some degree of personalization increases your chances of winning a new customer by 10%



RESOURCES

<https://digitalmarketingphilippines.com/digital-marketing-trends-to-watch-out-for-in-2019-infographic/>

<https://www.ubmworldwide.com/managing-digital-marketing-marketing-innovation/business-critical-digital-marketing-trends/>



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Over 800,000 clients assisted for 2018!

The Department of Trade and Industry (DTI) and Negosyo Centers continue their core mandate of promoting ease of doing business and facilitating access to services for the Micro, Small and Medium Enterprises (MSMEs) assisting 876, 742 clients, ranging from MSMEs, OFWs, and students, among others, for the whole year of 2018

The Negosyo Center Programs aims to double and increase the numbers by 2019 and the succeeding years.

Go Lokal!: 2018 in Review

From the *Trade Promotions Group*

Initiated by the Department of Trade and Industry, in collaboration with select retail partners, Go Lokal! is a marketing platform provided to MSMEs for market incubation and brand testing.

Since its conception in December 2016, the program has successfully established 95 stores nationwide with a record sale of Php 62.32 million. It has assisted 347 MSMEs, 125 of which have already been mainstreamed and are now regular suppliers of partner retail establishments such as SM Kultura, Rustan's Supercenters, CityMall and Robinson's.

While Go Lokal! is a program that provides MSMEs equal opportunities in access to retail and mainstream markets, its domestic success was extended to international key markets such as the participation of Go Lokal! Philippines in Tokyo, Japan, which further bolstered Go Lokal!'s growing network.

With the theme Sustainability. Responsibility. Creative Livelihood, the Go Lokal! Philippines Exhibit Pop-Up was held at the Good Design Marunouchi, Tokyo, Japan from November 08-18, 2018. The Exhibit Pop-Up promoted the Go Lokal! brand in the Japanese market as a collective of carefully curated Philippine products under a Concept Store.

Twenty-nine (29) social enterprises

from the Philippines participated in the event which showcased over 142 new products developed under the joint direction of Professor Shinichi Ito and fashion designer Ms. Carol de Leon. A highlight of the event was the recognition of Red Palm Ventures, as the social enterprise with the 2018 Good Design Award for the ASEAN Design Selection category by the



Japan Institute of Design Promotion (JDP) and ASEAN Japan Centre.

Go Lokal! Philippines also held B2B meetings that, not only engaged prospective buyers to serve as international mentors to promising Philippine SMEs, but also demonstrated the importance of the active involvement of the private sector in SME development. The business matching and networking activities produced significant leads and connections with potential buyers and private sector partners. Sixty-one (61) appointments were conducted with eighteen (18) home/interior and fashion buyers/retailers/importers.

An important outcome of the Tokyo event was investment prospects expressed by Mitsukoshi's

Tomohisa Sakabe, Buyer of Isetann, who recently visited the Philippines to discuss the possibility of Go Lokal! as a source of their products for their department stores and supermarkets in the Philippines.

Moving forward to 2019, Go Lokal! enters the high-end and luxurious market of Duty Free Philippines Luxe Store as it evolves into luxury retail. Slated to launch on May 2019 in collaboration with DFPC Luxe, this new direction of Go Lokal! will provide a variety of interesting merchandise options in 2019 dedicated to MSME development which in turn, promises to create a bigger impact in terms of expanding its market share in luxury retail.

The DTI continues to provide the country's MSMEs opportunities to make local products visible and accessible, more Go Lokal! Store openings await the public in 2019:

- Three (3) Go Lokal! Store Launch in major cities (Davao, Clark and Legazpi)
- Three (3) new collections of the Go Lokal! Concept Store@ DTI (Summer Collection, Duty Free Luxe, Christmas Collection)
- Two (2) Go Lokal! overseas event in Japan and the US (Pop-Up Exhibit @ NY Now and Pop-Up Exhibit at the Tokyo International Gift Show Autumn)

Go Lokal! is a project authored by Trade and Industry Secretary Ramon M. Lopez and implemented under the direction of Trade and Investments Promotion Group Undersecretary Nora K. Terrado and Assistant Secretary Rosvi C. Gaetos.

SB Corp to open MSME Finance Institute

By *Jonno DC Bales*

MANILA, Philippines — Small Business Corp. (SB Corp.) plans to set up the first microfinance institute to support efforts of the Department of Trade and Industry (DTI) to mentor and promote the growth of micro, small and medium enterprises (MSMEs).

In a statement, SB Corp. president and chief executive officer Ma. Luna Cacanando said the MSME Finance Institute would help address the capacity building and mentoring needs of MSMEs.

Through the MSME Finance Institute, SB Corp. aims to enable MSMEs to assess and evaluate their business needs, effectively manage their business, and come

up with an enhancement plan.

The MSME Finance Institute will have an advisory council composed of MSME advocates and experts including former National Economic and Development Authority director general Cielito Habito, former DTI undersecretary for MSME Development and former SB Corp. chairman and chief executive officer Zorayda Amelia Alonzo, and former Philippine International Trading Corp. president and chief executive order Ma. Lourdes Baua.

The advisory council would provide guidance in setting the thrust of the MSME Finance Institute.

In addition, the advisory council will share expertise and information in addressing issues to be faced by the institute.

SB Corp. serves as the microfinancing arm of the DTI.

The MSME Institute forms part of interventions being implemented by the DTI to promote the growth and advancement of MSMEs.

Trade Secretary Ramon Lopez earlier said there was need to continue providing support to MSMEs as programs being implemented by the government have led to the growth in the number of enterprises.

As of November, there were 1.39 million business establishments registered in local government units, up from 900,000 last year.

NEGOSYO CENTER PARTNERS

RECENT PARTNERSHIPS WITH GOVERNMENT AGENCIES, NON-GOVERNMENT AGENCIES and PRIVATE COMPANIES/INSTITUTIONS TO SPEARHEAD STRATEGIC PROGRAMS FOR THE MSMEs. (As of March, 2019)



BANGKO SENTRAL NG PILIPINAS

The partnership's direction is towards an augmented financing ecosystem for the Negosyo Centers (NC) and will improve clients' access to finance.



DEPARTMENT OF INFORMATION AND COMMUNICATIONS TECHNOLOGY

Paved way for the Tech4ED and Pipol Konek Projects. Both projects aim to further advance ICT enabled content and services for the MSMEs.



DEPARTMENT OF SCIENCE AND TECHNOLOGY

oneStore.ph is the first government e-commerce platform (Business-to-Customer and Business-to-Business platform) dedicated to marketing high-quality Filipino products of MSMEs. Negosyo Centers serve as a platform to promote oneStore.ph.



DIRECT SELLING ASSOCIATION OF THE PHILIPPINES

The partnership provides direct selling business models in Negosyo Centers and prevent and/or address issues related to Pyramid Scheme.



EDUKASYON.PH

Facilitates access to training programs on entrepreneurship and links the services of Negosyo Center to the academe sector.



FIRST CIRCLE

FIRST CIRCLE

Equipped MSMEs with an alternative financial technology. The project uses a B2B scheme.



GLOBE MYBUSINESS

Through Globe myBusiness Academy that provide existing and budding entrepreneurs access to exclusive courses, training, workshops, and business advice from industry experts that will help MSMEs.



GLOBE FINTECH/MYNT

The partnership is focused on the installation of Manila Express Payment System (MEPS) kiosks in Negosyo Centers



RADIOWEALTH FINANCE COMPANY INCORPORATED

The agreement is aimed at creating a framework to provide financial assistance to MSMEs that will facilitate local job creation, production, and trade, all for national development and inclusive growth.



SULIT.PH

Provided a platform for MSMEs to have an online market presence where they could display and showcase their products. This is through www.msmemarketplace.ph.

DTI and MarkProf capacitate MSMEs through e-learning videos

By *Bianca Alyana A. Zamora*

The Department of Trade and Industry (DTI) in partnership with MarkProf Foundation, Inc., produced a web training series aimed at developing and enhancing the entrepreneurial skills of Micro, Small, and Medium Enterprises (MSMEs).

The partnership saw the importance of utilizing the digital landscape as a platform to reach and train more MSMEs, since the videos are readily-available online for the entrepreneurs' convenient viewing. The series is composed of 21 e-learning videos, featuring the country's top industry experts in marketing and entrepreneurship. The videos may be accessed

through DTI's YouTube channel (@DTIPhilippines).

Select Negosyo Centers in the country, likewise, display the videos for their clients' viewing.

The topics discussed in the videos vary from a wide range of marketing related topics such as, finding and validating opportunity and relevance, branding, finance in marketing, social media strategy, digital strategy, customer retention, among others.

The objectives of the series are to promote awareness and educate MSME entrepreneurs to vast array of concepts and strategies on Marketing, to create an impact to aspiring MSME entrepreneurs to be market-ready, and to facilitate a

dynamic and competitive business environment in achieving inclusive growth.

MarkProf Foundation, Inc., is a non-profit foundation that aims to elevate marketing education in the country, backed up by their background in working with top local and multinational corporations. The organization has also honed more than 300 marketing professionals equipping them to be the country's industry experts.

DTI Secretary Ramon M. Lopez, lead off the web training series with an introductory video reiterating that DTI, together with its Regional and Provincial Offices, and Negosyo Centers, are always available to help and guide the MSMEs on their entrepreneurship journeys.



Shared Service Facilities "Shared Success for Filipino MSMEs"



Bagulin's Turmeric and Ginger: From Ordinary Spice to a Nice Healthy Drink

From *DTI Region 1*

Located in the upland area of the province of La Union is the small and humble town of Bagulin. Gifted with vast agricultural land, the abundance of ginger and turmeric in the municipality is one of their treasured sources of living.

Years have gone where they sold their products to lowland municipalities until they grasped the idea of value adding to their raw products. The simple lives of Bagulin womenfolk were in for a change when the Bagulin Multi-Purpose Cooperative (BMPC) was established in 2011.

Rebecca Donguiz, the Manager of the BMPC shared the struggles they had during the first few years of their operations. With limited equipment and number of food processors, production was physically demanding.

They started with manual production process like drying, chopping and improvised pulverizing of the turmeric tea. It took them time and effort in manufacturing their products. She recalled that it took them 2-3 days to produce 20-3 bottles of turmeric and ginger tea.

Finding the right market was also a challenge they had to defy. But fueled with unbounded optimism and appetite for success, they sought for assistance to improve their business operations. This is where the Department of Trade and Industry came into the picture.

It was the Department of Trade and Industry's Shared Service Facility (SSF) Project that became the impetus for the cooperative's growth. It was in 2015, the BMPC became the recipient of the almost P400,000 worth of machines and equipment for Turmeric and Ginger Tea Production. With mechanized equipment, they can now save on time and labor which can be devoted to more productive endeavors and increase its capacity.

"Noong una, isa hanggang dalawang makinarya lang gamit naming, pagod na pagod kami. Pero noong nakumpleto na (ang equipment) dahil sa DTI, iyong production naming na inaabot ng tatlong araw dati kaya na gawin nang isang araw lang ngayon," Donguiz added.

With the equipment and machineries entrusted to them, more employment opportunities also opened for their members.

"Iyong dating tatlong nagtatrabaho, siyam na ngayon. Nadagdagan ang bilang sa production area para masabayang iyong bilis at dami ng napo-produce naming ngayon." Their sales also extensively improved. The monthly gross sales of P25,000 in 2015 has increased to P107,000 in 2017. Assured with steady income, members are now confident to send their children to school.

The SSF project was also instrumental in the issuance of their FDA-License to Operate given on August 18, 2016. Aside from the SSF Project, trainings and seminars were also provided by DTI to further boost their production and business operations.

"Ipinaaabot naming ang taos-puso naming pasasalamat sa DTI dahil sa binigay na Shared Service Facilities sa amin. Mabuhay po kayo!" Donguiz said. To date, BMPC is known for their ginger/turmeric tea and 8-in-1 herbal tea which consists of turmeric, malunggay, sambong, tawa-tawa, ginger, pandan, lemon grass and brown sugar, with their main marketing strategy focused on advertising its health benefits.

A BRIEF LIST OF

PROGRAMS & PROJECTS SERVING MSMES



INDUSTRY CLUSTER ENHANCEMENT PROGRAM (ICE)

ICE Program facilitates the growth of the country's priority industries, creating competitive MSMEs and significantly improving the gross value-added (GVA) by 40% in the next 5 years thereby contributing to economic growth and poverty alleviation.

www.dti.gov.ph/kmme

KAPATID MENTOR MICRO ENTREPRENEURS PROGRAM (KMME)

Kapatid Mentor ME (KMME) aims to strengthen the mentorship program for micro and small entrepreneurs and link them to the value chain of medium and large corporations through inclusive business models. KMME started in the last quarter of 2016 wherein 10 regions and 11 provinces were identified as roll out areas. The pioneer batch determined the viability and effectiveness of the program.

GREEN ECONOMIC DEVELOPMENT (GED)

The GED program aims to enhance the competitiveness of MSMEs by helping them adopt climate-smart, environmental-friendly, and inclusive strategies and measures by aligning with the green value chain approach to identify hotspots for greening.



NEGOSYO CENTER

To promote ease of doing business and facilitate access to services for MSMEs, Negosyo Centers, being established nationwide by virtue of Republic Act No. 10644 (Go Negosyo Act), support MSMEs with business registration assistance, business advisory, business matching, information and advocacy, among others.

www.negosyocenter.gov.ph

GREAT WOMEN PROJECT 2



SME ROVING ACADEMY (SMERA)

SME Roving Academy (SMERA) is a continuous learning program for the development of micro, small and medium enterprises (MSMEs) to become competitive in the domestic and international markets. Its main strategies contain, integration of the business development services for small and medium enterprises (SMEs) at the national and local levels, establishment of the Provincial, Regional, and National Entrepreneurship Development Networks, and management of an inclusive promotion program.

www.dti.gov.ph/programs-projects/sme-roving-academy



The Shared Service Facilities (SSF) Project, implemented by regional and provincial offices, is aimed at increasing the productivity and improving the competitiveness of MSMEs by providing them with machinery, equipment, tools, systems, accessories and other auxiliary items under a shared system.

www.dti.gov.ph/programs-projects/shared-service-facilities

SHARED SERVICE FACILITIES (SSF)



The OTOP Next Generation project offers a comprehensive assistance package, empowering MSMEs through product development, online marketing, standards compliance, and training through the convergence of services of our regional operations, Design Center, Negosyo Centers, and Tindahan Pinoy.

www.dti.gov.ph/otop

ONE TOWN, ONE PRODUCT (OTOP NEXT GEN)



PONDO SA PAGBABAGO AT PAG-ASENSO (P3)

Pondo sa Pagbabago at Pag-asenso or P3 is a funding program to provide micro entrepreneurs an alternative source of financing that is easy to access and made available at a reasonable cost. This program gives a boost to the development of the MSME sector, particularly the microenterprises that comprise about 90% of registered enterprises in the country.

www.dti.gov.ph/p3

- 2014 ▶ 5
- 2015 ▶ 145
- 2016 ▶ 297
- 2017 ▶ 343
- 2018 ▶ 271
- 2019 ▶ 6

820
2016 > 200
2017 > 343
2018 > 271
2019 > 6



1067

Negosyo Centers

CITY LEGAL CLASSIFICATION

- Component ▶ 101/105
- Independent Component ▶ 5/ 5
- Highly Urbanized ▶ 30/ 33

94% of the 145 Cities are covered

CITY INCOME CLASSIFICATION

- Special ▶ 2/2
- 1st Class ▶ 50/53
- 2nd Class ▶ 15/16
- 3rd Class ▶ 28/32
- 4th Class ▶ 26/27
- 5th Class ▶ 10/10
- 6th Class ▶ 5/5

94% of the 145 Cities are covered

MUNICIPALITY INCOME CLASSIFICATION

- 1st Class ▶ 274/329
- 2nd Class ▶ 138/184
- 3rd Class ▶ 165/268
- 4th Class ▶ 195/392
- 5th Class ▶ 102/273
- 6th Class ▶ 5/ 22

59% of the 1,489 Municipalities are covered

515

Luzon

- Full-Service ▶ 52
- Advanced ▶ 255
- Basic ▶ 208

- DTI ▶ 42
- LGU ▶ 456
- Academe ▶ 6
- NGO ▶ 4
- Mall ▶ 7

266

Visayas

- Full-Service ▶ 21
- Advanced ▶ 201
- Basic ▶ 44

- DTI ▶ 14
- LGU ▶ 250
- Academe ▶ 2
- NGO ▶ -
- Mall ▶ -

286

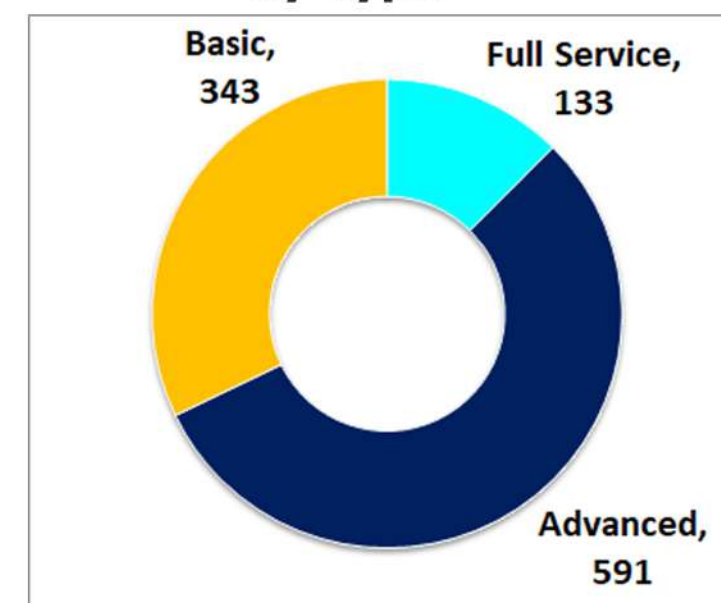
Mindanao

- Full-Service ▶ 60
- Advanced ▶ 135
- Basic ▶ 91

- DTI ▶ 25
- LGU ▶ 25
- Academe ▶ 4
- NGO ▶ -
- Mall ▶ -

*Negosyo Centers established in BARMM included

by Type



by Location

| DTI | LGU | Academe | NGO | Mall |
|-----|-----|---------|-----|------|
| 81 | 963 | 12 | 4 | 7 |



- in 136 of the 145 cities (94%)
- in 879 of the 1,489 municipalities (59%)

CAR - 43

ABRA: Baay-Lucian
ABRA: Banguel
ABRA: Bucay
ABRA: La Paz
ABRA: Nianabo
ABRA: Pidigan
ABRA: San Juan
ABRA: Villavicosa
APAYAO: Conner
APAYAO: Luna
APAYAO: Pudtol
APAYAO: Sta Marcela
BENGUET: Baguio City
BENGUET: Itogon
BENGUET: Kabayan
BENGUET: Kibungan
BENGUET: La Trinidad
BENGUET: Mankayan
BENGUET: Tuba
BENGUET: Tublay
IFUGAO: Aguinidao
IFUGAO: Alfonso Lista
IFUGAO: Banaue
IFUGAO: Kiangan

REGION I-63

| | |
|-------------------------|---------------------------------|
| OCOS NORTE: Bacarra | ILOCOS SUR: Sacedo |
| OCOS NORTE: Badoc | ILOCOS SUR: San Juan |
| OCOS NORTE: Bangui | ILOCOS SUR: Santa Cruz |
| OCOS NORTE: Banna | ILOCOS SUR: Smit |
| OCOS NORTE: Burgos | ILOCOS SUR: Sma |
| OCOS NORTE: Dingras | ILOCOS SUR: Sta. Lucia |
| OCOS NORTE: Dugay | ILOCOS SUR: Sta. Catalina |
| OCOS NORTE: Laaga City | ILOCOS SUR: Sto. Domingo |
| OCOS NORTE: Nueva Era | ILOCOS SUR: Suppon |
| OCOS NORTE: Paayay | ILOCOS SUR: Suray |
| OCOS NORTE: Peddig | ILOCOS SUR: Tagudin |
| OCOS NORTE: San Nicolas | ILOCOS SUR: Vigan City |
| OCOS NORTE: Batag City | LA UNION: Ago |
| OCOS NORTE: Solsona | LA UNION: Aringay |
| OCOS NORTE: Vintar | LA UNION: Bacnotian |
| OCOS NORTE: Alliem | LA UNION: Balaoan |
| OCOS SUR: Candion City | LA UNION: Baung |
| OCOS SUR: Cervantes | LA UNION: City of San Francisco |
| OCOS SUR: Lidlidda | |

REGION 4A-108

| | |
|---------------------------------|----------------------|
| CAVITE: Imus | LAGUNA: Sta. Maria |
| CAVITE: Indang | LAGUNA: Victoria |
| CAVITE: Kawit | QUEZON: Alibab |
| CAVITE: Magallanes | QUEZON: Atimonan |
| CAVITE: Maragondon | QUEZON: Calauag |
| CAVITE: Mendez | QUEZON: Candalaria |
| CAVITE: Naic | QUEZON: Catanauan |
| CAVITE: Novalete | QUEZON: General Mac |
| CAVITE: Rosario | QUEZON: Infanta |
| CAVITE: Silang | QUEZON: Lopez |
| CAVITE: Tagaytay | QUEZON: Lucban |
| CAVITE: Tanza | QUEZON: Lucena City |
| CAVITE: Ternate | QUEZON: Mabanay |
| CAVITE: Trece Martirez City (2) | QUEZON: Mulanay |
| LAGUNA : San Pablo City | QUEZON: Pagbilao |
| LAGUNA: Alaminos | QUEZON: Pagibolo |
| LAGUNA: Bay | QUEZON: Sampaloc |
| LAGUNA: Bifan | QUEZON: San Narciso |
| LAGUNA: Cabuyao | QUEZON: Sariaya |
| LAGUNA: Calamba City | QUEZON: Taang |
| LAGUNA: Calauan | QUEZON: Tayabas |
| LAGUNA: Cavinti | QUEZON: Unisan |
| LAGUNA: City of Santa Rosa | RIZAL : Tanay |
| LAGUNA: Majayjay | RIZAL: Antipolo City |
| LAGUNA: Lilo | RIZAL: Antipolo City |
| LAGUNA: Los Banos | RIZAL: Baras |
| LAGUNA: Lusiaana | RIZAL: Bnangonan |
| LAGUNA: Nagcarlan | RIZAL: Cainta |
| LAGUNA: Pagsanjan | RIZAL: Cardona |
| LAGUNA: Pakil | RIZAL: Jalajala |
| LAGUNA: Pila | |
| LAGUNA: San Pedro | |

REGION 4B-50

| | |
|---------------------------------------|------|
| MINDOROQUE; Boac (2) | PALA |
| MINDOROQUE; Boac (Mindoroque 5C) | PALA |
| MINDOROQUE; Buenavista | PALA |
| MINDOROQUE; Gasan | PALA |
| MINDOROQUE; Mogmog | PALA |
| MINDOROQUE; Sta. Cruz | PALA |
| MINDOROQUE; Torrijos | PALA |
| OCCIDENTAL MINDORO; Abra de Ilog | PALA |
| OCCIDENTAL MINDORO; Loooc | PALA |
| OCCIDENTAL MINDORO; Lubang | PALA |
| OCCIDENTAL MINDORO; Maruburo | PALA |
| OCCIDENTAL MINDORO; Sablayan | PALA |
| OCCIDENTAL MINDORO; San Jose | PALA |
| OCCIDENTAL MINDORO; Calintaan | PALA |
| OCCIDENTAL MINDORO; Bansud | PALA |
| OCCIDENTAL MINDORO; Calapan City | PALA |
| OCCIDENTAL MINDORO; Calapan City PGOM | PALA |

REGION VI-10

| | | |
|-------------------|-------------------------|------|
| KLAN: Altvass | ANTIQUE: Sebastie | GUIN |
| KLAN: Bannan | ANTIQUE: Sidiom | GUIN |
| KLAN: Batis | ANTIQUE: Patrongon | LOLO |
| KLAN: Batan | ANTIQUE: Patrongon | LOLO |
| KLAN: Buaranga | ANTIQUE: Tobias Fornier | LOLO |
| KLAN: Bujay | ANTIQUE: Tibiao | LOLO |
| KLAN: Kalibo | ANTIQUE: Valderrama | LOLO |
| KLAN: Luzo | CAPZ: Cuartero | LOLO |
| KLAN: Malabo | CAPZ: Dao | LOLO |
| KLAN: Madalag | CAPZ: Dumalag | LOLO |
| KLAN: Makato | CAPZ: Mararao | LOLO |
| KLAN: Malay | CAPZ: Ivigan | LOLO |
| KLAN: Malinao | CAPZ: Jimindan | LOLO |
| KLAN: Nabos | CAPZ: Maayon | LOLO |
| KLAN: Nagsabangan | CAPZ: Mambuso | LOLO |
| KLAN: Nuncacia | CAPZ: Panay | LOLO |
| KLAN: Nungay | CAPZ: Pan-an | LOLO |
| KLAN: Anting | CAPZ: President Roxas | LOLO |
| KLAN: Barbaza | CAPZ: Pampanga | LOLO |
| KLAN: Belison | CAPZ: Pongsewa | LOLO |
| KLAN: Buisong | CAPZ: Roxas City | LOLO |
| KLAN: Caba | CAPZ: Sapi-an | LOLO |
| KLAN: Culasi | CAPZ: Sigma | LOLO |
| KLAN: Hanric | CAPZ: Tapaz | LOLO |
| KLAN: Laua-an | GUIMARAS: Buenavista | LOLO |
| KLAN: Libertad | GUIMARAS: Jorda | LOLO |
| KLAN: San Jose | GUIMARAS: Jorda | LOLO |
| KLAN: San Jose | GUIMARAS: Jorda | LOLO |

REGION VII-63

| | |
|---------------------|--------------------------|
| CEBU: Cebu City PO | OHOL: Carmen |
| CEBU: UP-Cebu City | OHOL: Dimaio |
| CEBU: UP-Cebu City | OHOL: Getafe |
| CEBU: Consolation | OHOL: Gundlman |
| CEBU: Daanbantayan | OHOL: Itabaga |
| CEBU: Dapitan | OHOL: Jagna |
| CEBU: Danao City | OHOL: Labac |
| CEBU: Lapulapu City | OHOL: Loon |
| CEBU: Madridejos | OHOL: Pangasinan |
| CEBU: Medellin | OHOL: Sogod |
| CEBU: Moalbaloc | OHOL: Sevilla |
| CEBU: Naga City | OHOL: Tagbilaran City |
| CEBU: Pilar | OHOL: Tagbilaran City PO |
| CEBU: Phamungajan | OHOL: Talibon |
| CEBU: Poro | OHOL: Tubigon |
| CEBU: San Francisco | OHOL: Usay |
| CEBU: Tabuelan | CEBU: Balamban |
| CEBU: San Remigio | CEBU: Bantayan |
| CEBU: Santa Fe | CEBU: Bogo City |
| CEBU: Sogod | CEBU: Borbon |
| CEBU: Tabogon | CEBU: Cagrar City |
| | CEBU: Cebu City PO |

REGION IX-53

| | |
|---------------------------------|---------------------|
| ZAMBOANGA DEL SUR: Tabina | |
| ZAMBOANGA DEL SUR: Tambulig | |
| ZAMBOANGA DEL SUR: Tukuran | |
| ZAMBOANGA CITY | |
| ZAMBOANGA CITY: Curuan | |
| ZAMBOANGA CITY: Zamboanga West | |
| ZAMBOANGA CITY: Zamboanga State | |
| | Polytechnic College |
| ZAMBOANGA SIBUGAY: Alicia | |
| ZAMBOANGA SIBUGAY: Bugui | |
| ZAMBOANGA SIBUGAY: Dipilahan | |
| ZAMBOANGA SIBUGAY: Imelda | |
| ZAMBOANGA SIBUGAY: Ipi | |
| ZAMBOANGA SIBUGAY: Kasasalan | |
| ZAMBOANGA SIBUGAY: Mahuhay | |
| ZAMBOANGA SIBUGAY: Halangnang | |
| ZAMBOANGA SIBUGAY: Naga | |
| ZAMBOANGA SIBUGAY: Oulangan | |
| ZAMBOANGA SIBUGAY: Poro | |
| ZAMBOANGA SIBUGAY: San Juan | |
| ZAMBOANGA SIBUGAY: Sijitum | |
| ZAMBOANGA SIBUGAY: Tlay | |
| ZAMBOANGA SIBUGAY: Turapawan | |

BOANGA DEL SUR: Josefina
BOANGA DEL SUR: Kumalarang
BOANGA DEL SUR: Midsalip
BOANGA DEL SUR: Molave
BOANGA DEL SUR: Pagadian City
BOANGA DEL SUR: Sominot

REGION II-70

BATANES: Basco DTI
BATANES: Basco LGU
BATANES: Itbayat
BATANES: Sabtang
CAGAYAN: Abulug
CAGAYAN: Alcala
CAGAYAN: Allacapan
CAGAYAN: Amulung
CAGAYAN: Aparri
CAGAYAN: Bagbao
CAGAYAN: Buguey
CAGAYAN: Camalinlungan
CAGAYAN: Clavera
CAGAYAN: Enrile
CAGAYAN: Piat
CAGAYAN: Sanchez Mira
CAGAYAN: Solana
CAGAYAN: Sta. Ana
CAGAYAN: Sta. Teresita
CAGAYAN: Tulo
CAGAYAN: Tuguegarao C
CAGAYAN: Tuguegarao O
CAGAYAN: Tuguegarao O
ISABELA: Alicia
ISABELA: Angadanan
ISABELA: Aurora
ISABELA: Cabagan
ISABELA: Cabatuan
ISABELA: Cauayan City

REGION III-95

| | |
|------------------------------|--------------------------------|
| AURORA: Baler | BULACAN: Maricao |
| AURORA: Dilag | BULACAN: Meycauyan City |
| AURORA: Dinatungan | BULACAN: Norzagaray |
| AURORA: Dingalan | BULACAN: Pandi |
| AURORA: Dupac | BULACAN: Parídel |
| AURORA: Malinao | BULACAN: Pullian |
| AURORA: Maria Aurora | BULACAN: Santa Rosa |
| AURORA: San Luis | BULACAN: San Rafael |
| BATAAN: Bagac | BULACAN: San Roque |
| BATAAN: Balanga City | NUBUA ECIOA: Bangabon |
| BATAAN: Dinalupihan | NUBUA ECIOA: Cabanatuan City |
| BATAAN: Hermosa | NUBUA ECIOA: Cabanatuan City |
| BATAAN: Mariveles | NUBUA ECIOA: Cabiao |
| BATAAN: Orani | NUBUA ECIOA: Cuyapo |
| BATAAN: Orion | NUBUA ECIOA: Gapan |
| BATAAN: Pilar | NUBUA ECIOA: Gen. Tinio |
| BATAAN: Samal | NUBUA ECIOA: Gen. M. Natividad |
| BULACAN: Baligay | NUBUA ECIOA: Guimba |
| BULACAN: Calumpit | NUBUA ECIOA: Linares |
| BULACAN: Guiguinto | NUBUA ECIOA: Lupao |
| BULACAN: Malolos City | NUBUA ECIOA: Nampicuan |
| BULACAN: Malolos City (Mali) | |

REGIÓN V-70

| | |
|--|----------------------------------|
| ALBANY: Baracacy | CAMARINES NORTE: Camarines Norte |
| ALBANY: Camallig | CAMARINES NORTE: Camarines Norte |
| ALBANY: Daraga | CAMARINES NORTE: Camarines Norte |
| ALBANY: Guinobatan | CAMARINES NORTE: Camarines Norte |
| ALBANY: Legazpi City (Mail) | CAMARINES SUR: Naga |
| ALBANY: Legazpi (Albany Capitol Annex) | CAMARINES SUR: Naga |
| ALBANY: Legazpi City (LGU) | CAMARINES SUR: Naga |
| ALBANY: Ligo City | CAMARINES SUR: Cal |
| ALBANY: Oas | CAMARINES SUR: Cal |
| ALBANY: Plo Duran | CAMARINES SUR: Gogo |
| ALBANY: Polangui | CAMARINES SUR: Iriga |
| ALBANY: Sto. Domingo | CAMARINES SUR: Libi |
| ALBANY: Tabaco City | CAMARINES SUR: Pas |
| ALBANY: Tiwi | CAMARINES SUR: Pili |
| CAMARINES NORTE: Baid | CAMARINES SUR: Rag |

● REGION VIII-95

| | |
|----------------------|--------------------|
| aliran | EASTERN SAMAR: San |
| abugayán | LEYTE: Alang-Alang |
| alban | LEYTE: Albuera |
| alaba | LEYTE: Babatngon |
| awayan | LEYTE: Barugo |
| aval | LEYTE: Bato |
| inera | LEYTE: Baybay City |
| lanipili | LEYTE: Bureau |
| Arreche | LEYTE: Calubian |
| AMAR: Borongan City | LEYTE: Dulag |
| AMAR: Can-avid | LEYTE: Hindang |
| AMAR: Dolores | LEYTE: Inopacan |
| AMAR: Gen. MacArthur | LEYTE: Isabel |
| AMAR: Giporlos | LEYTE: Jaro |
| AMAR: Guiuan | LEYTE: Javier |
| AMAR: Maslog | LEYTE: Kananga |
| AMAR: Maydong | LEYTE: La Paz |
| AMAR: Oras | LEYTE: Leyte |

ARAGA - 44

[illegible]

REGION XI-50

| | |
|---------------------|----------------|
| Del | DAVAO CITY |
| ing Dalaga | DAVAO CITY |
| ub City | DAVAO OR: Bala |
| ala | DAVAO OR: Bala |
| Alubid | DAVAO OR: C |
| Balingasag | DAVAO OR: C |
| Balingaoan | DAVAO OR: Lu |
| Binuangan | DAVAO OR: Ma |
| Cagayan de Oro City | DAVAO OR: T |
| Claveria | DAVAO NORTE |
| El Salvador City | DAVAO NORTE |
| Jasaan | DAVAO NORTE |
| Kinokitan | DAVAO NORTE |
| Laguindingan | DAVAO NORTE |
| Lugait | DAVAO NORTE |
| Magsaysay | DAVAO NORTE |
| Manicao | DAVAO NORTE |
| Medina | DAVAO NORTE |
| Naawan | DAVAO NORTE |
| Opol | DAVAO NORTE |
| Provincial Capitol | DAVAO SUR: B |

REGION XII-52

| | |
|-------------------|------------------------|
| SOUTH COTABATO: | Pikit |
| SOUTH COTABATO: | Tulun |
| NANGANI PROVINCE: | Glan |
| NANGANI PROVINCE: | Kamba |
| NANGANI PROVINCE: | Malongon |
| NANGANI: | Alabel DTI |
| NANGANI: | Alabel LGU |
| NANGANI: | Maasin |
| NANGANI: | Mattum |
| NANGANI: | Malapatan |
| TH COTABATO: | Banga |
| TH COTABATO: | Koronadal City Academe |
| TH COTABATO: | Koronadal City LGU |
| TH COTABATO: | Lake Sebu |
| TH COTABATO: | Norala |
| TH COTABATO: | Dela |
| COTABATO: | Bagumbayan |
| COTABATO: | Columbio |
| COTABATO: | Esperanza |
| COTABATO: | Islan |
| COTABATO: | Kalamansig |
| COTABATO: | Lambayong |
| COTABATO: | Lebak |
| COTABATO: | Lutayan |
| COTABATO: | Palimbang |
| COTABATO: | Sen. Ninoy Aquino |
| COTABATO: | Tacurong City |
| COTABATO: | Barangay Outpost |

MALL - 7

MALL - 7

NGO - 4

963 - 963

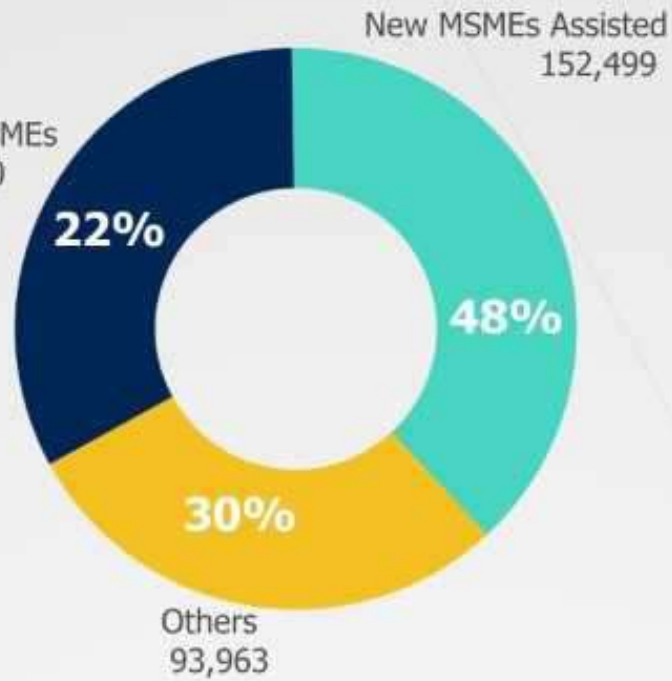
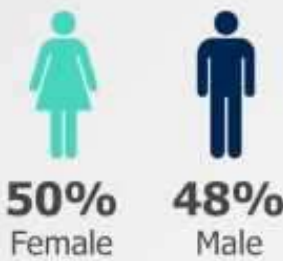
OTI - 81

Canadian City
eminot

ZAMBOANGA

CLIENTS ASSISTED

MARCH
2019



- ▶ 166,687 BN Registered
- ▶ 15,703 BMBE Registered



Loans Granted/Approved
Php 66,498,249.00

- ▶ 3,483 Loan Applications endorsed to Partner - FIs/GFIs
- ▶ 1,662 MSMEs who availed Loans
- ▶ 2,128 other A2F related services rendered



| | |
|---|---|
| Facilitate Processing of Documents 79% | <ul style="list-style-type: none">• 200,417 → BN Registration facilitated• 15,804 → BMBE Registration facilitated• 83,540 → Other Business Registration/Facilitation rendered |
| Product Development 1.5% | <ul style="list-style-type: none">• 1,411 → Product Catalogue/Profiles prepared• 670 → Packaging and Labelling Designs developed• 411 → Product Clinics facilitated• 277 → Other ProDev related services rendered |
| Access to Market 0.7% | <ul style="list-style-type: none">• 579 → MSMEs selling thru online platforms• 2,460 → Other A2M-related services rendered |
| Investment Promotion 0.1% | <ul style="list-style-type: none">• 110 → Activities undertaken, i.e., Investment Fora/Conferences; Investment Briefing; Business Matching; Investment Exhibits; and Investment Missions• 83 → Investment collaterals prepared - investment briefs/project briefs• 77 → Other Inv Promotion-related services rendered |

Note: 18.7% Other services rendered



SUCCESS
STORIES

Journey the lives of MSMEs assisted by Negosyo Centers through these inspiring and refreshing success stories from all over the country.

Ephrathah Farms resuscitates community with Agri-tourism

By **Rose Angela R. Bautista**

type of business with all the sources he has, the founder himself started farm school.

Eddie Pedroso Cañuto is the owner of Ephrathah Farms known as the first agri-tourism farm and farm resort in Panay Island. He is a retired civil engineer and contractor who also built a business in the construction industry.

The Ephrathah Farms started with Cañuto's passion in farming. Being a son of a farmer, he grew up in the fields of agriculture. Although he became drawn into his career as a civil engineer and construction company, he went back to his hometown when he retired in 2005 to look for possibilities of him pursuing his passion. There Cañuto found his grandparents' seven hectares of land to be taken care of.

Thinking of how he could make use of the land, he observed the livelihood of the people in his barangay and saw that most of them have no proper income to compensate their families' necessities. Added to the possibilities he was looking for, Cañuto was eager to transform the lives of his people for the better.

Believing agri-tourism as the proper



Eddie Pedroso Cañuto, a Civil Engineer by profession, found his new passion in farming and helping the community by providing jobs.

to do clearing jobs by involving the community in his barangay. They began to plant anything valuable and marketable with added swine production. Little by little, the Ephrathah Farms was established.

According to Cañuto, "To be a vibrant agri-tourism venue by promoting value added agriculture and family-oriented activities," became the main vision of the business. With this, their services grew from producing high quality agricultural products, providing hotel accommodation and exceptional events venue, to conducting trainings and seminars for agricultural skills development, and being a TESDA accredited

Through the help of the Department of Trade and Industry (DTI) and other government agencies, the Ephrathah Farms was assisted in its promotion. As Ephrathah Farms improve their popularity and services, it was the first farm in region 6 to receive the Good Agricultural Practices (GAP) award by the Department of

Agriculture. It was also renowned as the first agri-tourism farm and farm resort in Panay Island as accredited by the Department of Tourism (DOT). A minimum of 5,000 to a maximum of 10,000 local and foreign tourists started to visit the farm every month.

As a business man himself, he believed that the 3 Ms of business—Money, mentoring, market—best contributed in his vision of transforming his community since he was able to provide jobs for over 60 barangay folds on a regular basis. He foresees the business to grow continuously, having supported by the DTI with greater promotions.

License to Operate (LTO).

Through the coaching and mentoring she established her own brand "Rebeks." Convocar Foods now has its own vision, mission and goals and carries the tagline "Wrap Yourself in Greens." Knowing that their product is unique, Melanie capitalized on it by applying the marketing strategies that she learned from the mentors.

During the course of the KMME program, she actively pursued different schools to expand her market.

She encourages those who are managing their own businesses to take advantage of the services offered in the Negosyo Centers especially the KMME program as this will help them in the improvement of their businesses.

Melanie said that, "Every module is very valuable. Absorbing everything is not that easy, but knowing it by heart through implementation, improvement will take place."

January 2018, Melanie and her family moved back home for good. She then worked on her dreams by registering her business, Convocar Foods, in DTI Davao del Sur.

Melanie decided to legalize their business by complying with the required business documents, now she even has an ongoing application with the Food and Drug Administration (FDA) for the



A family's fruit of success: Jireh Food Products

From **Negosyo Center (NC) DTI-Camarines Norte Provincial Office**

In 1998, Mr. Roy Labor tried his fortune abroad. He started working as a machine maintenance staff in Taiwan. Just like other Overseas Filipino Workers (OFWs) who got used to OFW life, he flew to Qatar for another job after two (2) years. In 2004, he got married to Ms. Emilyn Mascariña, a government employee. When Mrs. Labor gave birth to Jireh in 2005, she stopped working for the government and performed her duties as a mother to Jireh and wife to Roy.

In 2006, Roy started working as a welding inspector for Sunchang, a Korean Company in Saudi Arabia. From then, the spouses Roy and Emilyn fought longingness and stood brave for the sake of their family's future. Mrs. Labor engaged into online business offering bags, bed sheets, housewares and food supplements to help her husband in their everyday expenses.

In 2016, Saudi Arabia faced financial crisis and economic recession which resulted to repatriation and displacement of OFWs. This crisis is one of the reasons why Roy went back home and planned to live with his family in the Philippines for good.

Life has been difficult for the couple. They used their earnings to support the needs of their family. Hence, Mrs. Emilyn Labor visited Negosyo Center (NC) at DTI-Camarines Norte Provincial Office and asked for its assistance. The couple has been invited to various Negosyo Center Training and Seminars, one of which is the Skills Training on Fruits and Veggie Chips Making on November 7, 2017 followed by Starting Your Own Business on November 11, 2017.

Presently, with DTI-Negosyo Center intervention and services and perseverance of the owner, Jireh Food Products continuously widens its market and unceasingly innovating for the success of the business. Schools canteens, restaurants, All-Day Supermarket, Pasalubong Centers in Bicol Region and online consumers and traders are its present market with an average monthly sales of P196,000.00 and employs 12 workers now.

Mr. Roy Labor, a former OFW opted to stay in the Philippines, for good and helped his wife, Emilyn, in running the business. They are now enjoying the profit of their hardwork and government intervention for the success of their business. Negosyo Center helped not only the JFP owners but also the families of the people given chance to work for the business.

Negosyo Center assisted JFP to have its product labels thru a Product Development on Product Labelling and Packaging last March 14-15, 2018. Also, NC facilitated

their P30,000.00 worth of loan from MicroVentures Philippines Financing Company Inc. (One Puhunan) which was released last March 21, 2018 and P100,000.00 worth of loan from BPI-Banko released last September 13, 2018. JFP participated in various DTI-initiated Trade Fairs such as NC Christmas Bazaar last December 2017, Bantayog Festival Agri-Tourism Trade Fair from April 17-29, 2018, Calaguas Summer Bazaar last April 28 - May 1, 2018, CamNorte's Finest in Pacific Mall Lucena City last June 12-15, 2018, Pinyasan Festival Trade Fair last June 16-24, 2018, Mecedes Food Expo last August 1-17, 2018 and Bishop Francisco Gainza TF last September 6-16, 2018 with a total of Php 121,300.00 sales generated from the trade fairs. JFP also participated other Trade Fairs such as 14th Agri-Fisheries Technology Forum and Product Exhibition and Labo Agri-tourism TF last September 1-8, 2018 and the latest was the Agri and Food Link TF at the World Trade Center with a total of Php 176,475.00 sales generated. Mrs. Labor is also one of the Kapatid Mentor ME (KMME) Batch 2 mentees who presented their Business Improvement Plans (BIP) last June 21, 2018, and who also graduated on the same day. The owner also participated in the recently conducted NC Benchmarking last October 22-23, 2018. Presently, JFP is being assisted in its webpage development through DTI-DICT partnership.

Guided and nurtured by this duty, it focuses its energy and resources on the following services: Conduct of Hands-on Trainings, Establishment of Community based livelihood options, Implementation of Sustainable Development programs, Creation of Learning while Earning sites and Advocacy undertakings geared towards the improvement of our marginal farmers' and indigenous people's lives. Its endeavors have reached Misamis Oriental, Misamis Occidental, Lanao Del Norte, Agusan Del Norte, Cotabato, Zamboanga, Bukidnon, Surigao del Norte, Siargao Island, Samar, Antique, Iloilo, Cebu, Ormoc City, Tagaytay, Batangas, Laguna, Camiguin Island and Republic of Vanuatu. These were conducted in collaboration with agencies such as: United Nations Development Programme (UNDP), Advocacy Mindanow, Surigao del Norte NGO Coalition for Development (SUNGCOD), San Isidro College, Hagdan sa Pag-Uswag Foundation Inc (HSPFI), Taytay Sa Kauswagan Inc. (TSKI), Malampaya Foundation Inc., Food for the Hungry, Foundation for a Sustainable Society Inc. (FSSI), Tear Fund-New Zealand (TFNZ), Agricultural Training Institute Regional Training Center (ATI-RTC X), Department of Trade and Industry and Sacred Heart of Jesus Montessori School.

As of April 2017, GreenMinds Inc. has ably trained 6,080 individuals, farmers and students.

Learning while Earning sites In its drive to actively promote organic agriculture, GreenMinds operates two accredited Learning while Earning sites: "Balay

GreenMinds Inc. help alleviate IPs Communities through sustainable entrepreneurship



GreenMinds Inc. with members of the Kiabo Federation of Organic Farmers (KIFOFA)

From **DTIR10 and GreenMinds Inc.**

GreenMinds Incorporated is a duly-registered, service and people oriented, self-sustaining non-government organization (NGO) based in Cagayan de Oro City. The organization is devoted to the protection of our fragile environment through the practice and dissemination of organic agriculture and development of social enterprises.

Guided and nurtured by this duty, it focuses its energy and resources on the following services: Conduct of Hands-on Trainings, Establishment of Community based livelihood options, Implementation of Sustainable Development programs, Creation of Learning while Earning sites and Advocacy undertakings geared towards the improvement of our marginal farmers' and indigenous people's lives. Its endeavors have reached Misamis Oriental, Misamis Occidental, Lanao Del Norte, Agusan Del Norte, Cotabato, Zamboanga, Bukidnon, Surigao del Norte, Siargao Island, Samar, Antique, Iloilo, Cebu, Ormoc City, Tagaytay, Batangas, Laguna, Camiguin Island and Republic of Vanuatu. These were conducted in collaboration with agencies such as: United Nations Development Programme (UNDP), Advocacy Mindanow, Surigao del Norte NGO Coalition for Development (SUNGCOD), San Isidro College, Hagdan sa Pag-Uswag Foundation Inc (HSPFI), Taytay Sa Kauswagan Inc. (TSKI), Malampaya Foundation Inc., Food for the Hungry, Foundation for a Sustainable Society Inc. (FSSI), Tear Fund-New Zealand (TFNZ), Agricultural Training Institute Regional Training Center (ATI-RTC X), Department of Trade and Industry and Sacred Heart of Jesus Montessori School.

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Kinaiyahan" in Carmen, Cagayan De Oro and Umanika Eco cultural Farm in Malaybalay, Bukidnon. Both are functional showcases of effective, practical and inexpensive ecological practices. They do not only deal with the four Rs (Refuse, Reuse, Reduce and Recycle) but more importantly on creating "learning and earning" destinations. At present, these models has had visitors composed of indigenous people, nongovernment organizations, people's organization, farmers, students and international organizations. They are now a destination for exposure trips, trainings, local study missions and researches.

Products At present, GreenMinds is assisting two IP communities in the Philippines and one in the Republic of Vanuatu. These communities are now continuously producing organic peanuts, herbs, turmeric, banana chips, rice & dried fish. To complete the value chain, GreenMinds is assisting these communities from organizational development, production, value-adding and marketing. Processing facilities were established to handle the processing of organic peanuts and herbs into variety of products. GreenMinds Inc. considers food safety and compliance of its products and thus strives to comply with the standards set by Food and Drugs Administration (FDA) as one of its registered Food Establishment. As of date, Greenminds Inc. is the first and only certified organic producer and processor of peanuts in the Philippines, aside from being HALAL certified and GAP compliant. Greenminds, Inc. also incorporates green practices in their business operations.

Lisa worked in Malaysia as a Domestic Helper for two (2) years and when she came back to the Philippines, she decided to stay for good and be with her family. She put-up a small food processing business using banana as her raw material base, it being abundant in her locality. Driven by passion and perseverance, and her love for cooking, she was able to come up with banana chips which she initially sold along the streets of Brgy. Burgos, Cabarroguis, Quirino where her family resides. She started her business as an ambulant vendor and sold her products to her neighbors, students and bystanders as finger snack food which she found to be very marketable and profitable. She was also happy because she was able to help farmers in their area by buying their bananas at a higher price.

Lisa was aware that she should formalize her business in order to penetrate bigger markets, she secured a Business Name Registration Certificate at the Department of Trade and Industry Quirino Provincial Office which she used in acquiring a Mayor's Permit and in registering with the Bureau of Internal Revenue, thus the birth of Melizabeth Food Products.

Just like other businesses, Melizabeth Food Products had also its own share of failures. Lisa prioritized the education of her children rather than to construct a new production area because her income was just enough for their living and for the education of her children. The lack of a production center hampered her to acquire a License to Operate from the FDA, thus her market is very limited. The business was also affected each time a calamity strikes, Quirino

From **DTI Region 02**

"The ones who succeed are the ones who persevere." One quality that stands out among the stories of successful entrepreneurs we know today is their perseverance and resiliency against so many adversities. This being said, Elisa Tomas, or "Lisa", as she is fondly called by her friends, a former Overseas Filipino Worker (OFW) from Malaysia, proved that hard work and perseverance really pay off.

Lisa worked in Malaysia as a Domestic Helper for two (2) years and when she came back to the Philippines, she decided to stay for good and be with her family. She put-up a small food processing business using banana as her raw material base, it being abundant in her locality. Driven by passion and perseverance, and her love for cooking, she was able to come up with banana chips which she initially sold along the streets of Brgy. Burgos, Cabarroguis, Quirino where her family resides. She started her business as an ambulant vendor and sold her products to her neighbors, students and bystanders as finger snack food which she found to be very marketable and profitable. She was also happy because she was able to help farmers in their area by buying their bananas at a higher price.

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Melizabeth Food Products: A hardwork paid off

Province being prone to calamities. During such times, her banana chips production would be very low because of the low supply of raw materials. These scenario meant lower income for her and her family. However, patience and persistence make up Lisa, that she did not give up nor lose hope. She saw opportunities beyond the storms and calamities that affect the province. She thought of solutions and alternatives, and she came up with an idea to repack other snack foods so that she could still sell products and gain profit even if banana production is low. She repacked and sold peanuts, sunflower seeds, veggie kropek and corn bits from various supplier as an alternative. She persisted and this helped her to sustain the operations of her business in case of the shortage of banana.



Melizabeth Food Products displayed at Quirino People's Mart.

In 2017, Negosyo Center Cabarroguis invited her to join the first batch of the Kapatid Mentor Me (KMME) Program and graduated last July 18, 2017. Through the KMME Program, she acquired priceless learnings from caliber mentors who guided her on proper entrepreneurial mind setting and successful business operations. She was encourage to comply with all government regulations in running her business. Her mentors taught her how to prepare her Business Model Canvass which she regards as a very important guide for an entrepreneur. "Ang pinakanaitulong ng DTI sa akin ay ang mabigyan ako ng karagdagang kaalaman tungkol sa pagnenegosyo. Sila talaga ang pinakanakatutulong sa

mga negosyante tulad ko," Lisa said during their graduation. She was even awarded as the "Most Confident Mentee" on that occasion. Aside from KMME, she was also assisted in terms of packaging and labelling of her products.

On July 2018, her License to Operate (LTO) applied to the Food and Drugs Administration (FDA) was granted through the Industry Cluster Enhancement (ICE) Program of DTI R02, the first food processor in the province to acquire such. Today, Melizabeth Food Products can now penetrate bigger markets with its LTO certificate.

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Melizabeth Food Products also participates in various trade fairs initiated by DTI and the PLGU Quirino and recently, Melizabeth Banana Chips was awarded as the winner in the Search for the Most Innovative Product-Food Category during the Panagdadapun 2018 Agro-OTOP Trade Fair. The company was also one of the exhibitors during the recently concluded 12th Padday na Lima Regional Trade Fair on September 20-26, 2018.

Lisa is also an enrollee of the Gender Responsive Economic Actions for the Transformation of Women (GREAT Women) Project of the Philippine Commission on Women and the Department of Trade and Industry (DTI). The project is funded by the Government of Canada.

Today, Lisa, through her products, has two (2) tricycles which she uses in delivering her products. She has also constructed a larger production and storage area. She has also expanded her maket and now supplies to school canteens, big grocery stores and pasalubong centers provincewide and a hospital canteen in the neighboring Santiago City.

"Ang sikreto ng tagumpay ay pagsisipag at pagtitipid. Kailangan alam natin kung paano humawak ng pera at kung ano dapat ang unahin," Lisa said in an excited voice. Lisa is now applying her learning from KMME and she is too happy to see how her business flourished - a proof that patience, perseverance and hard work really pay off.

MSR Enterprises Success Story

By **Sharmagne Joyce S. Edio**

Starting up a business for an employed individual is both a challenge to one's skills and an opportunity to have a better fortune ahead.

Ms. Mambai Sapalon is the owner of MSR Enterprises and a full time employee at United Youth for Peace and Development, Inc. (UNYPAD). Together with her husband, Sonny Romasanta, they produce Native Coffee and Fish Sauce and act as the supplier and trainer for the Household Cleaning Materials.

MSR Enterprises received label assistance and participated in the different entrepreneurial trainings and seminars from the Department of Trade and Industry thru Negosyo Center Cotabato City. She is considered as one of the successful mentees after finishing the ten (10) modules of Kapatid Mentor Me in September 27, 2017 at DTI Cotabato City. The Kapatid Mentor ME (KMME) is a program that aims to help Micro, Small and Medium Entrepreneurs scale up their business thru weekly coaching and mentoring by business owners and practitioners on different functional areas of entrepreneurship conducted in Negosyo Centers nationwide. Taking seriously all the modules, she learned a lot in the mentoring program and applied it to her business.

After the KMME program, she committed herself to the success of the business and find good opportunities to introduce her products. She created a system in the purchasing process and distribution. Her hectic schedule in UNYPAD did not hinder her business operations as she delegated tasks to her

people and performed her duty as the manager of her own business. She diligently negotiated with big stores in Cotabato City and luckily got the deal closed. As a result, MSR banner products' Native Coffee and Fish Sauce are now consigned to different stores in the city. Foreign visitors are notably one of the users of the Native Coffee as MSR Enterprises strategically retained its distinct taste and aroma into a more convenient way to enjoy a cup of coffee. MSR Fish Sauce, on the other hand was produced from carefully selected fish and fermented properly thus eliminating the foul smell while preserving its natural taste. She also uses Facebook as a selling platform to further sell her products and acquire more customers in the social media.

From a mentee to mentor, she became one of the active partners of DTI Cotabato City in providing livelihood trainings to potential MSMES; encouraging people to venture into different household cleaning materials such as dishwashing liquid, detergent powder and fabric conditioner. The activity promotes her business to the public and introduces potential business partners. In January 29, 2019, thru Negosyo Center Cotabato City, she was successfully matched to the leprosy survivors of Cotabato Sanitarium Hospital who seeks



Ms. Mambai Sapalon, in partnership with DTI Cotabato City, generously shared her knowledge as she acted as Resource Person in the Livelihood Training on Detergent Powder Making

profitable business for the cooperative.

To become more competitive in the market, she is not satisfied to have met the basic business registrations such DTI Business Name Certificate, Business Permit from Cotabato City LGU and the Certificate of Registration (CoR) from the Bureau of Internal Revenue. She prepares her production area as she applies for License to Operate from Food and Drugs Administration (FDA) and Halal Certification from Muslim Mindanao Halal Certification Board Inc. to unleash more potential for her business.

In 2018, she has 35% increase in sales and 20% decrease in production cost. She deliberately invested in equipment for the

production to ensure inventory level in the consignees and maintain its market presence.

As what Mr. Jack Ma said, "If you don't give up, you still have a chance. Giving up is the greatest failure".

Just like any other, Ms Sapalon simply had a dream to operate her own business and earn additional income for her family. She was not fond of making excuses, instead, she find ways, not alibis, to make her dream a reality. With her hardwork and determination, MSR Enterprises is cautiously making a name in the market because for her, it's never too late to make her own definition of success.

When health is truly wealth

By **Glicel Grace dG. Tiamzon**

A person once said that if you would pursue Public Health practice, there are two paths to take to advocate for it. Either you go into teaching or go into government service.

Ms. Jen Santos-Cortez, MPH neither went the said paths. Instead she put up JenM Bread and Café and developed the "Healthwise" brand. Fueled by the passion to provide a healthy and nutritious alternative to existing food in the market, Jen painstakingly developed a recipe for whole wheat breads and other whole wheat bread-based products that is palatable to Filipino taste. "Why bread, you might ask" said Ms. Jen, "bread is one of the widely consumed food type." But most wheat bread in the market is textured and rough when consumed. "As an advocate for wellness, I always say that we must watch what we eat because it will definitely affect our health as consumer," added Ms. Jen. She said their wheat bread has no animal-by-product to serve health conscious customers, customers with allergy on any animal-by-product and vegetarian people.

Admittedly, there was a time that Jen and her husband almost closed shop because of limited market reach. There are not that many people who would choose organic, vegan wheat bread over the widely available, and slightly lower priced, white bread. What prompted her to stay and pursue the business was her health and wellness advocacy. She also thought of her staffs, who were with her from the onset of the business. These workers depend on the wages from the enterprise. So she persisted and looked for ways to market her products.

A turn for the better happened for her and her business when she was invited to apply as one of the Batch 1 mentee for Kapatid Mentor Me Program (KMME). Thankfully after undergoing the screening process, she was chosen for the program. She recalled her experience with the mentors, especially the modules on business model canvass and supply chain management. The topics discussed made her look deeper on how she runs her enterprise. Her one-on-one consultations with the mentors made her realize that there are ways to enhance production and to reach a wider market for her products. With a flash of inspiration, she further consulted with relevant government agencies such as DOST and to enhance productivity

and quality of production processes. Business also became more visible in the market through trade fairs, the use of social media and online food delivery services.

She was able to book a bigger order and have a new business partner because of KMME. One of the mentors partnered with her for her white bread buns. This partnership increased her sales to more than 100% from her previous years. Her business more than picked up that she needed more staff to assist her in production.

Jorge and Jennifer Wieneke, founder of Potato Corner and KMME mentors had a profound effect on how Jen see and run her business now. "Business is not just about money," they said. It is a psychological fulfillment. Ms. Jeaneth's "Healthwise" brand and café are now fast becoming household name for those wanting a healthier food alternative. Now, she also ventures into rice and viand dishes and other healthy snack choices to provide more varieties to health conscious consumers. More than profit, Jen was thankful for her KMME experience because she was able to sustain her health and wellness advocacy through JenM Bread and Café.



Anna Roselle A. Garcia, proud owner of Piñana Gourmet.

NEGOSYO CENTER COACHING HIGHLIGHT

By **Portia Sophia M. Cortezano**

A mompreneur from Calauan, Laguna awes her clients with innovative products born out of using sweet pineapple fruit from her hometown. Anna Roselle A. Garcia, a wife to an OFW, attended the Business Plan Coaching Session of NC Victoria hoping to learn on how to write a business plan to avail of the OFW loan. She diligently attends learning sessions being conducted by DTI Laguna and is one of the most enthusiastic and committed MSMEs of Laguna.

She enrolled in the coaching program, using her first business "Beanni's Bakehouse". Past the Operations Management session, she decided to venture into another business which promotes the use of the local pineapple as the main ingredient to her products, thus Piñana Gourmet was born.

She now develops several products under both business names such as Piña Tuyo, Tinapiña, Piña Jam, Piña Tarts, Pineapple Jerky, Piña cupcake pudding, and piña muffins with coconut.

Through DTI's enabling programs and service, she has this to say "As a beginner in this entrepreneurial journey, we are grateful that DTI Laguna supported us to improve on our business and gave us the chance to achieve something in life which makes our family and our community proud as well."

A Building Legacy

By **Julienne A. Campaner**

Virgilio L. Flores, Sr. does not let his age deter him when it comes to working for his development and of the members of his cooperative. Mr. Flores is the chairman of Davao del Sur Bakers Cooperative (DASURBACO), Kapamilya Cooperative, and he is also a graduate of the Kapatid Mentor ME Program last 2017. He has his fingers on several pies, literally and metaphorically speaking.

Mr. Flores decided to create a cooperative where many members could enjoy the benefits instead of just the business owner. Indeed, he was able to establish Kapamilya Cooperative Breadhaus with 22 members and a Php 22,000 starting capital. It was registered at the Cooperative Development Authority in November 22, 2006 and became a source of income for all the members of the cooperative since most of its' members are the cooperative's bakers and sales ladies.

Continuously improving their products, excellent cooperative management and improving the lives of the members, are Mr. Flores' top priorities. Through the Kapatid Mentor ME Program, Mr. Flores was able to enjoy various topics such as Product Development, Operations Management, Human Resource Management, Accounting, Taxation

and even Law. These modules helped Mr. Flores in harnessing his skills in cooperative management in which he is very open to share those learnings to his members.

His cooperative, Davao del Sur Bakers Cooperative (DASURBACO), was recently granted a loan from Landbank of the Philippines amounting to 27 million pesos. 10 million will go to the construction of their new building while the remaining 17 million pesos will be used by the cooperative, in which they can give it out as a form of a financing or loan to the members.

"If you wanted to get a loan from our cooperative, you should undergo some financing seminar from DTI first before your loan can be granted." Mr. Flores said during the groundbreaking ceremony for their new building last November 22, 2018. He reiterated that members of the cooperative need this type of seminar to educate them on how to use the money prudently. That is why he wanted to partner with DTI and Negosyo Center in providing financial literacy seminars and trainings for the members of the cooperative.

This partnership with cooperatives and other private entities proved that the Negosyo Center is indeed bridging the gap between public and private entities.

Maranao Collectibles Service Cooperative

From **DTI-ARMM**

The Maranao Collectibles Service Cooperative is an organization born out of the Marawi Siege. They are composed of 46 women as members who are mostly cultural masters bearing and practicing the art of weaving for at least 5 to 50 years.

These products with greatest hope, will tell stories of the Maranao's resilience, identity, and aspirations, as a survivor of the war, and as part of this Nation. Accordingly, it is through their products that they may get to share their story, the silent but very bold fabrics may show some parts of being a meranao (Maranao).

Their weaved materials including the Ironman medal bearing the Maranao weaved fabric for the 2018 Ironman in Subic, and many more articles in media have paid attention to their efforts in keeping this tradition alive. These had been their source of inspiration to keep moving forward in this journey. From being an IDP, with deepest connection to the Maranao roots, to standing up, they found serenity through weaving. It is true they say that weaving is a way of life and we call it as part of "kambilangataw" (being kind and responsible).

The assistance of the DTI-ARMM

was geared towards providing a sustainable business environment to local entrepreneurs.

Under the ARMM's Artisan Village Concept Project, series of Product Development Training Cum Consultations were conducted. New designs and new product line were developed which caters to all types of market. Their products were then showcased to national, regional and local trade expositions and fairs.

These paved way to the recognitions and success of the Maranao Collectibles. Linkage to different partners was also established.



Members of the Maranao Collectibles Service Cooperative weave beauty, resilience, identity, and aspirations on their fabric.

Breadfruit for Caridad: The Women's Livelihood venture

By **Josiemin Salve N. Abrugar**

Breadfruit or as the locals call it, "rimas" is abundant in the area of Brgy. Caridad, Salcedo, Eastern Samar.

Over the years, people would cook it either by boiling or by putting coconut milk and served as snack but oftentimes ignored and left as food for fruit bats or birds; thus, many of these fruits are only wasted. Majority of the women in the barangay depended on their Boardwalk Mangrove Resort for additional income for their family. With their strong drive to find other means of additional income, they attended a training on Breadfruit Chips Production on August 2018 conducted by the Negosyo Center in their municipality. With the raw materials abundant in their area, they did not have difficulties in immediately applying what they have learned from the training.

Immediately after the training, they began their production of Rimas chips which was distributed to

the local elementary schools and canteens. Because the product was new, it gained the interest of the locals and their chips were always sold out. To improve their product packaging and to cater to a different customer segment, they were assisted by the Negosyo Center in making their product label.

In a span of three (3) months of operation after their training, they have recorded sales amounting to Php8,000.00. Because of this new venture, they gained appreciation for breadfruit trees which they promised to continue to protect and preserve not only for the protection of the environment but for the sustainability of their rimas chips production. Up to now, they continue to aspire and find ways to improve their product and identify strategies for their product to be available even in off season as the Breadfruit is seasonal. The production of rimas chips is a venture they promise to sustain as they have proven that has great potential for development and reaching a far wider market.



The association's rimas chips (left), product label (right), designed by Negosyo Center Salcedo

Shift from Muscovado to Coco Piaya spells out Darling's Coco Piaya's Success

By **Hazeldean Sanchez**

In 2010, a small bakery operated in Brgy. San Pablo, Tacurong City and began an unexpected journey. Said bakery was owned by Romeo and Phoebe Gamboa. Back then, the only paper they have as a proof of the existence of their so-called business was a Barangay Permit to Operate.

Mr. Romeo Gamboa was a member of the City Social Welfare Development's Self Employment Assistance Kaunlaran Association, and president of the processed food cluster. Through his involvement in the organization, he got invited into many DTI-initiated activities such as training and seminars. With his regular participation, he was able to acquire ideas that developed his entrepreneurial capabilities.

A child of Bacolod, Negros Occidental, in 2014, there was an instance when Mr. Gamboa visited his hometown. It was then that his idea of this kind of business was generated. Seeing that there is no existing piaya product in Tacurong City, he decided to make his own piaya business. At the start, he and his wife baked muscovado piaya and sold it to the local market. Movement of said product turned out to be difficult as good product quality have not been achieved yet. With a shelf life of only six days, product gets easily spoiled which resulted to losses. To add, there were several product returns. A point even came when orders stopped coming due to spoilage. That is why, Mr. Gamboa opted to level up his product into coco piaya.

With the establishment of Negosyo Center Tacurong in 2015, Darling's Food Products was a recipient of

various interventions like trainings on Entrepreneurial Mindsetting, Product Label Development, Costing and Pricing, Good Manufacturing Practices, and 5s Practices of Good Housekeeping to name a few. In 2018, Ms. Phoebe Gamboa became one of the mentee graduates of the Kapatid Mentor Me Program. KMME helped her expand market to Davao City, improved their label, resulting to an 80% increase in sales. At present, they now have three flavors available: classic, ube, and durian.

According to Ms. Phoebe Gamboa, Negosyo Center services have always been beneficial to them. *"From the start, nandiyan sila palaging nakaalalay. Big help po especially sa development ng product and product market. Ngayon, nakakatulong pa kami sa employment lalo na sa mga out of school youth".*

Harby's Food Products: From Rags to Riches

By **Wenje Tañeza**

Sometimes, it is through hardship that leads someone to success. People often get creative ideas when they are struggling in the midst of crisis and that's what steered Mr. Dave Harby Baul to what he has now.

Harby's Food Products was first developed in August 2017 because of Mr. Harby Baul's desire to help his family. For almost two years, his family has been struggling for survival considering that his father was unable to go back for work abroad due to the deteriorating economic condition in the Middle East.

In those years, he felt the pressure to help his family, and that he was also forced to discontinue with his studies due to hardship and financial problem. With nothing to do, Harby and his father, Romel Baul brainstormed to look for good business ideas and on what else they can do to earn for a living. Realizing that his father has a collection of food processing recipes which he has obtained from the DSWD trainings he has attended sometime in 1996, and with his interest in making polvoron, so they started processing and making the delicacy as their livelihood.

At first, they started processing with only one (1) kilogram of flour mixed with sugar, cooked it and packed with a cellophane. They sold it by offering the finished products to friends and asked for feedbacks and suggestions for them to improve. His friends like it and even



Harby's Food Products' polvoron is a mix of flour, sugar and success.

ordered for more that later became their regular consumers.

Since Harby's mother is a grade school teacher, they also tried selling at school. Fortunately, their action has opened up another market opportunity and their products were sold just in time. This has motivated Harvey to make more until he reached the level of processing 10 kilograms of polvoron per day. Unknowingly, the demand went up and Harvey could hardly cater to supply even with the help of his father. Since his father was a mechanical engineer by profession, he designed and fabricated a polvoron maker/ mixer that can accommodate one (1) bag of flour or 25 kilograms per processing cycle. Practically, the market has also expanded.

Presently, Harbey's Polvoron is now sold in various places such as in Calamba, Misamis Occidental and in Dipolog City, Zamboanga del Norte. As part of Harbey's Food Product's expansion project, it will be selling its products in Pagadian City and the municipalities in the province of Zamboanga del Sur and

Cagayan de Oro City.

The Department of Trade and Industry through its satellite Office, Negosyo Center - Mahayag has been extending Harvey with various assistances that eventually equipped the proprietor with the skills necessary in attaining the success of business.

Current intervention of the Negosyo Center - Mahayag is in the area of product development, specifically in packaging/labeling and developing his marketing skills. Moreover, Harby's Food Products is now in the process of applying for a License to Operate (LTO) from the Food and Drug Administration (FDA) and through this, it is expected to broaden the marketability of the products and be allowed to be displayed in the pasalubong centers, malls and to be able to participate in trade fairs and other DTI-initiated events where there are more market opportunities.

Indeed, the Negosyo Center-Mahayag will always be ready to escort this enterprise into its whopping success.



By **Daneli April M. Tan**

43 years since it has been established, Alboco Food Industry is a local social enterprise currently making its mark in the peanut industry, dedicated in helping the local farmers of Eastern Visayas by providing them with planting materials and teaching these farmers with the proper farming techniques with regards to peanut production.

The enterprise started its business in 1975 by Mrs. Estela E. Orais, a local of Tacloban City, to which she, together with her son, delivered organic peanut butter to offices, stores, and small bakeshops. What started as a small business venture of a simple housewife, now grew into a known local peanut butter enterprise.

The budding success of the business overturned when Tacloban City met the center of Super Typhoon Yolanda in November 2013. The business went silent for months until Mr. Alan Orais, the son of the founder, took over the business after the devastation of the Super Typhoon.

Bouncing back after the onslaught, Mr. Orais only had a half sack of peanut and one outlet left as to where he could showcase his peanut butter products. In the span of four years, the enterprise is now able to distribute their products in the Eastern Visayas region, Metro Manila, and some parts of Visayas and Mindanao, reaching up to hundreds of outlets of bakeshops, grocery stores, and pasalubong centers. What started with just a half sack of peanut, can now produce three (3) tons of peanut every month. Consequently, the processing and equipment are now in compliance with the Food and Drug Administration – License To Operate (FDA-LTO) which helps in the peanut production which now reaches up to 30,000 bottles of peanut butter per month.

Participating in various trainings and seminars conducted by the Department of Trade and Industry Leyte Provincial Office and Negosyo Center Tacloban, the enterprise grew to what it is now. Through the One Town One Product

Program, what was initially just a simple packaging and label, is now aesthetically pleasing and ready for distribution to a wider market.

Accordingly, through the Project KAPATID Mentor ME (KMME) program, in which Mr. Orais is a pioneering graduate of Batch 2016 in the province of Leyte, the enterprise expanded its product variation -to which it now has different products, namely, peanut butter, turon de mani, roasted peanuts, and roasted peanuts in shell.

"Mentor ME is a process of becoming a legitimate, professional, and competent businessman through mentoring by business consultants and successful businessmen who urge small business owners like me to have a great experience and motivation to grow," said Mr. Orais when he was chosen as the representative for the entire region of Eastern Visayas in the first ever KMME Summit: Business Pitching Activity last November 2018 in the Waterfront Hotel, Cebu City.

Out of sixteen (16) MSMEs who submitted their enterprise video pitch, only eight (8) were chosen to pitch their enterprise in the KMME Summit in the presence of known, interested, and potential distributors, investors, and business partners. Mr. Alan Orais was fortunate enough, along with his exceptional skills in handling a business, presented his enterprise in the KMME Summit and successfully connected with potential distributor in order to aid him in reaching a national level of product distribution in order to penetrate more areas for a wider market.

The promising feat of Alboco Food Industry is just gaining traction and there is high level of expectancy in the success that it will surely attain in the coming years. One day, mankind will only know one peanut product and that is from Alboco Food Industry.

As Mr. Orais pointed out, "Growing in the business is always a learning process, and we are delighted for the Department of Trade and Industry and Negosyo Centers for the continued guidance."

Selfiecake, a sweeter blessing

By **Kimberly S. Maregmen**

"If God asks you to put something down, it's because He wants you to pick up something greater". This saying is true to Mercedes A. Sicat. She and her husband lost their jobs at Holiday Inn Clark, Angeles City. Instead, of feeling depressed about what happened, they decided to put up their own business not only to support their finances but also to spend more time with their only daughter, Noreen.

However, running a business is far different from being employees wherein the couple usually find themselves groping on what to do next. With this, they decided to attend a free seminar given by DTI Negosyo Center- City of San Fernando. Little did they know that attending one seminar could open so many doors for their business. Through the Negosyo Center, the couple have been able to market their brand - Selfiecake - via trade fairs and pasalubong centers. Moreover, because of their quality products and service, Selfiecake was often contracted to serve as caterer during seminars, enabling them to network with other attendees and other agencies and book more orders and engagements.

Recognizing her potential, Mercedes A. Sicat was chosen by DTI-Pampanga as one of the mentees for the first run of the

Kapatid Mentor Me Program in Pampanga. Here she was able to finish the ten modules and a Business Improvement Plan. This capacitated her in the different aspects of operations and enabled her to level up her business.

According to her, she felt the hand of the government reaching out to Micro Entrepreneurs like them –empowering to expand, linking to market and enhancing their productivity and efficiency. As a result, the couple have increased their confidence knowing a government agency is backing them up like a mother to her child and like a teacher to her student. With the services of the DTI Negosyo Center, many micro businesses will elevate from "survival mode" into a business that can compete with confidence in the market.

Through the Negosyo Center's interventions and the KMME Program, Piece of Cake Enterprises was able to expand their business from home baking into trading and food-to-go business. Moreover, she was able to get orders from huge companies in Clark like Aqua Planet, thereby increasing her sales by up to fifty to sixty percent (50-60%). Through their increasing sales, they were able to acquire a brand new vehicle for delivery. They were also able to increase their manpower from four (4) to eight (8) regular employees.

NEGOSYO CENTER COACHING HIGHLIGHT

By **Keven Joseph D. Morcoso**

Challenged by her escalating competition, Elizabeth Magsino, the owner of the delectable Beth's Halayang Ube and Leche Flan strategized on her marketing through word of mouth from satisfied clients and her social media page.

After the Coaching Session on Marketing at Negosyo Center – Nasugbu (Batangas) under Mr. Jhopet Fines, she gained knowledge on how to properly market her products and has her maiden trade fair experience at the Tinda Turismo 2018 at Waltermart – Nasugbu. Confident on the quality of her products, she improved her label on the packaging with the assistance of NC - Nasugbu. Beth's Halayang Ube and Leche Flan held the second highest in sales



Elizabeth Magsino, proud owner of Beth's Halayang Ube and Leche Flan

in the said event earning more than Php 230,000. The local fair was able to capture regular customers from Nasugbu, Lian and Calatagan. Mrs. Magsino is now poised to join larger trade fairs and participate in other entrepreneurial capability building programs of DTI – Batangas.

From crop to craft: the success story of Fredelina's Food Products

By **Janice T. Lopez**

One thing we can all agree on is that female entrepreneur don't get enough press-even the successful ones.

So, let's take a step toward changing that.

As we celebrate women's achievements and accomplishments in the modern day era, let me introduce Mrs. Francisca Somejo Rimalos, a 58-year-old former OFW from Tapel, Cagayan is one of the aspiring micro entrepreneurs in the Province of Cagayan. Mrs. Rimalos is a teacher by profession but decided to leave the country as an overseas foreign worker for a greener pasture. After four years of patience and sacrifices, she decided to go home and put up business to help her husband.



One of Fredelina's Food Products' flagship product, Chichacorn, pops with special goodness.

Undaunted by the challenges and obstacles of starting a business, Mrs. Rimalosa started her business, named after her mother Fredelina, in 2012 in her kitchen. Seeing chichacorn as one of the nation's favorite snacks, she went into retailing. Her path to self-employment seemed a natural evolution. It wasn't based on a great desire to build a business and make money. Rather, it was borne out of passion.

According to her "Life fulfilling work is never about the money—when you feel true passion for something, you instinctively find ways to nurture it."

Fredelina's sets its vision of becoming a leading manufacturer of high quality, organic chichacorn with natural herbal flavors in Region 02. And currently, Fredelina's Food Products is paving a road to be just that, having been registered as the only chichacorn manufacturer in Region 02 which is IPO-registered in the Region 2. It is now currently one of the frontrunners in the chichacorn industry in Region 02 in terms of sales and product quality. Fredelina's Chichacorn is made special by different seasonings

of garlic, turmeric, cheese and spicy flavorings. All ingredients are naturally grown in their own 10-hectare, farm which is good for the health. Fredelina's chichacorn undergoes tedious process to achieve the desired crispness from boiling, drying, frying to packaging. A fortune of serendipity, Department of Trade and Industry came reaching out to her with every trick to make her business hit the ground break. Fredelina's business got off to a good start and grew tremendously over the past 3

Currently, with the support and collaboration of Fredelina's with LGU Gonzaga and the Department of Agriculture, she was chosen to receive the climate smart farm business school. Also, her

10-hectare corn plantation has been adjudged by DA as agri-nature farm.

Fredelina's is an inspiration among women in her barangay. She helped in the job generation as well as imparting her acquired knowledge by sharing her learnings from numerous trainings she attended to her community. She considers her product as an instrument in helping the best way she can, and give back to the community.

Through her motivation, women in their barangay formed a livelihood association making products out of corn husk.

Additionally, Fredelina's was considered as one beneficiaries of the Roads Leveraging Linkages of Industry and Trade (ROLL IT Project) of DTI and DPWH wherein she will be included in the FY 2019 budget.

Truly, Mrs. Rimalos is a woman of perseverance. Using her crops, she found a craft that is instrumental to chasing her dreams of leaving a legacy, and giving back to her community.

The flavorful entrepreneurial venture of Terai

By **John Bryann Berberio**

Teresa J. Matabalan, a Boholano-Imeldahanon woman is known for her skills in baking chocolate cakes and goodies both in Bohol and in Imelda, Zamboanga Sibugay. Teresa loves her family and her passion for baking cakes and sweet treats enables her to create more.

Just when she thought that baking only for her family is enough to feed her hobby, an unexpected situation took place. One of her daughter's friend asked her to bake a cake for her birthday and offered to pay for it. Teresa, having no interest in engaging into business during that time, couldn't come up with a price for the cake and just said, *"ikaw na bahala"*. Teresa and her daughter brought the cake and joined the celebration. When the cake was served, everyone in the party were delighted and even gave her appreciations for it. After the party, the celebrant paid her one thousand pesos. This was the time when Teresa came to realize that she could in fact make a living out of her passion for baking.

Teresa is now open to receive orders and sell cakes. She is also supplying cakes and other delicacies to different known cafes in Bohol. When the demand for her cakes started to rise, she told her husband to buy her a bigger oven to be able to produce more. In spite of this flourishing success, her husband neglects the idea which made her thought that he's not giving her his full support on the business. Fortunately, a friend told her about seeking help from DTI, and so she went to the DTI office in Bohol. However, Teresa, being a simple type of person, got intimidated by the idea of developing the business and went out with nothing. This caused her business to eventually stop and decided to go back to her hometown in Imelda, Zamboanga Sibugay.

When Teresa was already in Imelda, she decided to once again engage into business, but this time she decided to do a retailing business on motor and car accessories.

However, the business didn't seem to do well. That's the time when she decided on giving her baking business a second chance. She started with a simple carrot cake. To her surprise, the carrot cake was easily liked by the people of Imelda. Eventually, she heard about the Negosyo Center in the municipality and gave it a visit. She was then assisted by the business counsellor named Mr. John Bryann Berberio.

During her visit at the Negosyo Center in Imelda, Teresa told the business counsellor about her business, how it started, and what assistance would she be able to acquire. She was then told to make the first step by registering her business name. She did what was told, and Terai's HomeMade Goodies and Enterprises then came to existence. She wanted the idea of having her name shortened to "Terai" to give the customers the feeling of simplicity and being at home. Later on, Teresa told Mr. Berberio about the oven she wanted in order to meet the demands for her cakes. Luckily on that month, there was a scheduled seminar on "How to Avail DOST's SETUP" which will also be facilitated by DOST provincial office. The business counsellor then invited Teresa to be part of the activity and gave her a short introduction about the program.

It was on March 06, 2018 when the DOST-ZSP team went to Imelda to discuss the program and brought good news to the business owners in the municipality, including Teresa. After the seminar, Teresa was given hope by the program and the existence of Negosyo Center. From then on, she made sure that she would always participate on the different trainings conducted by the office such as Entrepreneurship Seminars, Basic Bookkeeping, Costing and Pricing, and a lot more. She also participated in the DTI-ZSP's OBOE (One Barangay One Entrepreneur) Caravan where she was given holistic business counselling like product development, marketing strategies, and she was also endorsed to DTI's financing program which is the P3 (Pondo para sa Pagbabago at

Pag-asenso). Eventually she was invited to the Kapatid Mentor ME (KMME) Program wherein she was able to acquire more knowledge in sustaining and developing her business and successfully graduate as one of the elites in the batch.

After graduating from the KMME Program, Teresa is now fully equipped with knowledge and wisdom to pursue her dream business. As she would quote, "I was risen from the dead", and now her enthusiasm in doing her hobby and earning at the same time begin again. Terai's HomeMade Goodies is now actively selling online thru Facebook and Instagram. Her products are also available in several physical stores like her own building in Imelda and on one corner of Budget Wise-Ipil, one of the biggest grocery stores in Ipil, Zamboanga Sibugay. She also participates during Imelda's Night Market schedules wherein she owns one booth and offers her products like sweets, chocolate goodies and even native drinks like hot chocolate made from roasted cacao beans and brewed coffee as well. It's like a home in a shop.

Terai's HomeMade Goodies is now progressing and Teresa Matabalan is now a full-time entrepreneur because of the high demands of her products both online and in actual selling. The phrase "inclusive business" was introduced to her by the Negosyo Center – Imelda. She is now teaching the Women's Association in their place in La Victoria, Imelda since she is planning to make the association her business partner and a supplier of raw and sliced banana for her banana chips and other Terai's Home-made goodies. As of now she already hired 2 employees from the La Victoria Women's Association. She even decided to build her own production plant in her parcel lot in La Victoria and build a cafeteria in the downtown. The mayor of Imelda also acknowledged her because of this. Terai's HomeMade Goodies and Teresa Matabalan is now a regular client of Negosyo Center – Imelda and DTI-ZSP.



Nothing smells fishy in Tilapia Bread Stick Goodie

From **R12**

"Masarap Na, Healthy Pa" is what Mr. Alberto Pasinag, owner of Aillesh and Jade Candy Maker, aimed for when he developed the Tilapia Bread Sticks. As a graduate of the Kapatid Mentor ME (KMME) Program of DTI, Mr. Pasinag surely applied all the learnings he gained especially the topics on Product Development when he conceptualized and created the product. The municipality of Lutayan to which he is a resident is after all the tilapia capital of Sultan Kudarat.

Mr. Pasinag's Tilapia Bread Sticks was further developed when he was chosen to be among the enrolled MSMEs of Sultan Kudarat for the Our12 Treats Project of DTI-XII under the One Town, One Product (OTOP) Program. The project's main objective is to improve local products which uses local ingredients, and package them as potential pasalubong products.

The product underwent product quality clinic, branding, label and packaging clinic. On November 2018, Aillesh and Jade Tilapia Bread Sticks made its debut when it was among the products showcased at the Our12 Treats booth during the Our12 Trade Expo at General Santos City. All the stocks that Mr. Pasinag prepared for the fair were purchased. And to cup this achievement, his Tilapia Bread Stick was recognized as one of the best products of the Our12 Treats. He was happy and at the same time overwhelmed with the recognition. A true success indeed!

Now, aside from being busy in upgrading his production center to be FDA compliant, Mr. Pasinag plans to collaborate with the different pasalubong centers in the region to expand his market and make the Aillesh and Jade Tilapia Bread Sticks be known in the region and hopefully, all over the country.


NEGOSYO
CENTER

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