

## FEATURED STORIES



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## 'Malasakit' to rebuild Marawi

By **Bernard Niño S. Tarun**

Regenerating Marawi City's business industry after the devastation brought about by the war, the Department of Trade and Industry (DTI) has persistently been keen in providing more assistance to affected Maranao entrepreneurs. As the lead agency, the Department spearheads the Task Force Bangon Marawi Sub-Committee on Business and Livelihood (TFBM-SCBL) to create initiatives to allow the effective rehabilitation of Marawi City and alleviate the lives of the affected families, not only in the said City but also in nearby municipalities.

**"As part of the Duterte administration's Tapang at Malasakit thrust for nation building, DTI has been consistent in assisting the internally displaced persons (IDPs) affected by the Marawi siege.** By providing market access, microloans, and livelihood starter kits, we are helping IDPs to get back on their feet and restore Marawi as a bustling center of trade in the province," said Trade Secretary Ramon Lopez.

From October 2017 to April 2019, DTI has set aside a total of P68.89 million fund for the provision of more livelihoods to 8,802 Internally-Displaced Persons (IDPs).

The Department distributed livelihood starter kits such as 3,189 sets of sewing starter kits and 500 sets of bigasan kits, 1,827 sari-sari starter kit sets out of the 4070 kits

transported to Iligan City of which 1,837 were distributed to IDPs and 5,930 kits are still for delivery. While another 3,000 sets of baking kits, 1,000 school supplies and 3,000 sets of carinderia starter kits are set for distribution in May.

Micro, Small and Medium Enterprise (MSME) Development Advocate Undersecretary Zenaida Cuison-Maglaya said that these beneficiaries have also been provided livelihood trainings and seminars, market accessibility and micro-funding assistance.

"We are continuously delivering livelihood supports for our Kababayans in Marawi City through our various initiatives like Pondo sa Pagbabago at Pag-asenso (P3), business mentorship and equipment donations for their entrepreneurial needs, to surely regain and uplift their lives once more," Maglaya said.

To promote and market the Maranao crafts, the Department has provided P10 million fund for retail spaces in major malls and other selling platforms such as City Mall in Iponan, Cagayan de Oro City, 68th Manila FAME at the World Trade Center, Sikat Pinoy National Crafts and Arts fair at the SM Megamall, Enchanted Kingdom in Santa Rosa, Laguna and One Town One Product (OTOP) Philippine Hubs at the Kapandesal Café at the Malacañang Complex and Bulacan Provincial Capitol.

Another P10 million fund was utilized for 20 sets of assorted power tools and distributed to 20 groups or cooperatives composed of Marawi IDPs and other municipalities of Lanao del Sur.

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## DTI strengthens inclusive MSME development through the Negosyo Serbisyo sa Barangay Program

By **BSMED / NC PMU**

Consistent with the 10-Point Socioeconomic Agenda of the Duterte Administration and the 2030 Sustainable Development Goals to leave no one behind, the DTI launched the Negosyo Serbisyo sa Barangay (NSB) Program to reach out to the underserved communities and bring business development where they are most needed.

The NSB Program extends ease of doing business to barangays within the 4th, 5th, and 6th income classification municipalities in the country. It is aimed at promoting a more inclusive MSME development that will ensure stronger value chain linkages of our industries, encourage dynamic entrepreneurial activities at the barangay level, and capacitate more entrepreneurs to scale up their operations. It supports whole of government approach wherein public agencies related to supporting inclusive business ecosystem work across portfolio boundaries and mandate to encourage

entrepreneurial activities and integrated government assistance.

Through this initiative, DTI field offices will capacitate the Barangay Development Councils to be able to assist clients in the locality in availing services provided by DTI.

The strategic objectives of the program include promoting awareness on DTI Negosyo Center services to the



barangay officials, identifying MSMEs operating within barangays preferably from the 4th, 5th, and 6th income classification municipalities, and conducting business development assistance and services in the identified barangays. The program also intends to develop 200,000 new enterprises expected to provide more than 500,000 new jobs by 2022 in support of DTI's goals under the MSME Development Plan 2017-2022.

The NSB Program expands and complements the 1,701 Negosyo Centers (as of June 30, 2019) serving our MSMEs in cities and municipalities nationwide. For 2019, the Regional and Provincial Offices already started conducting NSB Program orientation and other related activities in their communities. As of July 5, 2019, the DTI field offices have already conducted NSB Program sessions covering 428 barangays which gathered 24,898 participants.

Aside from trainings and seminars, Regional Offices, through the NSB Program, also see the possibility of creating NSB Desks in Barangay Town Halls where potential and existing entrepreneurs have a more convenient avenue to seek assistance in doing business.

MSMEs are encouraged to visit the nearest Negosyo Centers or DTI Regional / Provincial Offices in their area to know more about the program and sign up for the upcoming activities.





From L to R: DTI Region 10 Director Linda Boniao, Assistant Secretary Blesila Lantayona, Undersecretaries Rafaelita Aldaba and Ruth Castelo, Mr. Ali A Mangorsi, Undersecretary Addulgani Macatoman, and Assistant Secretaries Demphna Du Naga and Ameenah Fajardo  
PHOTO FROM OSEC-PRU

## DTI gives 8 Shared Service Facilities, 240 Livelihood Kits to Marawi Entreps

From **OSEC-PRU**

MARAWI — The Department of Trade and Industry (DTI) awarded eight Shared Service Facilities (SSFs) to cooperatives and 240 livelihood starter kits to internally displaced people last 17 June. DTI heads the Bangon Marawi Subcommittee for Business and Livelihood and has distributed 10,498 dressmaking, bigasan, sarisari store, baking, and carinderia starter kits since the Marawi siege in 2017.

"Alam ko na ang nangyari sa atin ay masakit, pero kailangan nating mag-pursigi para gumanda ang ating buhay. [I know what happened to us was painful, but we have to strive for our lives to be better]," said Undersecretary for Special Concerns Abdulgani Macatoman who led the program.

The eight SSFs were awarded to the following cooperatives:

- My Deen Consumer Cooperative (food catering and Halal food)
- Maranao Collectibles Services Cooperative (langkit weaving and business)
- Tago-a-Ranao Marketing Cooperative (dressmaking for Muslim women apparel)
- Masiap Livelihood Service Cooperative (commercial bakeries)
- Brilliant Garment Producer Cooperative (garments and other related products)
- NPC Tree Farmers Producer Cooperative (baor

making)

- Lower Bangon Marawi Consumer Cooperative (palapa production and marketing)

- Mandara RR Multi-purpose Cooperative (concrete hollow block manufacturing)

Usec. Macatoman added that the DTI is still accepting SSF applications from cooperatives and that the department, through its regional offices, is willing to assist cooperatives who need help in crafting the needed proposals. Aside from the eight SSFs, DTI also approved 24 more proposals from Maranao cooperatives.

Mr. Jardin Samap, Chairperson of the Maranao Collectibles Services Cooperative, said that their group also attended the trade fairs and training organized by DTI.

"Malaki ang tulong na kayang ibigay ng DTI sa bawat Pilipino na tulad natin na gusting umahon sa kahirapan. Makakaasa kayo na mas lalo kaming magpursigi para ma-reach naming ang international market para makatulong kami sa kapwa, [The DTI can be a big help to Filipinos like us who want to rise from poverty. Rest assured that we will work hard to reach the international market so we can help our fellowmen,]" Mr. Samap said.

Also in attendance were DTI Undersecretaries Ruth Castelo and Rafaelita Aldaba, Assistant Secretaries Blesila Lantayona, Demphna Du-Naga, Ameenah Fajardo, and Mary Jean Pacheco; and Regional Director Linda Boniao.

## DTI, UNDESA organize workshop on the role of MSMEs in development through the Youth Entrepreneurship Program



The DTI-Regional Operations Group, shown here with ROG Assistant Secretary Blesila A. Lantayona and other officials, joined the Youth Entrepreneurship Program (YEP) government and private partners, and international experts from Australia, Kenya, Malaysia, and Singapore in the workshop jointly organized by DTI-BSMED and UNDESA. PHOTO FROM KMIS

By **Michelle B. Maramag**

The Department of Trade and Industry (DTI)-Bureau of Small and Medium Enterprise Development (BSMED), in collaboration with the United Nations Department of Economic and Social Affairs (UNDESA), launched the global project entitled, "The Role of Micro, Small, and Medium Enterprises (MSMEs) in Achieving the Sustainable Development Goals (SDGs) through the Youth Entrepreneurship Program (YEP)" on 3 April 2019 in Makati City.

Through concerted capacity building, technical cooperation, and knowledge exchange programs, the project aims to support the growth of MSMEs and their progress towards the fulfillment of the SDGs in nine developing countries, namely Brazil, Cambodia, Fiji, Kenya, Laos, Gambia, Sri Lanka, Tanzania, and the Philippines.

Launched on 14 December 2018 by DTI and the MSME Development (MSMED) Council and its public and private partners, the Youth Entrepreneurship Program (YEP) focuses on increasing the productivity of the Filipino youth by developing their entrepreneurial skills, as indicated in its official tagline, "Harnessing Our Own Resources for the Advancement of the Youth" or "HOORAY".

"Appreciation of the challenges, particularly those spelled out in

the SDGs, is an opportunity for MSMEs and young entrepreneurs to come up with innovative solutions that will not only result in achieving personal growth but also contribute to societal goals that are sustainable," said DTI-Regional Operations Group Undersecretary Zenaida Cuison Maglaya, who is also the Chairperson of the MSME Development Council's Committee on Management and Labor Capacities.

As global economic issues affect the youth, the DTI shares the view of the UN on the crucial role of youth entrepreneurship in economic advancement and sustainability as constituted in the 2030 Agenda for Sustainable Development, particularly Goal 8 which seeks to "promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all."

"The country is already implementing the program for decades but today, we will make it more inclusive," BSMED Director Jerry Clavesillas said. "The initiative's tagline conveys that resources will not require additional resources for the partners, but rather a matter of giving preferential attention to the youth sector in general," he added.

The good practices of countries such as Malaysia, Singapore, Kenya, and Australia were recognized and presented during the workshop to disseminate

experiences, lessons learned, as well as recommendations for the adoption of young entrepreneurs.

The Philippines has achieved a lot in terms of putting in place policies on the development of programs at the national level as mandated by Republic Act No. 10679 of the Youth Entrepreneurship Act. The MSMED Council has likewise strengthened its efforts by launching the YEP in 2018.

Other activities during the workshop included roundtable discussions with YEP cooperators and other relevant stakeholders with the aim of harmonizing initiatives and discussing intervention needs of potential and existing youth entrepreneurs.

A total of 70 participants participated in the event composed of YEP Cooperators, DTI Regional Directors and YEP focal persons, international experts, academe, and other potential partners. The DTI regional offices joined the workshop since the program will be implemented through the Negosyo Centers.

In closing, Undersecretary Maglaya said entrepreneurship should not be the last resort for the youth but rather be among their options. "You do not just earn but also provide employment for others. Being employed is the easiest way," she said.



At the SB Corp-UPLB MOA ceremonial signing and facility inauguration are (from left to right) UPLB Technology Transfer and Business development Office Director, Glen Batcados; Department of Trade and Industry (DTI) Management Services Group Undersecretary Ireneo Vizmonte, SB Corp President and CEO Ma. Luna Cacanando, UPLB Vice Chancellor for Planning and Development Marish S. Madlangbayan, Ph.D.; Dean College of Economics And Management Isabelita Pabuayan and UPLB Department of Agribusiness Management and Entrepreneurship Director Normito Zapata Jr. PHOTO FROM UPLB/ sbgfc.org.ph

## SB Corp inaugurates MSME Finance Institute in UPLB

By **Jonno DC Bales**

SB Corp., UP Los Baños ink pact opening MSME Finance Institute. The Small Business Corporation (SB Corp) forged a partnership with the University of the Philippines — Los Baños (UPLB) to help boost an inclusive and integrated entrepreneurial and innovation ecosystem for Filipino entrepreneurs through the MSME Finance Institute at the State University's campus in Los Baños, Laguna. The MSME Finance

institute housed at the UPLB Center for Agribusiness Center for Entrepreneurship (UPLB-ACE) will serve as a knowledge center for MSMEs.

The institute will serve as venue for providing entrepreneurs continuous access to training programs, technology, knowledge and information, research and development network, and infrastructure. Throughout different phases of the enterprise, appropriate funding will also be made available in the form of loans

or equity financing.

Under the agreement, SB Corp will provide financial institutions lending to MSMEs with capacity building programs on risk-based lending technology and MSMEs with financial education; access to industry linkages through DTI's network; equity financing facility; low-cost lending through the Pondo sa Pagbabago at Pag-asenso (P3) Program.

## DTI strengthen collaboration for the implementation of ASEAN SME Academy



(L-R): Ms. Destry Anna Sari (Chair of ACCMSME, Acting Director of Fisheries and Animal Husbandry, Ministry of Cooperative and SMEs, Indonesia), Ambassador Michael W. Michalak (Senior Vice President and Regional Managing Director at the US-ASEAN Business Council), DTI-BSMED Director Jerry T. Clavesillas, and PTTC Executive Director Nestor P. Palabyab. PHOTO FROM BSMED

By **Marjorie Joyce C. Posas**

The Department of Trade and Industry (DTI), through the Bureau of SME Development (BSMED) and the Philippine Trade Training Center (PTTC), signed a Memorandum of Understanding (MOU) with the US-ASEAN Business Council on 24 April 2019 during the 7th ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME) Meeting to formalize collaboration for the ASEAN SME Academy, an online resource platform for ASEAN MSMEs, which was first launched in 2016.

"Through the MoU signifying the continuous support of the US-ASEAN Business Council, we are honored and committed to further enhance the development of the ASEAN SME Academy for the benefits of MSMEs in the region," said DTI-BSMED Director Jerry Clavesillas.

The ASEAN SME Academy is an ASEAN Project that is currently administered by the Philippines. The Academy is a one-stop multi-platform online learning and information resource for Southeast Asian small and medium enterprises with support from US Agency for International Development, ASEAN, and the US-ASEAN Business Alliance.

"This occasion marks an important milestone of our partnership in utilizing the ASEAN SME Academy," said Ambassador Michael W. Michalak, Senior Vice President and Regional Managing Director at

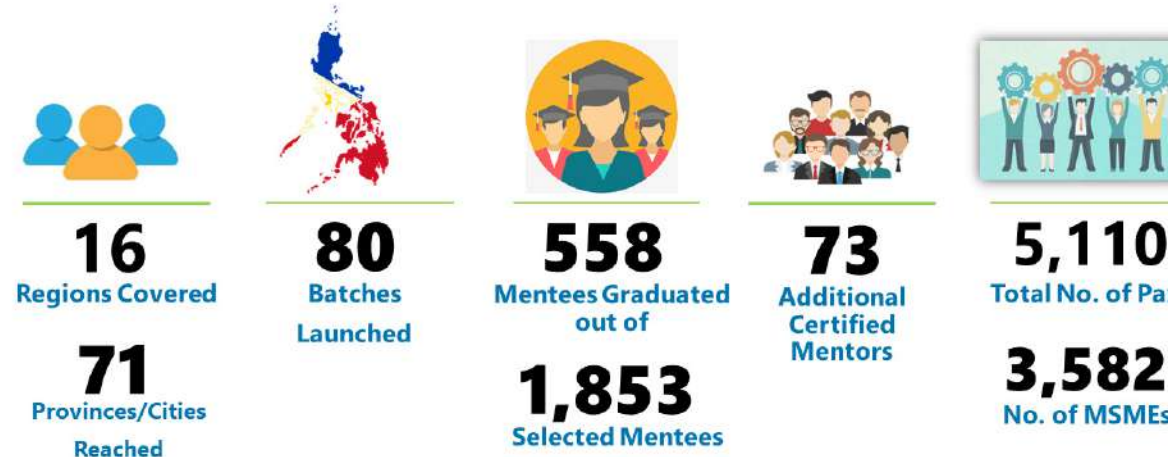
the US-ASEAN Business Council. "The fourth industrial revolution brings about challenges for small and medium-sized businesses, but also provides huge benefits if SMEs can embrace it. One way to do so is by empowering them through the ASEAN SME Academy."

The academy, <http://www.asean-sme-academy.org>, with link at the PTTC's website, [www.pttc.gov.ph](http://www.pttc.gov.ph), offers interactive training, mentoring, resources and business information covering subjects such as finance and accounting, management, marketing, operations, trade and logistics for ASEAN MSMEs. The Academy also assists MSMEs in finding networking opportunities and accessing region-specific information to further grow and upgrade business.

It also provides over 375 links to many areas relevant to SMEs in ASEAN Economic Community. As of 30 April 2019, there are 112,028 unique visitors accessing the Academy. About 45.78% (or 2,150) of the total registered users (4,696) are from the Philippines.

Companies contributing materials offered in the Academy are Cisco, Baker McKenzie, Facebook, Google, Mastercard, Microsoft, PayPal, HP Inc., Procter & Gamble, and FedEx. The training courses and business information will upgrade and expand over time.

## KMME Figures As of 15 June 2019





## Designers gather in Cebu for #Suigeneris OTOP National Design Conference

By **Leon Flores III**

The Department of Trade and Industry (DTI) organized the very first One Town, One Product (OTOP) National Design Conference last May 28-30, 2019 in Cebu City.

Dubbed as #SuiGeneris: Identity. Ideation. Innovation, the event gathered almost 200 food and packaging designers, homestyle and fashion designers, DTI trade specialists, and OTOP Hub operators to keep pace with recent market and design trends. In turn, they are expected to translate their learnings into their product development efforts to level up the local products all over the country. Sui Generis is a latin term for 'a class of its own' or something unique or one-of-a-kind.

DTI Assistant Secretary Demphna Du-Naga reiterated the need for MSMEs to level up and prepare for the evolving domestic and global market. DTI Region 7 which hosted the 3-day conference was represented by Regional Director Asteria Caberte who challenged the participants to do more and be more market-attuned in area of product design.

No less than international celebrity

designer Kenneth Cobonpue delivered the keynote lecture on design inspirations and innovation. Market trends and business outlook were shared by entrepreneur Carlo Calimon. Sustainability practices were discussed by Carissa Pobre of The Purpose Business and conference co-organizer Design Center of the Philippines Executive Director Rhea Matute.

The Filipino identity session brought some bombshells delivered by University of Sto. Tomas Graduate School Director Dr. Eric Zerrudo, international curator Marian Pastor-Roces, and Team Manila founder Jowee Alviar. The conference gathered a total of eighteen (18) plenary speakers and eight (8) breakout resource experts. It culminated with a learning tour to some of Cebu's companies whose design-driven success puts Cebu in the design map.

"We recognize how vibrant the creative community in Cebu City is. It is home to world-renowned designers and there is an exciting emergence of young artists, artisans, designers to add to its coterie of design veterans. Its enduring and competitive industries in the furniture, fashion wearables, and food business contribute much to its local economy. Cebu was

the perfect venue for the design conference." Conference Director and OTOP Program Manager Leon Flores III said.

A similar albeit smaller scale training for designers took place in 2017 when the OTOP program was rebooted.

The participants got a battery of design inspirations and ideas from the sessions and breakout workshops. "The diversity and dynamics of having both designers and manufacturers in one setting provided an opportunity to identify problems and solutions in a very realistic and objective manner." - Davao-based designer and academic Emi Englis exclaimed.

One Town, One Product (OTOP) Philippines is a priority stimulus and community-driven program for Micro and Small and Medium-scale enterprises (MSMEs) that identifies, develops, and promotes focus products in the localities to drive inclusive local economic growth. As of May 2019 there are twenty (20) OTOP Hubs or retail centers all over the Philippines that sells and showcases these local favorites. Visit one now and support our local products and artisans.



In Photo (L-R): DTI-BSMED Director Jerry Clavesillas, AIM RSN PCC Associate Director Tristan Canare, AIM RSN PCC Executive Director Jamil Francisco, DTI-ROG Undersecretary Zenaida Maglaya, DTI-ROG Assistant Secretary Blesila Lantayona, and PCE-GN Consultant Engr. Merly Cruz *PHOTO FROM BSMED*

## MOU signing between DTI, PCE-GN and AIM on the conduct of assessment for the KMME Program

By **Dale Danielle M. Javier**

The Department of Trade and Industry (DTI), the Philippine Center for Entrepreneurship - Go Negosyo (PCE-GN), and the Asian Institute of Management - Rizalino S. Navarro Policy Center for Competitiveness (AIM-RSN PCC) have signed a memorandum of Understanding (MOU) formalizing their partnership in conducting the assessment of the Kapatid Mentor Me (KMME) Program.

The MOU, which was signed last 07 June 2019 at the DTI Head Office, aims to measure the effectiveness of the KMME Program after which that information will be used to further improve the program. The assessment will be done through the expertise and knowledge of AIM.

The Kapatid Mentor Me is one of the programs for MSMEs, aimed at helping them scale up their businesses through weekly modules wherein coaching and mentoring methods are utilized. The experts and trainers are sourced from PCE-GN's pool of mentors, who are mostly businessmen themselves.

Undersecretary Maglaya further emphasized that the DTI will strongly take into consideration the results of the ASEAN SME Policy Index 2018 and identify the strengths and development gaps as a baseline to monitor policy implementation over time.

Skills; and (8) Social Enterprises and Inclusive SMEs. The findings will allow policy makers to identify areas of development in their respective MSME development policies and adopt international best practices.

Findings showed that the Philippines scored higher than the ASEAN average in all dimensions, except in "Access to Finance". The country scores well on indicators of bank soundness and regulation of its securities exchange, but relatively low on the legal and institutional framework for extending credit, as well as venture capital availability.

Executive Director Jamil Francisco reiterated that "The competitiveness of micro, small and medium-sized enterprises (MSMEs) in key sectors must be boosted further, as this is a critical factor in order for them to scale up and foster shared prosperity."

Under the MOU, DTI will provide the data, statistics, and information gathered from Focus Group Discussions (FGD) and Key Informant Interview (KII). AIM RSN-PCC shall facilitate the FGDs and KIIs, analyze the data gathered through a qualitative assessment and prepare the evaluation report.

Engr. Merly Cruz of PCE-Go Negosyo emphasized that the results of the assessment can further augment the assistance which DTI can provide in terms of enabling MSMEs to adapt well to the digital economy.

"I am very hopeful that this partnership will clarify the effect that the KMME intervention has on the beneficiaries' businesses and if the impact has achieved the expected objectives. Apart from this, I hope that the assessment can identify the barriers which prevent optimal improvement through government intervention" said DTI Regional Operations Group Undersecretary Zenaida C. Maglaya.



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## Over 300,000 MSMEs assisted from January-May 2019!

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) reaching to over 300,000 across the Philippines.



In photo (from left to right) are CIS Bayad Center, Inc. SVP & COO Francis P. Quevedo, CIS Bayad Center, Inc. President & CEO Manuel L. Tuason, SB Corp President and CEO Ma. Luna E. Cacanando and SB Corp Board of Director Santiago Lim. *PHOTO FROM sbgfc.org.ph*

## SB Corp partners with Bayad Center

By **Jonno DC Bales**

Small Business Corporation (SB Corp.), the financing arm of the Department of Trade and Industry (DTI) partners with the country's pioneer in outsourced bills payment collection industry, CIS Bayad Center, Inc. for its loans payment collection.

"Being the pioneer in outsourced bills payment collection, we have earned the confidence of the paying public; With Bayad Center's network, SB Corp's clients can now pay their loan amortization conveniently at any Bayad Center Branches and Authorized Partners nationwide,"

Bayad Center President & CEO Manuel L. Tuason explained.

Through this partnership, SB Corp loan clients can now pay their regular loan amortization at the nearest Bayad Center starting this June.

"Having an accessible and reliable payment facility is very important to the MSME sector. With this recent partnership, our MSME clients will have access to a payment facility near them with longer business hours than that of most banks," SB Corp President and CEO Ma. Luna E. Cacanando says.

Cacanando also added that with

the Pondo sa Pagbabago at Pag-assenso (P3) Program in full swing, SB Corp needs a loan collection partner that is known to many and is present even in the rural areas.

The P3 Program now has nearly 400 conduits and more than 80,000 microborrowers nationwide.

Under the P3 Program, a microenterprise can borrow P5,000 up to P200,000 depending on its business need and repayment capacity without collateral.

For the loans, the interest rate and service fees are capped at 2.5 percent per month.

## DTI launches RAPID Growth Project, extending further help for the rural communities

By **Bianca Alyana A. Zamora**

Small farmers and unemployed rural communities will benefit from a recently launched project of the Department of Trade and Industry which aims to alleviate the agricultural and economical state in the concerned areas.

The Rural Agro-Enterprise Partnership for Inclusive Development and Growth Project or the RAPID Growth Project aims to achieve the following: promote rural enterprises and value chain development; increase competitiveness and ease of doing business; invest in human capital and matching skills development; accelerate infrastructure spending; and promote science and technology to enhance innovation

and creative capacity.

Accordingly, the development objective is to sustain the growth of agri-based MSMEs that have strong backward linkages to farmers and generate employment in the target value chains.

The target industry clusters / value chains are: cacao, coffee, processed fruits and nuts, and coconut (food & non-food) noting that the project may also expand to other sectors after the initial implementation. The program will initially be implemented in Regions 8, 9, 10, 11, 12/ARMM, 13 and twenty target provinces.

RAPID Growth Project was launched last May 24, at the World Trade Center, Pasay City. Gracing the occasion as the opening speaker

is Assistant Regional Director of Region 11 and Project Director of RAPID Growth Project, Edwin O. Banquerigo. ARD Banquerigo emphasized the importance of the program, saying, "The goal of this project is to increase income level small farmers, the men and women, the indigenous people and PWDs to achieve an inclusive and sustainable economic development in rural areas which in turn contributes to attaining peace, security and ultimately address poverty."

Negosyo Centers, on the other hand, will serve as one-stop-shops in promoting entrepreneurship, wherein these Centers can serve as a venue for business partnerships between MSMEs and farmers in the four commodity value chains.



## MSMEs' market access augments, as DTI launches 17th OTOP PH Hub

By **Bianca Alyana A. Zamora**

The Department of Trade and Industry, through its One Town, One Product (OTOP) Program, brings the best of Philippine quality products to one of the Metro Manila's central business districts, as the 17th OTOP Philippines Hub was launched at the ground floor of the DTI Main Building, 361 Sen. Gil J. Puyat Avenue, Makati City last April 23.

Regional Operations Group (ROG) Undersecretary Zenaida Cuison-Maglaya, together with Undersecretary, Management Services Group (MSG) Ireneo Vizmonte, ROG Assistant Secretary Demphna Du-Naga, National Capital Region (NCR) Officer-in-Charge – Regional Director Rodolfo Mariposque and Clark Nebrao along with the Association of Laguna Food Processors (ALAFOP) members, graced the soft opening of the store. The 17th OTOP Philippines Hub is in partnership with ALAFOP. The Association is tasked to run the day-to-day business operations of the Hub.

The 17th OTOP PH Hub features products ranging from processed food and delicacies, to gifts and decors, and health and wellness goods, proudly crafted by 69 micro, small and medium enterprise (MSME) suppliers from across the regions, with 241 stock keeping units (SKUs). The store, through the displayed products, also connotes a feeling of homecoming for those residing in the metro who miss their home provinces.

This initiative sees the MSMEs' boost in sales and market reach, adding the cultural upliftment it brings to the provinces, as their products serve as valuable representations of their respective localities.

Through the Shared Service Facility (SSF) Program, P50 million fund was allotted for Maranao entrepreneurs by providing equipment that suits to their needs particularly in the aspect of loom weaving, woodworking, brassware and food processing and packaging.

Lastly, the Small Business Corporation released a total of P6.42 million micro loans in the form of P3 to 436 MSME beneficiaries.

The member agencies of the Task Force Bangon Marawi are Technical

Through the OTOP Next Gen Project, the products displayed at OTOP Hubs underwent product development, augmenting their marketability. OTOP Hubs serve as a regular outlet and space where the developed products may be accessible conveniently for the consumers.

Undersecretary Zenaida Cuison-Maglaya reiterated that the creation of the OTOP Philippines Hub is aligned with the idea of Market under the 7Ms of the Secretary Ramon Lopez, one way to strengthen the support to MSMEs. Moreover, OTOP Philippines Hub addresses the situation of culturally-rooted products that are yet to be discovered.

To date, there are 681 suppliers of OTOP Hub nationwide and are being continuously supported by the Department. This has been a noteworthy contribution to the program's impact, may it be in a micro or macro level.

"Market is very important for our MSMEs. We, at DTI, aim to improve and help our MSMEs from Product Development to catering them one-stop shops before they level up to the premium market," said Assistant Secretary Du-Naga, Program-in-Charge. As of 2018, the OTOP Program has assisted 7,151 MSMEs, developed 5,465 products and generated P341M sales.

The other 16 OTOP Hubs are located in Laoag City, Tuguegarao City, Santiago-Isabela, Malolos City, Tagaytay City, Legazpi City, Masbate City, Boracay, Bohol, Siquijor, Zamboanga City, Iligan City, Butuan City and Baguio City.

The DTI Main Building's OTOP Hub is open for consumers from 10:00 a.m. to 6:30 p.m from Mondays to Fridays.

From page 01

## SB Corp signs Risk-Based Lending Partnerships with 5 Cavite Rural Banks



By **Jonno DC Bales**

The Small Business Corporation (SB Corp) recently signed an agreement with five Cavite rural banks on the latter's capacity building program on Risk-based lending for micro, small and medium enterprises (MSMEs).

SB Corp's capacity building program on Risk-based SME lending strategy is a consultancy program aimed at capacitating

rural banks and other financial institutions in developing and implementing their own internal risk rating, credit risk management, loan classification, provisioning, pricing and loan documentation systems with the end-goal of improving their capability to lend to MSMEs and increasing their MSME loan portfolio.

In photo (from L-R) are: SB Corp Executive Vice President Melvin Abanto; Cavite United Rural Bank Corp. President Armalita Lazaro;

Masuwerte Rural Bank of Bacoor, Inc. President and Chair Atty. Ma. Eileen Giron; Rural Bank of General Trias, Inc. President Cesar Arnaldo, Jr.; SB Corp President and CEO Ma. Luna Cacanando; Bangko Noveleta, Inc. President Atty. Rafael Rodriguez and Manager Josmin Alvarez; Bangko Mabuhay, Inc. Assistant Manager and Comptroller Imelda Montenegro; and Bangko Mabuhay, Inc. President and General Manager Edwin Fojas.

## DTI 4-A equips MSMEs for future business disruptions

From **DTI 4A**

In partnership with the Philippine Disaster Resilience Foundation (PDRF), the Department of Trade and Industry (DTI) Region 4-A through the Negosyo Center and SME Roving Academy conducted a two-day training course on Business Continuity Planning among the micro, small, and medium enterprises (MSMEs) and the Negosyo Center program management staff in Calamba City, Laguna on 2-3 April 2019. The training program aimed to promote and develop awareness, appreciation, and understanding of the business continuity management concepts, practices, and requirements as applied to the MSME context.

"We, in the DTI, recognize the major role of our MSMEs in the country's economic development through income and job generation. Thus, in CALABARZON, we want to enable our MSMEs to understand the process in developing Business Continuity Plans (BCPs) as this will serve as a very helpful tool to help them prepare for future disruptions to their businesses. After this training program, we want to transform our MSMEs to 'resilient MSMEs,'" said DTI Region 4-A Director Marilou Q. Toledo during her Welcome Message.



According to a survey conducted by the DTI- Bureau of SME Development and Asian Disaster Preparedness Center, only 6% of 513 survey respondents from all over the Philippines have a BCP in place. Training activities on BCP for MSMEs have the potential to raise awareness of the importance of business continuity in private sector resilience and community resilience. An efficient and effective business continuity program should be applicable to any enterprises for them to recover and survive after a disaster. Moreover, as MSME development is one of the core functions of the DTI, the Negosyo Center staff should be equipped

with the knowledge and tools to enable them to assist enterprises to be resilient in the face of disasters.

The training program was based on the simplified training module prepared by PDRF aligned to the Asia-Pacific Economic Cooperation (APEC) SME Guidebook on BCP. The training module covered the introduction to the Business Continuity Management Framework, overview of the BCP in the MSME context, risk assessment, business impact analysis, and the development and implementation of business continuity strategies and the BCP.

## More than 2,000 SSFs are established to level up the MSMEs' competitiveness

by **Cherry Dan B. Morales**

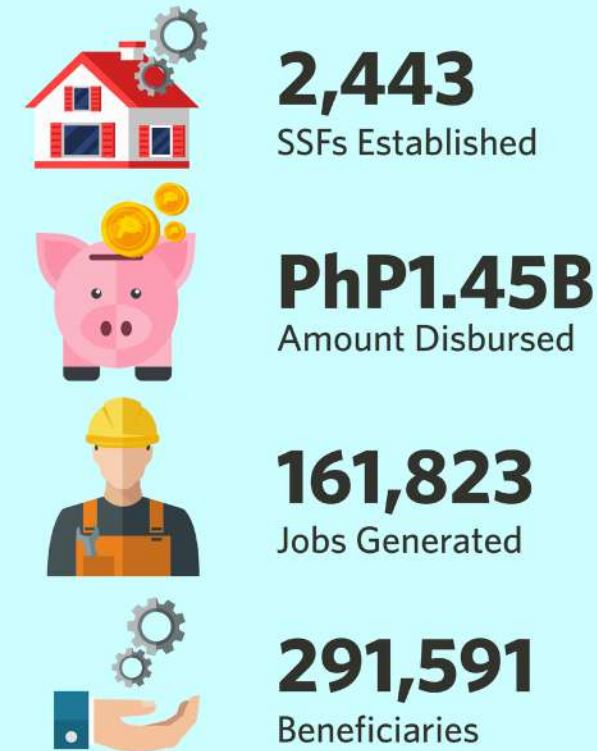
Since its inception, the Department of Trade and Industry (DTI) continues to help increase the productivity and improve the competitiveness of micro, small and medium enterprises (MSME) through the setting up of **Shared Service Facilities (SSF) Project** by providing them with machinery, equipment, tools, systems, skills and knowledge under a shared system.

With over 2,000 SSFs nationwide, almost 300,000 MSMEs have given access to better technology and more sophisticated equipment to help them level up their products and services where they could tap a better and wider market and be integrated in the global supply chain.

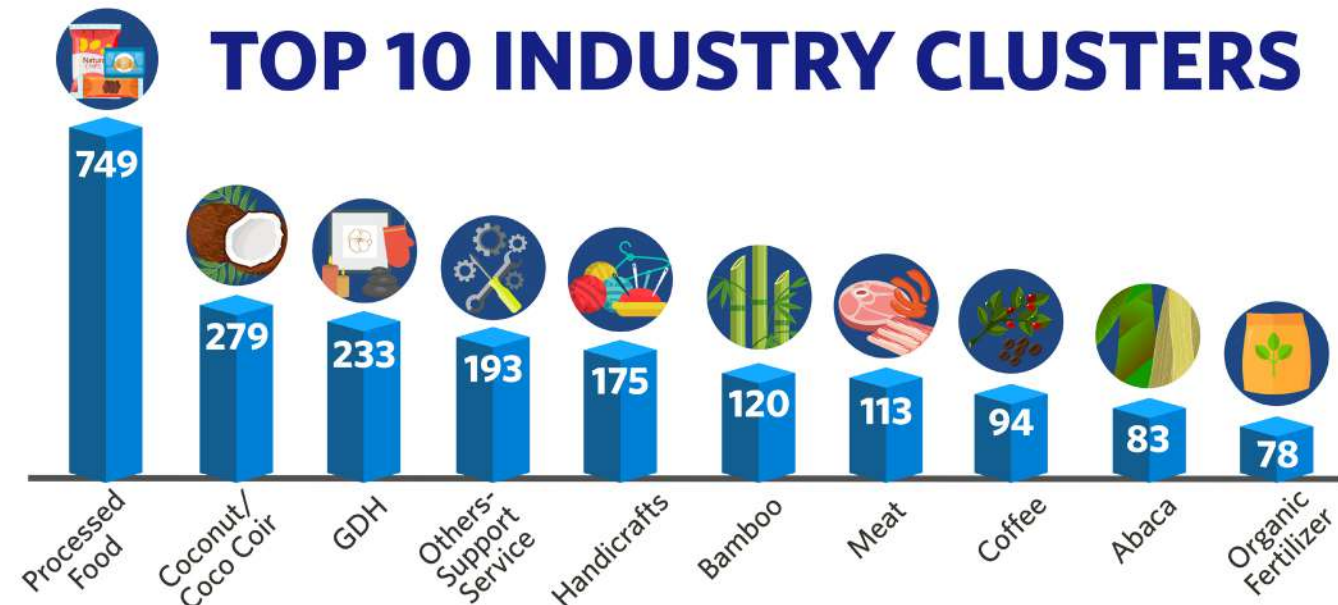


**Shared Service Facilities**  
*"Shared Success for Filipino MSMEs"*

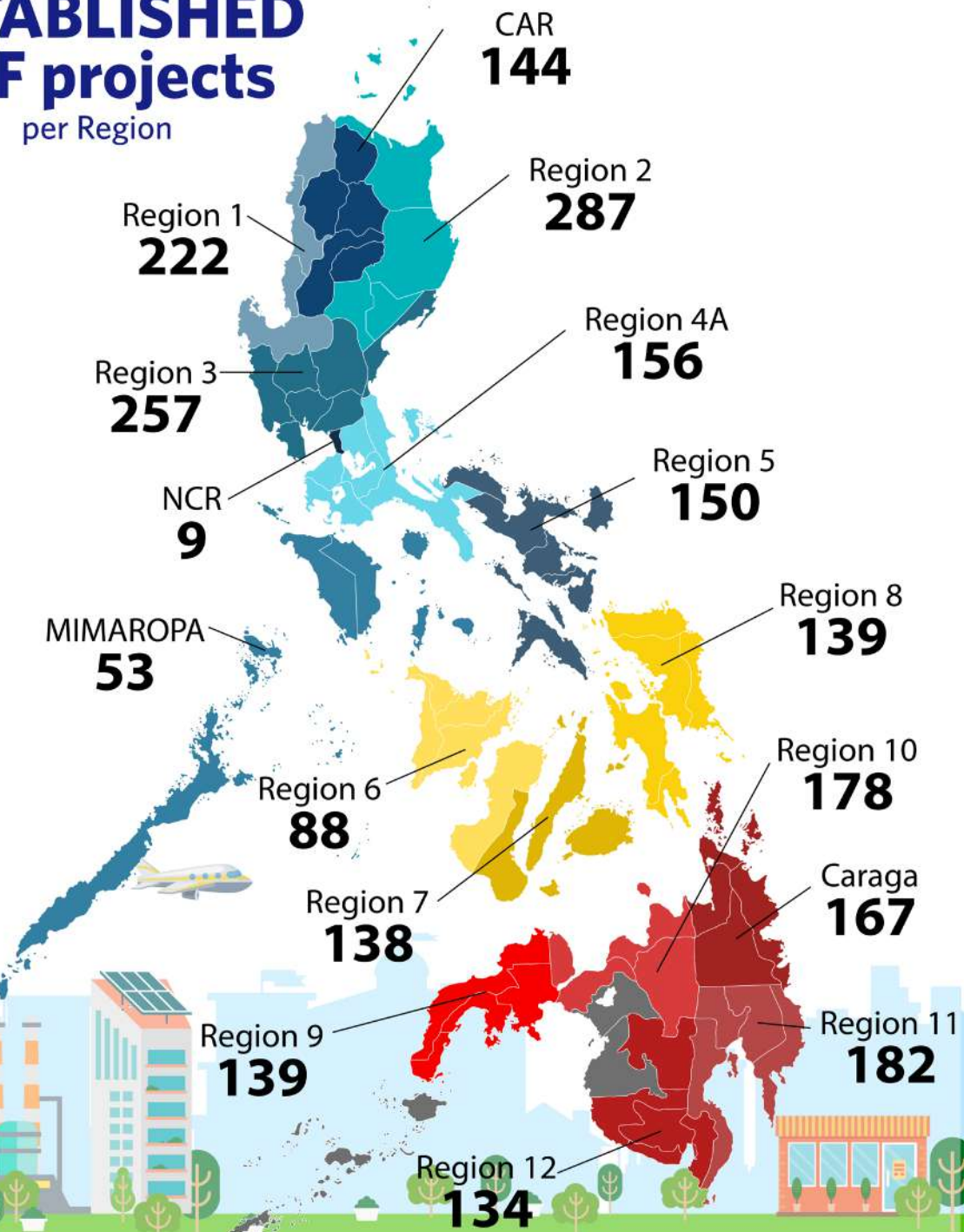
### SSF QUICK STATS as of 30 April 2019



### TOP 10 INDUSTRY CLUSTERS



### ESTABLISHED SSF projects per Region



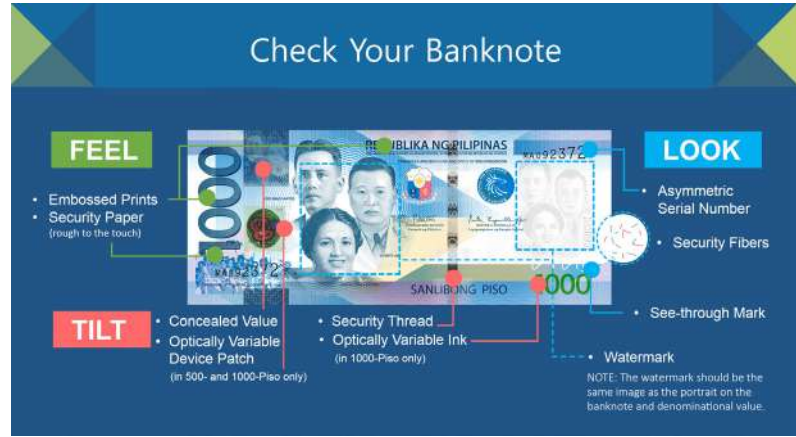
The DTI has also established under the SSF Project a workshop offering digital fabrication. These are the **Fabrication Laboratories (FabLabs)** which is typically equipped with an array of flexible computer-aided tools that cover several different length scales and various materials, with the aim to make prototypes. To support MSMEs towards innovation, there are currently 19 FabLabs in different regions located in the following:



Among the services that MSMEs from all sorts of industries may avail of from the FabLabs are ideation, product and label design, prototyping, and small scale production.



CHECK YOUR BANKNOTE  
FROM THE BANGKO SENTRAL NG PILIPINAS (BSP)



The Bangko Sentral ng Pilipinas (BSP) advises the public to carefully feel, look, and tilt their banknotes to check the identifiable security features as illustrated above.

BEST PRACTICE FEATURE

DTI 12 launches Nego Mobile App to share relevant information to MSMEs and would-be entrepreneurs

By **Vanessa Claire T. Pleña**

The Department of Trade and Industry Region 12 launches its new Nego Mobile Application right after the Press Conference held at the DTI 12 new building, at the Prime Regional Center in Koronadal City , yesterday, June 24, 2019.

The launching of the Nego Mobile App was initiated by RD Dorecita T. Delima, Provincial Director (PD) Flora Gabunales of DTI South Cotabato and PD Felisa Sinobago of Sultan Kudarat. It was also graced by RD Allan Farnazo of the Department of Education Region 12 and by some media personalities from Koronadal City,

The Nego Mobile Application aims to share relevant business information to the MSMEs, investors and would-be entrepreneurs.

The Nego Mobile's feature include the Nego Maps, featuring the Negosyo Centers, DTI Offices, Shared Service Facility Cooperators and ROLL-IT Projects of DTI 12.

It also contains the Nego Solusyon Button which, when pressed shall lead to the series of Nego Activities which contain directories and other information.

The Nego Mobile can be downloaded through Google Play and runs in Android Phones and Tablets. It can also run in desktops and laptops by downloading and installing first the Blue stacks Android Emulator,

not altered is by checking the watermark by viewing the banknote against the light from either side. The watermark in the blank space should be the same image as the portrait on the banknote and denominational value.

The BSP encourages the public to report any information on currency counterfeiting to the nearest police station or law enforcement agency, for appropriate action, or contact the Currency Management Sector for assistance at Tel. Nos. 988-4833 and 926-5092.

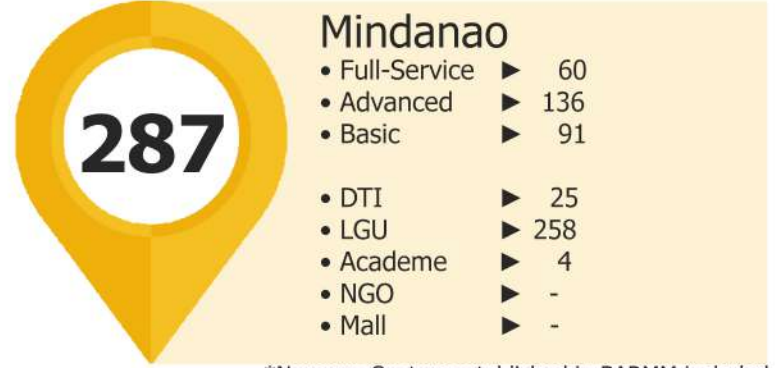
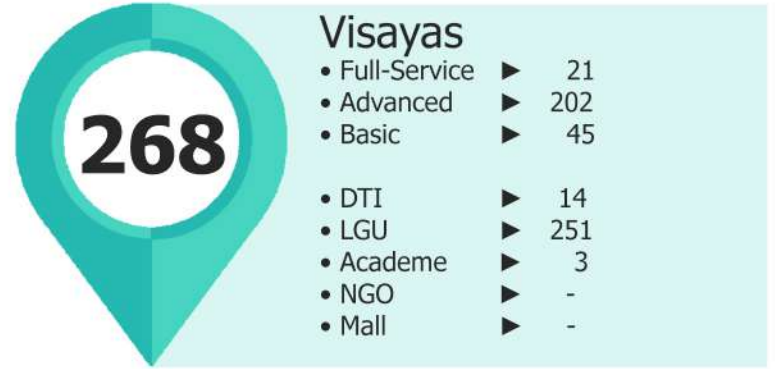
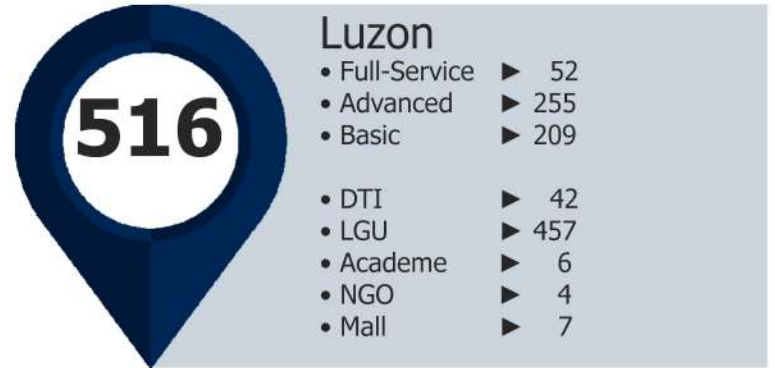
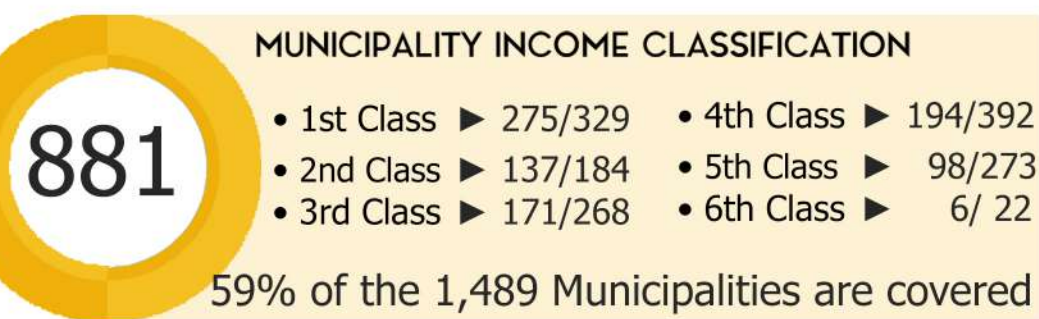
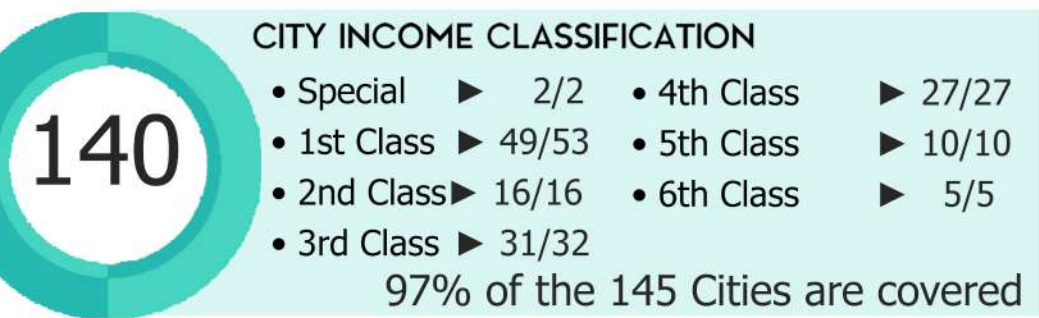
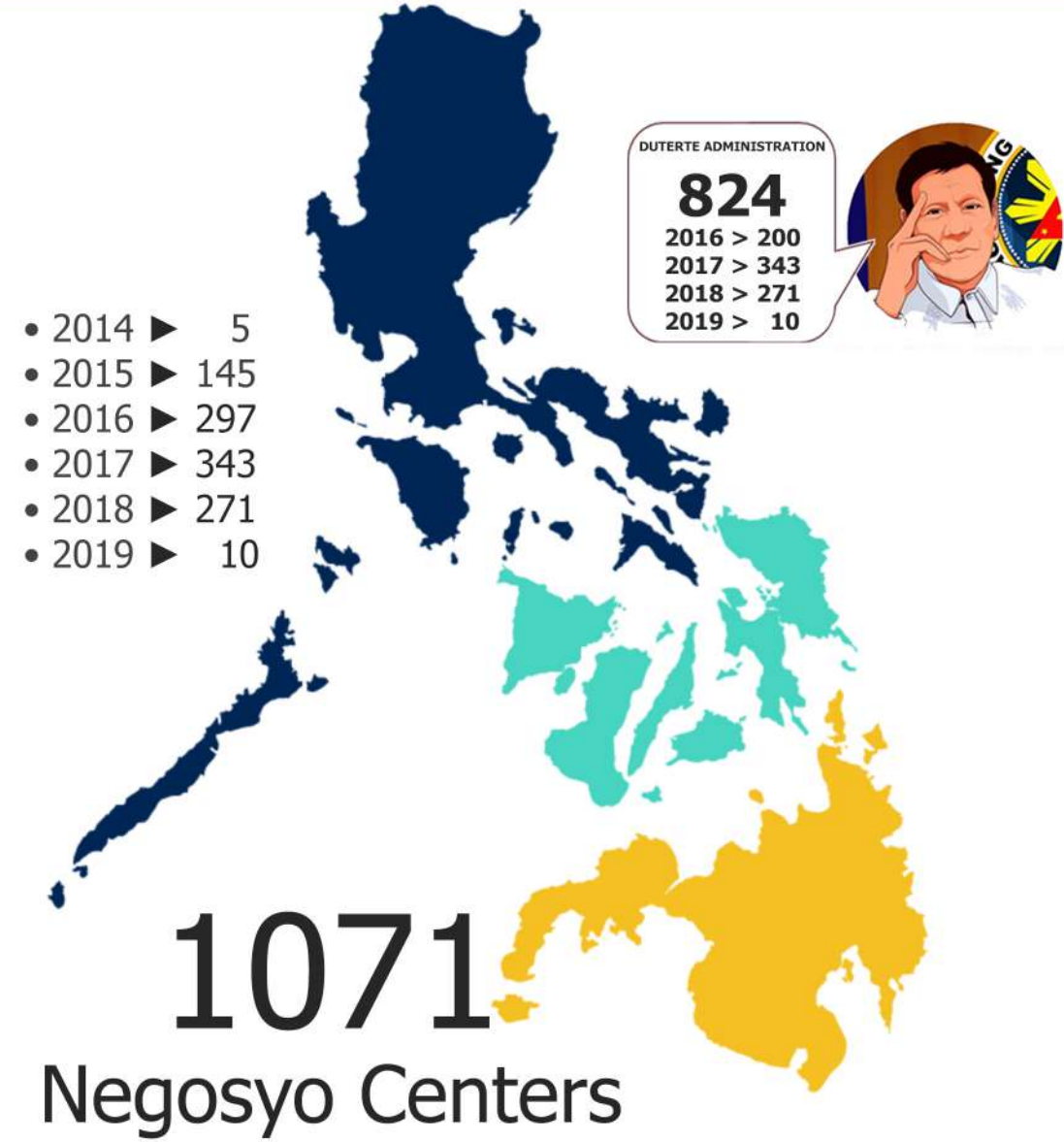
WARNING AGAINST THE IMPROPER HANDLING OF PHILIPPINE CURRENCY  
BY THE BANGKO SENTRAL NG PILIPINAS (BSP)



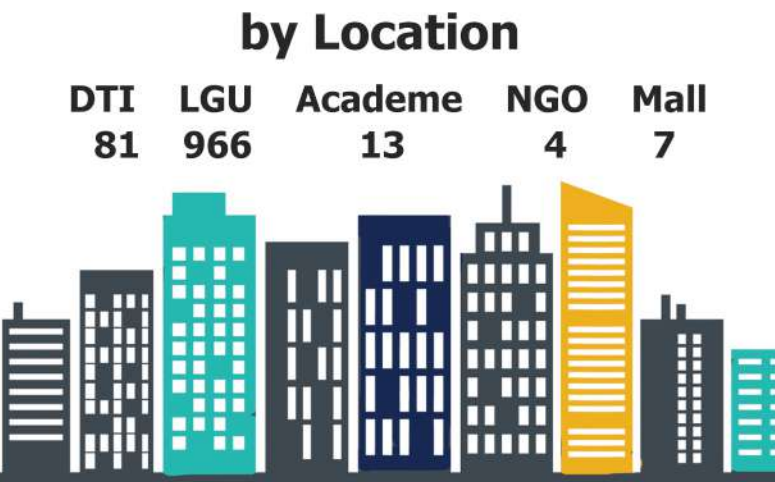
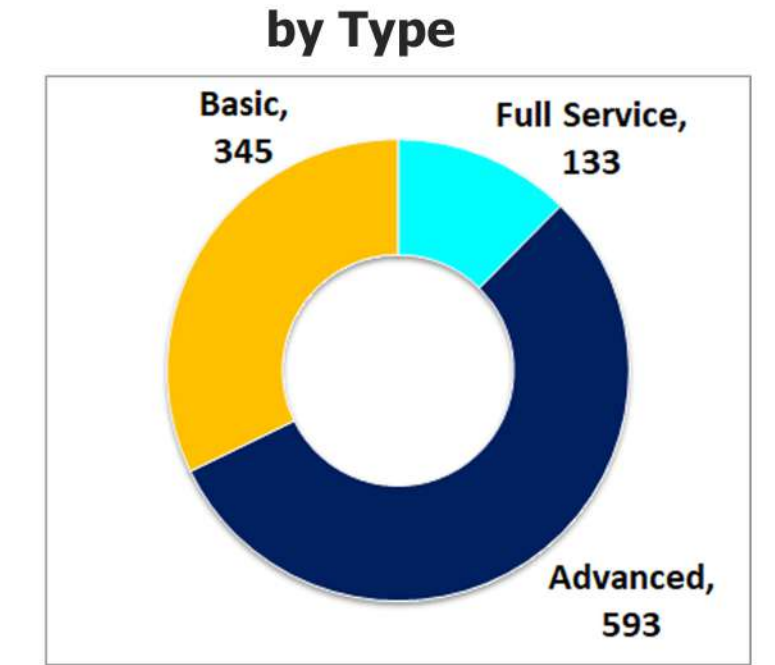
The Bangko Sentral ng Pilipinas (BSP) warns the public that the willful defacement, mutilation, tearing, burning or destruction of Philippine banknotes and coins are punishable by a fine of not more than PHP20,000.00 and/ or imprisonment of not more than five years, under Presidential Decree No. 247. It also states that Philippine "banknotes and coins are issued for circulation as medium of exchange and to utilize them for other purposes does not speak well of the due respect and dignity befitting our currency."

The following are among the prohibited acts of defacement and/ or mutilation of Philippine currency:

- writing or putting marks on banknotes;
- willful tearing, burning, or destruction, in any manner, of Philippine currency;
- willful and excessive folding or crumpling that results in a breakdown of the structure and



\*Negosyo Centers established in BARM included



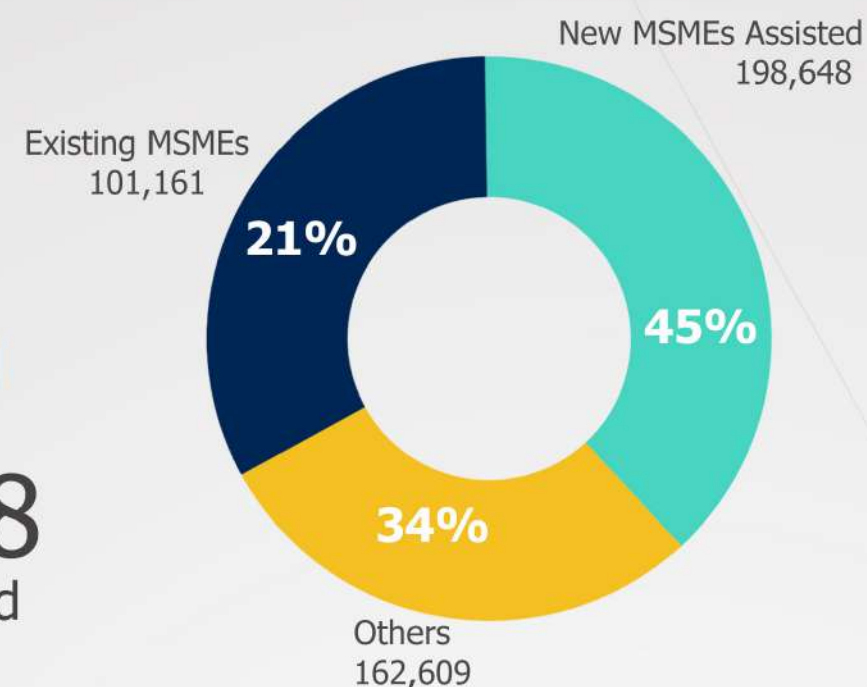






**462,418**  
Clients Assisted

**57%** Female  
**43%** Male



- ▶ 269,413 BN Registered
- ▶ 22,564 BMBE Registered



**581,337**  
Services Rendered

Loans Granted/Approved

**Php 142,647,572.77**

- ▶ **5,596** Loan Applications endorsed to Partner - FIs/GFIs
- ▶ **2,650** MSMEs who availed Loans
- ▶ **3,943** other A2F related services rendered



Facilitate Processing of Documents 72%	<ul style="list-style-type: none"> <li>• 294,641 → BN Registration facilitated</li> <li>• 22,868 → BMBE Registration facilitated</li> <li>• 102,408 → Other Business Registration/Facilitation rendered</li> </ul>
Product Development 1%	<ul style="list-style-type: none"> <li>• 2,842 → Product Catalogue/Profiles prepared</li> <li>• 2,065 → Packaging and Labelling Designs developed</li> <li>• 1,144 → Product Clinics facilitated</li> <li>• 790 → Other ProDev related services rendered</li> </ul>
Access to Market 0.3%	<ul style="list-style-type: none"> <li>• 1,777 → MSMEs selling thru online platforms</li> <li>• 4,363 → Other A2M-related services rendered</li> </ul>
Investment Promotion 0.1%	<ul style="list-style-type: none"> <li>• 164 → Activities undertaken, i.e., Investment Fora/Conferences; Investment Briefing; Business Matching; Investment Exhibits; and Investment Missions</li> <li>• 149 → Investment collaterals prepared - investment briefs/project briefs</li> <li>• 107 → Other Inv Promotion-related services rendered</li> </ul>

Note: 26.6% 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.



## Passionate Success

From **KMME Program**

Cheri-Lou Rabanoz Aranjuez is an employee and a start-up entrepreneur when she enrolled herself to a fashion design course in Philippine Women's College-Davao. This is where she developed her interest in fashion.

In 2014, she founded Aranjuez Shop, a brand for high fashion wear. It envisions to create local fashion into global lifestyle incorporating the culture, heritage and identity of Compostela Valley.

She then enrolled herself in the Kapatid Mentor ME Program, a joint project of the Department of Trade and Industry and Go Negosyo. This started a colorful entrepreneurship journey for Cheri-Lou. After successfully completing the program, Cheri-Lou is now a passionate fashion designer and entrepreneur. Like many local designers, she also dreams of showcasing her designs in different fashion shows including the London Fashion Week, a premiere fashion trade show in London which features designs from all over the world and is attended by the top-notch in the fashion industry.

She submitted her portfolio last October 2017 to the House of Ikons, a fashion line showcasing designs of emerging designers. She was then immediately informed

by Savita Kaye, CEO of House of Ikons, that she is qualified for their fashion show.

Most of her designs were inspired by the beauty of the Mindanao Culture. From this unique culture, she was able to transform them into contemporary pieces. Additionally, she uses hand-woven fabric produced by the Muslim women of Sta. Cruz, Davao del Sur. This made her designs more exceptional and captivating.

Success then came to Cheri-Lou when she finally saw her designs walk down along the long runway of the London Fashion Week held last February 17, 2018 at the Millennium Gloucester London Hotel.

Cheri-Lou admits that she never thought that one day, she can showcase her collections outside the Philippines more so that people from the Western part of the world whose fashion sense are unpredictable can appreciate her masterpieces. The London Fashion Week opened many opportunities for her and her business. She now ships her clothes internationally. She is also invited to be part of the same fashion week early this year and is currently in touch with Finnish designers for collaboration of fashionable off-the-rack designs.

Indeed, passion translates to success.

## DTI instills Holistic Entrep Mindset, mobilize Iloilo delicacy to popularity

From **DTI 10**

She calls it "salamangka (magic)". From what started out as a love story, written and crafted with a wishful thinking that the business success would bring her husband home from abroad for good, Sandra Salac unexpectedly found her "Alamang" business growing and expanding with a promise of a brighter, better future.

"It was life-changing and surprising," mesmerized Sandra relayed in a phone interview. She never thought that the Iloilo delicacy she grew up with would mark a hit in the community where she lives – Don Carlos, Bukidnon.

Since 2006, Sandra's Spicy Pork Alamang has been roaming around Don Carlos and Kitaotao – two adjacent municipalities in the southern part of Bukidnon as the market scope. "It started with a trial that I brought to my child's school," Sandra recalled.

She further added that her child's teacher who tasted the product

liked it which encouraged her to sell the product at school. "Even though my product didn't have any label at all that time, it grew a little."

The business owner seemed contented with the system of their operation back then. The simplest presentation of their product as well as the scope of their market which only covered school cafeterias in the two municipalities were sufficient for her and it ran for more than a decade.

Sandra furthered that the business growth before was slow, and she didn't put much effort on it as she was focusing more on her small eatery business where she displayed her special Spicy Pork Alamang.

Receiving numerous commendations and approvals of her product from the customers who tried it, Sandra decided to nail the name of her product by registering it at the Department of Trade and Industry (DTI) – Bukidnon in the year 2017.

It was then the start of what she

Cont. page 16

## Chicha - Rise: Climbing to Success

By **Carla D. Castro**

From being part of the servings of Filipino's daily meals to making it as healthy chips, Ms. Julita C. Araneta makes it possible to offer new and unique snacks made up of rice.

Ms. Araneta is the producer of the well-known Chicharice, a chicharon-like chips made of rice. Back then, she actively participates in seminars and trainings offered to the members of Rural Improvement Clubs (RIC) in Amulung. The Skills Training on Chicharice Making captivated her interest since the raw materials needed were readily available in the community which then on lead her to grab the opportunity to attend the said training. After that, she continuously did a lot of experimentation to improve the taste and to determine the correct mixture of all the ingredients. She did not stop until she was able to achieve the desired result. Her eagerness to continue what she started prompted the Local Government Unit of Amulung and the Department of Trade and Industry through the Negosyo Center to extend the necessary technical assistance needed in putting up her business. She then thought of formalizing her business endeavor by registering with the appropriate agencies like the DTI using Jul's Food Products as her trade name and also securing a Mayor's Permit and other business licenses required. Thru the support and guidance of the DTI and other partner agencies, she gained her confidence in pursuing what she started by her active participation and involvement to whatever invitation extended to her, among others were the various entrepreneurial and productivity trainings under the Small and Medium Enterprise Roving Academy (SMERA).

Araneta is also the President of RIC Jurisdiccion, a Shared Service Facility (SSF) Co-operator where they were granted with complete Rice-Based Processing equipment. She was so thankful because she is now using the SSF to hasten her production.

Back then, she only had Five Thousand Pesos (P5,000.00) as her initial working capital and her rice-cracker endeavor were done manually. At first, she can only produce 350 packs a week with two on-call (2) workers but due to the increasing demand of the product, her production increased from 650 packs a week employing five (5) regular workers and five (5) seasonal workers.

During her early beginnings, she only distributes her products in neighboring stores within their barangay but now, she has penetrated big outlets located in



Ms. Julita Araneta, proudly displays her products during the Padday na Lima Regional Trade Fair held at Alabang, Muntinlupa City. **PHOTO FROM DTI R2**

Tuguegarao City such as Light House Cooperative (main store and 1 branch) and the OTOP Hub at Tuguegarao Airport Pavilion. She also regularly supplies Enyong's Restaurant and other neighboring stores, all located in Gattaran, Cagayan. To further promote her products outside of her municipality, she actively involved herself in various local, provincial and regional trade fairs such as the Innamuy Festival, Aldaw ti Amulung, Namunit Festival, Aggao Nac Cagayan, Afi Festival and the Padday na Lima Regional Trade Fair of the DTI,

entrepreneurs like me. It is the DTI's way of assuring us MSMEs that through the program, we shall be able to scale –up our business operation by adopting and put into practice the techniques and strategies of all the modules learned." After Araneta graduated, more government interventions were extended. She undergone Product Development and Consultation to improve her packaging and labelling designs and adopted the new and final designs given her. She was granted four (4) units of portable dryers under the DOST Set-Up Program and currently on the process of completing the requirements in availing a Band Sealer. Araneta was also able to develop new products aside from her Chicharice Original Flavor, she now offers Malunggay and Squash –flavored chicharice.

Like the rice plant, entrepreneurs need to be supplied with nutrients of knowledge, skills and capabilities so that in the right time, they can already stand on their own.

## Start Mentoring. End Up Helping.

From **DTI R1**

Entering the world of entrepreneurship entails a lot of work. Efforts would not only boil down to managing your finances but also pouring your mind and heart's content in order to come up with a business which shall be accepted by the market and be successful in the end. It is a life-long process where an entrepreneur creates memories, develops history that will be remembered by customers, and inspires others to contribute to the society they are into.

The problem of all entrepreneurs begins with "How should I start?" Really, ideas and opportunities don't just pop out of thin air. Learn the skill, get to work and it has to begin somewhere else.

**The Gemma Chan Way.** The year 1989 marked the birth of Iceland Refreshment with the initiative of her mother, Lourdes Chan. Her mother was motivated to put up the business since the income from her grandfather's sari-sari store was not enough to feed the family members. Gemma was conscious how hard life is because she took part in managing their businesses. Together with her siblings, they look after the store during semestral break and holiday season. Accompanying her mom to buy products for their store in Dagupan and Manila was another challenge. Transporting from one place to another while carrying many bags and packs of goods was really a struggle in the busy street of Divisoria. That commercial center in Tondo, Manila taught her the skill of socializing with other people and the art of haggling. These

skills are considered the basics of starting a business because they lead to dealing with people through marketing goods.

With Iceland Refreshment operations in the palm of their hands, a thin string between success and failure lies with every decision they make. Gemma handled various tasks from being cashier, Guests Relations Officer, and even a waitress. She learned her managing skills from her dad who exposed her to prominent people. She also mastered how to treat employees and keep them. She had to learn all aspects of running a business. She realized that their business will succeed by serving good food and providing quality customer service.

Through the years, Iceland Refreshment boomed and has maintained its character in serving delicious and satiating dishes that are affordable for people from all walks of life. It is now a food destination and among the tourist attractions in the Municipality of Agoo.

She did not end from there. She wanted more. She thought she needed more. She believes that in this advanced world, continuous development and learning are essential in order to survive the competitive market we have today. The best way for her to do it is to learn from others and this led her to the Kapatid Mentor ME (KMME) Program of the Department of Trade and Industry (DTI). She claimed that the KMME Program opened her eyes to the new personality of an entrepreneur through lectures, seminars and trainings. This is

where she learned the importance of having faith with the products an entrepreneur offers to the people. It also instilled the value of being positive no matter what happens especially on the verge of disappointment and failures.

Gemma is a proud graduate of the DTI KMME Program Batch 2018 who believes in the solidarity of a group. In order to succeed, competitors should not be treated as enemies but as family. The vision of helping each other develop is a great way of having better opportunities for all entrepreneurs. This is an avenue that creates impact to the society. With this, she organized the La Union Entrepreneurs for Progress Association (LUEPA) on June 27, 2018. She is now serving as the association president who leads her fellow entrepreneurs towards scaling their respective businesses. Greater learnings and humble beginnings marked the formula of Gemma to attain the peak of her success as an entrepreneur. She advised, "A business always starts with a DREAM. A dream that you must sustain in order to be real. When you are there, never ever stop. Continue the good things you do. Struggles will come and go but always remember that a fruit is always at the top. You cannot reach it if you will not climb the tree and get scratches. It is always on top that you shall see the fruits of your labor."

Indeed, Gemma Chan is an entrepreneur who treats business as a pedal for transforming people's lives and societies. Her business success story started from scratch with a common nature – DETERMINATION.

## An innovative success story: Kaori's Steel Works and Fabrication

By **Annalyn R. Rocha**

Kristoferson Fabul Rosales, owner of Kaori's Steel Works and Fabrication, was a tricycle driver and a former OFW in Japan. Every afternoon in their garage, he started fabricating dog cages using scrap materials. It was his routine before he started his water rack business.

In 2018, Mr. Rosales started with his water rack business using fabricated steel and metal sheets. However, his products rust easily after a few months. So, he thought of changing his raw materials. He used scrap tiles bought at tiles center as replacement to the plain metal sheets. Because he has no equipment yet, his father, a retired Philippine Air Force officer and a carpenter, offered to lend him his tools such as tile cutter to improve his product.

Initially, he only had one helper and a painter producing 10 pieces of racks a week. They all worked in a small garage with limited equipment on hand. He sells these racks in the neighborhood, to his relatives and close friends through referral. Eventually, he decided to introduce the racks to a larger market to increase their sales. He started to post it on Facebook Marketplace online.

As time goes by, the water racks became in demand online. People living in condominiums who have limited space as well as restaurant and canteen owners who want to maximize their kitchen space became his market. When the demand for the racks increased, he decided to register his business at the Department of Trade and Industry. Business counselors from Negosyo Center - Dasmariñas assisted him to finally register his business name and have his

business permits.

A year later, he has already employed four people and started to purchase new equipment. They are currently producing 60 pieces of water racks a week and catering customers around Cavite and Manila area. They also fabricate customized racks depending on the needs of the customers - their preferred measurements and design. From renting a van, their business is now partnered with a logistics company who delivers the racks to their customers.

Negosyo Center Business counselors will continue to help Mr. Rosales. He is scheduled to attend different seminars like BIR requirement reportorial and BMBE Law to help him register his business at the BIR. He also plans to register his water rack to IPO for it is considered as a new invention.



Mrs. Purpura (second from left) with four of her production staff. **PHOTO FROM DTI R2**

## Sio-mai Love “Ang tagumpay sa siomai ni Ate Manilyn.”

By **Gracel R. Manegdeg**

Mrs. Mary Chris Purpura, fondly called "ate Manilyn" by her workers and friends decided to create her own version of "siomai" which she first introduced to her family and her children.

She then decided to produce more of her homemade "siomai" and sold it to her friends. Almost all of her first-time buyers kept ordering because Mrs. Purpura's siomai version is more delicious and meatier as compared to other siomai brands that are being sold in the locality. The repeated orders and positive feedbacks from her clients alongside the couple's determination and passion to run and manage their own personal business gave birth to the establishment of K and K Meat Process.

K and K Food Meat Process is an assisted SME of Negosyo Center-Tuao, owned and managed by Mr. and Mrs. Richard Purpura and is located at Purok 1, Mungo, Tuao, Cagayan. Through the facilitation of Negosyo Center- Tuao, the enterprise was able to avail a total amount of Php 432, 000.00 under the SET UP program of the DOST which was used to purchase additional equipment such as 1 unit of mechanical dough roller, 2 units of chest freezers, 1 unit of 8-layer glass-walled steamer and 2 units of large stainless-steel tables. These facilities improved the productivity of the enterprise in terms of increase in production volume and eventually resulted to increase in sales.

The enterprise hired employees from the 4Ps, out-of-school youths, housewives, and working students. The owners said, they know how these people strive to support their living. At present, they have 11 Full-time employees excluding Mr. Purpura who is the Production Manager and Mrs. Purpura as the General Manager. Nine of their employees (2 Males and 7 Females) were assigned in the production area while the other two (2 Females) were tasked to man the owner's siomai snack corner located near Guardian Angels Parish Church, Centro 2, Tuao, Cagayan.

With goal-driven and dedicated employees, the enterprise is now able to produce and deliver an average of 1,600 kilograms of siomai per week which is equivalent to Php 160,000.00 sales per week. Their market expanded not only within the entire Municipality of Tuao, Cagayan but also in nearby towns of the province like Solana, Piat and Tuguegarao City. In fact, they started penetrating the

Knowing Mrs. Purpura's desire

Cont. page 16



## Health and Wealth in a Cup of Tea



By **Florelyn A. Caniete**

Having experienced the positive benefits of turmeric tea given her recovery, Mrs. Agnes M. Querubin decided to continue her passion for turmeric and together with her husband, they started building their own business, with his friends and relatives as first target markets. Their goal was only to share the health benefits of the tea, as what they had experienced. As the couple said, "Our Health is our Wealth." With turmeric tea as the product, the couple decided to venture into the production of instant turmeric tea and with said business, they were able to support the education of his son. Orders continued and they opened their markets to Pasalubong Center, One Town One Product (OTOP), and Souvenir Shops in Aurora, which gave them the opportunities to augment their income and eventually improve their capacity as a micro enterprise.

In August 2016, Mrs. Querubin registered her business name "Dons Enterprises" with the Department of Trade and Industry (DTI) as a sole proprietor. The business was named after her youngest son "Don Angelo Querubin". Mrs. Querubin also become a member of the San Luis Food Processors Association. She attended many trainings and seminars which led her to improve her business operations. She availed of the services of DTI's Negosyo Center in San Luis and from the different trainings she attended as organized by the Center such as Seminar on How to Start and Register a Business and Orientation on BMBE, Business Ethics Seminar, SMERA training on Product Logo Making nad Packaging/Labeling Design, SMERA on Costing and Pricing, Business Continuity Planning, Developing Marketing Strategies etc., Dons Enterprises has become more visible in the markets and its products continue to reach out other market outlets and sectors.

The Negosyo Center in San Luis has given the company the opportunities to be assisted in all areas of business operations from product development, market

promotions and even working on institutional linkages to promote the products. The company was also advised by Business Counsellors on product development particularly improvement of packaging and labelling. At present, Dons Enterprises has produced various variants of tea such as Pure Ginger Tea, Pure Turmeric Tea, she also innovated Turmeric Soap and Turmeric Candy. Her latest innovation is Turmeric Tea Bag. All her products packed in a very elegant green and white label and packaging developed through the assistance of DTI.

To prepare the company to be registered with the Food and Drugs Administration (FDA), the DTI Aurora assisted Don's Enterprises in getting Nutrition Facts for its Turmeric Tea product. The Negosyo Center San Luis also advised the company to create a marketing online platform which helps them sell more products. Business Counselor Florelyn Caniete assisted her in creating a Facebook Page for Don's Enterprises where customers can order turmeric products online. Dons Enterprises also developed its own website ([www.turmericherbalwonders.com](http://www.turmericherbalwonders.com)) through its participation in the Rural Impact Sourcing Technical Training conducted by Department of Information and Communication Technology (DICT), in collaboration with Department of Trade and Industry (DTI), on November 2017 – January 2018.

Don's Enterprises also had the opportunity to become one of the Kapatid Mentor ME mentees of Aurora. Despite her age, she patiently completed all the KMME Sessions held at the Negosyo Center San Luis. The Negosyo Center in San Luis assisted the company in coming up with a Business Plan and the said plan has become the company's guide to better operations.

Today, Dons Enterprises is one of the active MSMEs of Aurora. With the belief that "Health is Wealth," Mrs. Querubin continues to advocate her own experience to promote and sell her products. Because of her motivation, patience

and willingness to learn, she was awarded as one of the Best Mentee and Best BIP Presentation.

The Negosyo Center and DTI assisted Don's Enterprises on IPO Registration until it was approved in November 2018. Through the assistance of DTI, Don's Enterprises was given the opportunity to participate in different trade fairs, such as the Likha ng Central Luzon on October 10-15, 2018. She is also one of the exhibitors in the Municipality of San Luis Aurora Investment and Trade Promotion Booth on February 19, 2019 and was also awarded as Best Product Development 2nd Place. Don's Enterprises was also given the opportunity to showcase her products, engaged and interacted with other SMEs in participating trade fair at the 3rd Central Luzon Agribusiness Support for Promotion and Investment in Regional Expositions (ASPIRE) on May 14-18, 2019 through the DTI. At present, Agnes Querubin was also invited by Negosyo Centers in Aurora as a resource speaker to give testimonial and inspirational talks to other would-be entrepreneurs and new developed MSMEs.

She is very thankful to have all such opportunities for MSMEs like her, and she feel blessed for having partner agencies like DTI and Negosyo Center for guiding and supporting her business all the way. Being one of the Best Mentee in KMME, becoming one of the exhibitors in Likha ng Central Luzon and ASPIRE are unforgettable and big achievements for her, making her more motivated to develop her business.

According to Mrs Querubin, other than surviving from unexpected illness, developing a product, creating a business and supporting the education of her son in college with the help of "Don's Enterprises", her GREAT ACHIEVEMENT and BIGGEST SUCCESS in her life now is the continuous development and growth of her business while inspiring other new developed MSMEs to pursue their businesses.

called "magic".

With DTI's numerous business development interventions, Brendoy's Processed Foods gained momentum. "Since then, I decided to focus on my Alamang business and closed the small eatery I had."

In her engagements with DTI, Sandra came to learn more about running her business which she never planned at the onset. She grabbed the Product Development assistance of DTI which provided her product with a new look from the outside.

The new face of Brendoy's Spicy Pork Alamang rose to prominence and has evidently grown more popular than expected as evidenced by its increasing market penetration throughout the different regions of the Philippines like Northern Mindanao, Davao and the CARAGA.

According to the Provincial Director of DTI-Bukidnon Venus Villanueva, Brendoy's Spicy Pork Alamang has also been a regular item in the shelves of DTI-Bukidnon's booth during provincial and regional trade fairs.

"The product exposure from different trade fairs also helped my product gain more popularity as well as provide opportunity for market linkages among co-exhibitors for cheaper raw materials and potential resellers," Sandra said citing the benefits she got from joining the trade promotion activities of DTI.

Her knowledge has even grown bigger and deeper as she joined the group of 2018 Kapatid Mento ME (KMME) mentees. From the mentoring sessions, Sandra

adjacent province of Kalinga by having three (3) wholesalers to help market their products.

The enterprise gathers feedbacks and suggestions from their customers, bearing in mind that "businesses do exist because of them hence, my goal is to always prioritize my customer's satisfaction" Mrs. Purpura further said.

The owners emphasized that they are grateful to the DTI and the DOST for providing them the opportunity to level-up their business operations. They realized that the learnings they gained in attending the trainings and seminars conducted by the agencies mentioned above were applicable in their day-to-day business operations.

Ms. Purpura said, "I threat this business as a blessing from God because my family and I are not the



KMME Graduate, Sandra Salac(2nd from left) is one of the KMME Graduates of DTI-Bukidnon who received valuable knowledge from various PCE mentors on several business topics. **PHOTO FROM DTI R10**

confidently shared her learning experiences that brought significant growth in her business.

"I was able to intensify my marketing strategies through social media promotion, as well as reconsidering my product's unit cost to realize more profit and avoid understatement of expenses. I also learned how to be more efficient in my production and processing system," Sandra narrated.

To this date, Brendoy's Processed Foods still continues to gain increasing popularity with an increasing market demand.

From the 5 kilograms of raw materials she maintained for more than 10 years, Sandra now scaled it up to as high as 560 kilograms of raw materials. This will give her 3,000 bottles of Brendoy's Spicy Pork Alamang per month.

According to Sandra, her business became entirely new and healthy when DTI-Bukidnon came in. Business growth sped up, and market scope immediately widen. She further added that it is how DTI instilled a holistic entrepreneurial mindset to her that led to a whole new version of their infamous Alamang.

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only ones benefitting from it. Most of all, I was able to provide steady jobs for my neighbor as their permanent source of income to support their families' basic needs."

Truly believing that their business is a blessing from God and as a way of returning back their blessings to God, they share some of their earnings with the less fortunate ones specially during Christmas Seasons by way of sponsoring simple celebrations and gift-giving for their workers and their families and of the entire neighborhood. She said that seeing others happy, aside from her own family, uplifts her spirit and motivates her to do more not only for her family but also for the community where she is a part.

Ms. Purpura finally said, "Being a good example to others who wish to succeed in life, is what makes my life meaningful".

## Monteon's Nito Craft Success

From **DTI R5**

10 years since it has been operating, Monteon's Handicrafts Manufacturing, a nito craft producer, is now making its mark in the Wearables and Homestyle industry in the province of Sorsogon. The enterprises's products have found their way into pasalubong centers in Baguio, Bicol, OTOP Store in Makati, as well as in local trade fairs. This year, Monteon's Handicrafts is targeted to make a debut in the Orgullo Kan Bikol (OKB) Trade Fair in Manila.

Mr. Rolando M. Monteon, a local of Brgy. Comapo-Capo, Pilar, Sorsogon, is the owner of the enterprise. Rolando uses nito vines to make plates, lampshades, baskets, tables, chairs among others. He started weaving nito in 2008 but his business was only registered last year through the assistance of DTI. Before, his products are directly displayed in a pasalubong shop in Daraga, Albay earning only an average of PhP 10,000 every month. "Hindi ako marunong mag costing noon, basta kung ilan lang presyo na gusto ng buyer at may konting kita, okay na 'yun saakin," Mr. Monteon said. He settled with his minimum earning for ten years until he needed more income to support his children's

education in college.

Eventually, the Negosyo Center noticed his humble business, and helped him further develop it and to take commercial scale. With the establishment of Pilar Negosyo Center in 2018, Monteon's Handicrafts has become a recipient of various interventions like seminars and trainings on Entrepreneurial Mindsetting, Product Development, Costing and Pricing and Financial Management to name a few. He also involved himself in Marketing activities such as Selling Missions and local Trade Fairs. Mr. Rolando is also currently a mentee of the ongoing Kapatid Mentor ME Program of DTI in Sorsogon.

Challenging situations lead Mr. Monteon to strive more. He is now more persistent in gaining necessary knowledge and skills and became active in marketing his products for the growth of his business. He is also now always in search of ways to add value to his products, for his enterprise needed to be competent in the industry due to changes in consumer preferences and increasing competition.

His attitude in communicating with people is also one of his assets. He has has strong communication skills, and it's this strength that

enables him to effectively sell his products to clients and customers. He's always in mission to provide customer on time delivery, best quality and competitive prices. He is also a natural leader with the ability to motivate, inspire and influence his workers.

In Mr. Monteon's entrepreneurial ventures, he experienced various struggles and hardships, but with his passion and determination plus optimistic personality, he is able to deal all of it. For him, failure is like an opening for a success story, and hence, one must try again and again just until gets the success they are expecting. He also believes that in those struggles, that's where the creative ideas and opportunities always seem to come from.

Moreso, Mr. Monteon ought not to only to improve his family's living condition, but also in thrust in creating jobs to help flourish the society. He is truly an inspiration among local entrepreneurs in the municipality. He helped in the job generation, providing employment opportunities in his barangay.

Truly, Mr. Monteon is a man of perseverance and DTI Negosyo Center will always be proactive in providing assistance for his enterprise's needs.

## Pinearts: A Legacy of Passionate Artists

By **Roxanne B. Arbatin**

Pinearts is a social-enterprise located at Natividad, Pilar, Capiz. It

materials especially shells from Capiz Bay. It is also involved in handmade, digital, and silkscreen printing. It innovate designs for customers which make it different



Wall Clock made of shells, one of the masterpieces of Pinearts Crafts. **PHOTO FROM DTI R6**

beautiful from others.

Making beautiful colored outputs is the concept of this enterprise for it believes in giving meaning to the precious recyclable/upcyclable

developments, trade expos, gender sensitivity trainings, equipment assistance, and economic development seminars/workshops were among those availed by the entity from DTI. Also, Pinearts Crafts was featured in GMA 7's AHA! hosted by Drew Arellano which finally made the entity known all over the Philippines and gather more customers.

Reggie Joey Benliro, the owner of Pinearts Crafts, is an artist and the President of Guban Handuraw Visual Arts Group aiming to contribute for global development by empowering the community about the meaning of "who we really are", developing one's potential, and know the meaning of our existence in this challenging world. There is indeed life in the things that we think are wastes, life in the sense that it may augment the daily needs of the family as well as make beautiful things with a purpose out of indigenous materials. Hence, taking part in this cause will help make the world a better place and make ourselves aware that we have the responsibility to protect the environment and its people to make a difference.

With God's blessings and assistance from the Department of Trade and Industry, Pinearts was able to present its products through trade fairs and exhibits. Product



Members of the Malabo Bamboo Weavers at the 6200 PopUp Arts And Crafts Fair 2019. **PHOTO FROM DTI R7**

## Malabo Bamboo Weavers

By **Merissa Jean Evangelio**

Bamboo is a natural and excellent raw material for manufacturing strong furniture, handicrafts and novelty items. One of the most common bamboo craft is bamboo weaving (bamboo basket, bamboo mats, and etc) which is being done in Brgy. Malabo, Valencia and produced by the BALCANTUMA group of Bamboo craftsmen.

The group has been making bamboo crafts for decades and is supplying locally. However, there are gaps in their production and marketing which was addressed by the Department of Trade and Industry (DTI) through the Shared Service Facility. Last December 20, 2018, DTI launched the SSF for Bamboo Processing in Malabo, Valencia, wherein the group received machineries that would help them develop their products, produced massively and be able

to address the demand of their market. These included several types of sewing machines: 2 edging machines, 2 heavy duty sewing machines, 1 standard sewing machines, 2 manual sewing machines.



as well as more products to be developed soon.

The exposure they had was not just for sales generation but rather developed their competitiveness in the industry.

DTI NOPO and Negosyo Center Valencia will still assist and monitor the products ordered by their customers to Malabo Weavers and assure that they will be able to deliver good quality of bamboo products and do more market linkages and product development.



## The Sweet Taste of Garlic The Cocochabel Food Trading Success Story

By **Emmanuel Caleon**

Majority of Filipino folklore tell us about the power of garlic to drive away bad elements and “aswangs”. Thus, people hang it on their walls as charm to get rid of bad luck. But someone saw the potential to convert garlic to a business idea – meet the Cocochabel Food Trading of Sheila Serrano de Vera of Taal, Pulilan, Bulacan.

The Beginning. On 09 June 2018, Ms. De Vera, together with her husband Paul, first stepped at the Negosyo Center Pulilan office to register their business name - Coco and Chabel Enterprise, which came from the names of their children. They showed the NC Business Counsellors the pictures of their product – garlic bits in three flavors: plain, mild chili, and extra chili. What makes their garlic interesting is - even if it is soaked in canola oil, the garlic never loses its crisp and crunch. In addition, it did not leave an aftertaste. Before visiting the NC, their product has already been introduced to the market, complete with labels and promotional materials. However, due to technicalities, NC Pulilan BCs advised Ms. De Vera to make it Cocochabel since they do not want to drop both Coco and Chabel and Food Trading to make their business name descriptor more specific. Thus, Cocochabel Food Trading was born.

At the Galing! Pulilan. That very same day, NC Pulilan invited Ms. De Vera to join and participate in the Galing! Pulilan Trade Fair for an opportunity to showcase her product. She cannot hide her excitement over the idea of participating in the fair, as she expressed her willingness to join in other activities of NCs and the Department of Trade and Industry. This moment was a “success at first sight” for the BCs. The Negosyo Center counsellors in Pulilan already saw the potential of this couple’s business growing in the next years. They have a promising product, but the biggest factor is the positive attitude of the couple.

OTOP and KMME involvement. In the last quarter of 2018, Ms. De Vera received calls from the DTI-Malolos inviting her to be part of the OTOF Next Gen program. Through the OTOF Next Gen, she was able to improve her label and develop her packaging. Aside from bottled garlic, she now released garlic in pouches to market. This gave her opportunities to expand market, cut packaging cost, and explore product development. Moreover, in the first quarter of 2019, after a thorough deliberation, Cocochabel was indeed fortunate enough to be

selected as one of the 25 mentees of Kapatid Mentor ME (KMME) Program.

Seminars and Coaching. Aside from her participation in the OTOF NextGen and KMME sessions, she also attended some local seminars conducted by NCs, such as: Food Safety Seminar held on 29 June 2018 at Max’s Pulilan; Successfully Managing Your People held on 10 August 2018 at Max’s Pulilan; BIR TAX Rules with BMBE held on 12 September 2018 at SB Hall, Pulilan Municipal Building. She also took part in the clustered Finance Coaching at the NC Paridel. She also attended some seminars under the SMERA Program such as: Effective Management Seminar held on 28 June 2018 and Food Product Development.

Latest Development. CocoChabel released in the market garlic chips in addition to their garlic bits. Their new product is a better substitute for regular chips and is good in keeping blood circulation normal. They have another product under study, the cocogarlic paste - garlic soaked in coco milk. The product had an initial launching and trial in March 2019. Aside from these, another new garlic product is set to be launched either at the end of 2019 or early 2020. Cocochabel products are now available in some mini-marts in Metro Manila. They have also reached the Ilocos, Bicol, Visayas, and Davao regions. It is even made available abroad with the help of our kababayans who serve as resellers.

When NC Pulilan first visited Cocochabel for OTOF NextGen program, it was basically a kitchen-based enterprise with limited and improvised equipment. Now, Cocochabel has a new building specially made to process garlic products with new machines. This will enable Cocochabel to process more garlic products and will surely have its pending LTO-FDA application approved. According to Ms. De Vera, once they get the approval of FDA, Cocochabel can be purchased in supermarkets and other outlets.

Moreover, Cocochabel is a BMBE-registered enterprise through NC Pulilan. BMBE, as she shares, really helps her to save. Aside from the given incentives of the program, the local government of Pulilan grants business tax discount or exemption to an enterprise registered in the BMBE program.

Truly, the story of Cocochabel Food Trading is the sweetest taste of garlic. It really drives away bad luck to the life of Ms. De Vera and serves as charm to success.

## Veggie peddler extracts Business Success from “Powerful Root”

From **DTI R10**

What used to be the healing agent for a family member’s undiagnosed medical condition now become the same product that healed the undernourished economic status of the family.

Mrs. Belinda Yucada, then a small vegetable peddler seen on the streets of Cagayan de Oro City, now take refuge in the healing power of Turmeric (*Curcuma longa*). When her husband, Francisco suffered from difficulty of breathing, Belinda seemingly got an instant migraine in search of possible cure of her husband’s condition.

In as much as she wanted to have her husband checked or be confined at a hospital for proper medication, she didn’t have a choice but to agree with Francisco not to do so. “We didn’t have the financial capacity,” Belinda said in local dialect during a phone interview.

According to her, their family’s daily sustenance before were only sourced from her income in peddling vegetables and root crops at the streets of Cagayan de Oro, the nearest city from Malibog, Bukidnon where they live.

“We sell vegetables, sweet potato, and other root crops during market day (‘tabo’ in Bisaya) in Puerto

and Cogon, both barangays of Cagayan de Oro City” added Belinda. She further cited that in most cases they needed to sleep at the streets just to earn more from the late evening and early morning buyers.

The experience in such situation taught Belinda so many things, including the cure for her husband’s condition.

“My fellow vendor once told me that turmeric can be a possible herbal medicine for Francisco’s difficulty in breathing,” claimed Belinda who once knew turmeric from a certain association as a cure only for wounds.

In her desire to heal her husband’s condition, she tried processing Turmeric. Little did she know that it was going to be the start of her life as an entrepreneur.

“It was not simple,” she said in a local dialect. “Even though I was told that turmeric can become the cure using its powder, my fellow vendor did not tell me how, and so I have to experiment it myself.”

Belinda had to undergo numerous trial-and-error process. “Several times did I have to throw away some 5 and 10 kilograms of fresh turmeric



In action: Belinda’s Turmeric Process. Workers ground turmeric roots ready for cooking.. PHOTO FROM DTI 10

roots after processing because it did not produce the powder that I ever wanted,” she said in regret knowing how much waste she was making then.

But through persistence, Belinda was able to learn the process of producing Turmeric Powder. “I know it wasn’t perfect, but at least I successfully learned how to produce the powder out of its sap,” she said in gratitude.

The happiness she felt even got

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## Sweet Success: The Insikwate Journey

By **Maria Concepcion M. Avenir**

Started from being a simple government employee to being one of the well-known Cacao Tablea producers/processors in the city of San Carlos. “Dream big and you’ll be big”, it’s one of the many things entrepreneurs aspired to be and Mr. Homer Gonzales Jr. was no different from them.

He started growing cacao pods for personal use as a result of the encouragement from friends and colleagues. What was once just considered a hobby before, he and his wife later on realized that they actually have the opportunity to venture into the Cacao Tablea and the Sikwate business from their very own cacao pods, and they did. Mr. Gonzales after a while realized that his small business was doing well, so he decided to register his business. This is where the intervention of the DTI-Negosyo started and turned something that was once just a concept into a reality.

Being a new player in the world of Entrepreneurship, Mr. Gonzales

was clueless about where to begin, luckily, a friend advised him to register first his business name at the Department of Trade and Industry. A few days later, Mr. Gonzales went to the nearest Negosyo Center and after a few days, left as an inspired entrepreneur who recently learned about the services every Negosyo Centers offer and with a new business name, “Insikwate Cacao Products Enterprise”. Surely, it was a week full of learnings.

Months later, “Insikwate”, being one of the priority industries, was invited to be one of the exhibitors for the city’s first ever Negosyo Week where he introduced his product to the public by giving out free samples of his Sikwate. For the rest of the week, he attended the free seminars initiated by the DTI-Negosyo Center; Entrepreneurship Seminar cum Business Planning, BMBE Forum, Food Safety/ Packaging and Labelling Seminar. He ended the Negosyo Week with a changed entrepreneurial heart and mindset, a new proposed packaging and label by DOST, and numerous Cacao Tablea orders from different people all around Negros. It was truly a life-changing event for him.

After six months, Insikwate Cacao Products Enterprise finally opened his own rustic-themed chocolate shop serving his very own delicious hot chocolate along with other native food products. It wasn’t just hard work that made him successful, it was hard work paired with the willingness and the desire to improve and become better. “Gapasalamat jud ko sa DTI ug sa Negosyo Center” (I am very thankful for DTI and Negosyo Center) Gonzales said. “Nindot kayo nga anaay government agency nga ning tabang ug ni encourage sa mga small businesses na ayaw ug hunong. Padayon lang” Gonzales added. (It’s really nice that we have government agencies who helped and encouraged small businesses to not stop and keep moving forward).

Mr. Gonzales’ journey is indeed a great example of how DTI-Negosyo Centers help by providing assistance and opportunities for our MSMEs. Insikwate was once an idea inside an aspiring entrepreneurs head and is now relaxing café filled with people from all walks of life.

## Arnel Santander, from employee to social entrep

By **Jenny Grace M. Mendoza**

DAVAO CITY – For some people, leaving a job could be difficult, especially that there is no assurance that the business they are establishing is going to be successful.

This was the case of Arnel Santander as well. However, he really took the chance at business.

In January 2018, Santander, who hails from Los Amigos here, started his own ice cream business.

“I was once an NGO (non-government organization) worker, but, I eventually realized that it was about time for me to start my own business,” he narrated.

Upon having this realization, he immediately made use of the available resources – his P750 worth of mixer, a few pesos to buy ingredients and the ice cream-making skills he got from his cousins.

“I have cousins in Mintal who know how to make ice cream. They have been making some for the family, especially during family gatherings,” he said.

He then made some and had the offemates of her sister at Philippine Science High School (PhilSci) and other friends taste it for free. That was his way of generating feedback from potential buyers.

The positive comments he received pushed him to go on with his business. Nevertheless, the skills he had were not enough to make it continue to grow. So, he approached the Department of Trade and Industry (DTI) in Davao, which referred him to the Negosyo Center.

With that first encounter, Santander admitted that his belief made a huge shift, especially that he was invited to join the Pinoy MSME Expo at Abreeza Mall last July 16 to 19, 2018.

“I started out really pessimistic about the government. But, when I approached DTI one day to ask for a possible supplier of cups for my ice cream, I realized that the government is really willing to help. You just have to approach them so that proper assistance will be given to you,” he said.

His first exposure in the trade fair was just the first step to the many other free training activities and seminars that capacitated him further in running the enterprise which he sees as his way to help more people in his community. This is apart from giving him and his products the opportunity to be known and get possible institutional buyers.

“This is not about how many seminars I have attended with Negosyo Center. What really matters is how they accompany me, us and the other micro and young

entrepreneurs. How they cheer us up when we feel like we are going nowhere in this journey,” he said. “The programs of Negosyo Center helped me enhance my skills and entrepreneurial capacity to manage my business and re-kindling the fire inside of me with commitment.”

Armed with his much-needed skills, Santander has already expanded his business. He is now into the production of breads, pastries and native delicacies as well.

“I have met and personally talked to Mr. Joey Concepcion. I got a chance to have a one-on-one talk with Go Negosyo mentor Yazaki, too. I didn’t really know who he is in our country, it’s just that when he gave me an advice, I feel na binuhay niya ang aking natutulong na panaginip; a dream to help my family, siblings, community and how I can contribute for my country,” he shared.

For him, the Negosyo Center is truly a gift. The experience, according to him, has really transformed his mindset and vision and developed further his compassion towards other people.

As a BS Community Development and MA in Participatory Development graduate, he pointed out that his business does not emphasize on sales and income alone. It has been his desire to improve the lives of other people. Thus, as he grows, he wants to see others grow with him.

## Zesty Turmeric and Ginger Tonic to Success: The Story of Lavern’s Food Products

From **DTI R12**

Turmeric, an ingredient that makes your curry and mustard more vibrant, has been widely used by people since ancient times. Not only does it useful as food coloring, it also gives health benefits to its consumers. Today, turmeric is used as a dietary supplement for inflammation, arthritis, stomach, skin, liver and gallbladder problems. Knowing these, Ms. Veronica Distajo has seen this as a potential business for her family.

Ms. Veronica’s primary source of income then was by selling raw ginger, which she harvest from her farm in the Municipality of Lebak in Sultan Kudarat Province. But with very little income in selling fresh ginger, Ms. Veronica wanted

of DTI Negosyo Center-Lebak in her business registration, product development, packaging, labeling, and bookkeeping among other else.

Another opportunity opened for Ms. Veronica when she was invited by DTI Sultan Kudarat to be one of the mentees of the Kapatid Mentor Me Program 2017. With her eagerness to learn and her passion to improve her business, she successfully finished the program and had effectively presented her Business Improvement Plan to the competent panel of experts.

Ms. Veronica now delivers her turmeric and salabat tonic powder to almost all of the grocery establishments in her municipality. She is also looking forward to expand her market to other parts of Region XII. She is so thankful



more. Opportunity came when one of her friends, who is also an entrepreneur in Lebak, invited and taught her how to cook and process ginger and turmeric tonic powder. She applied what she had learned and started selling her products. She also sought the assistance

to DTI for the assistance given to her. Asked what she can advise to budding entrepreneurs, she said “Gawin mong negosyo ang iyong hilig at huwag kang mahiyang lumapit sa DTI at Negosyo Center.” –/A.Almia/

## Farmington RIC Women's Association Success Story

From **DTI R9**

The Farmington RIC Women’s Association was organized last 2017. This association was composed of 42 members. The group was organized to the purpose of acquiring assistance from the government agencies specifically DTI to procure equipment that can be used to boost production in their working area.

The association earned through livelihood projects with DTI’s assistance from trainings and seminars conducted in their area.

The group is working together to make products out of recycled materials such as plastic bottles, papers, cartons, old newspapers, etc. With the aim of minimizing waste materials in the area they were able to earn by recycling waste materials.

The Skills Trainings that were conducted are Corn Husk Making, News Paper Tray Making, Pencil Holder and Cement Pot Making. The members then applied their knowledge and skills they acquired. Currently, they are able to display their products during the Saulog Festival last June 3, 2019.



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more intense – not only because her husband's condition got better but because she got an inquiry from one person who wanted to try the product for the same purpose as what her husband used it for.

In 2010, the brand "Belinda's Turmeric" named after the processor herself, was born.

In pursuit of continuous improvement and mastery in processing the product, Belinda patiently served only one individual as her market. The order then was only 2 packs at 200 grams each priced at 100.00 per pack, which gave her only 200.00 of income per week.

Seeing such amount, Belinda never felt dejected. "This is better than nothing," argued Belinda who was persistent enough in dealing with the hardly-learned product.

Four (4) years after, Belinda's Turmeric successfully reached the portal of the Department of Trade and Industry (DTI) Regional Office 10 in Cagayan de Oro City where she registered her business name.

Soon after the registration came the assistance from the DTI-Bukidnon Provincial Office which she counted on as an ally in the development of her business.

According to the Provincial Director of DTI-Bukidnon Venus S. Villanueva, the office assisted her through provision of technical training, and seminars which include, among others, Food Safety which taught her proper preparation and handling of product during processing; writeshop on Sanitation Standard Operating Procedure (SSOP) which taught her the technicalities in crafting the SSOP of her Turmeric Processing – an important requirement for FDA Certification; and the Product Development Seminars and Projects where she was able to improve her product packaging and labeling.

"Belinda was also one of our Kapatid Mentor ME (KMME) graduates," PD Villanueva added.

Belinda's Turmeric is now a hit in the community where she lives. In almost a decade of continuous quest for improvement, Belinda is proud that she was able to surpass the hurdles in moving her business forward.

"At the start, I never got support from anybody, even my family," Belinda recalled when her family members would criticize the product as something that has less to no value at all.

According to her, she even encountered a customer who did not pay the product because of the not-so pleasant taste and odor. "But I never stopped, because I believe the product is good that it even healed the condition of my husband," she affirmed.

To date, Belinda's Turmeric has helped more than 20 Turmeric farmers from the neighboring villages who served as her raw material supplier. She has employed eight (8) regular processor who helped her in the production.

Belinda was able to purchase a multi-purpose vehicle and two (2) motorcycles all extracted from the proceeds of Belinda's Turmeric product.

Most importantly, her production volume has increased from barely a kilo per month to as much as 300 kilograms per month earning her a gross income of more than 60,000 per month from barely a thousand pesos.

She has also invested on a 300,000 peso-worth of processing facility which is soon to be FDA Accredited. Her brand is also seen to gain much recognition and exclusive rights as she has now been processing its registration at the Intellectual Property Office (IPO) of the Philippines.



## Furniture Making, a Ladder to Success: The Story of Gallega Marketing, Inc.

From DTI R12

For over ten years, Gallega Marketing Inc. has ventured into the furniture making business in Tacurong City. While doing so, the couple Rene and Teresita Gallega realized that engaging into this type of business isn't easy at all. They found it challenging to develop new yet practical designs to remain competitive in the market.

In 2017, a door opened for the Gallega family. They were invited by the DTI Negosyo Center-Tacurong to participate in the Kapatid Mentor ME (KMME) Program. Their daughter, Clarisse Joy Gallega, who is their operations manager, represented their business. The program provided them with a 10-week mentoring session on various aspects of business operations.

Applying her new found knowledge, Clarisse introduced productivity

and efficiency transitions in their business operations starting with proper management of their manpower and introduction of trendy and marketable product designs.

Through the interventions of DTI Negosyo Center and the learning they acquired from the KMME, they able to develop the proper mindset in running their business, review and improve their business model as well as understand and apply good operational strategies.

Since Gallega Marketing Inc., did not have an active alternative marketing platform other than direct selling, the Business Counselor of Negosyo Center-Tacurong also assisted in the creation of an online page for their company where photos of their products are posted, and was able to reach new customers and widen their market reach.

With the increase of their production volume by 5%, their monthly sales has also increased by 5%-10%. With these developments, they plans to expand their workshop and develop a better workplace for their employees. These will further improve their efficiency and product quality. They also plans to participate in more trainings specifically on design and marketing strategies.

Their continued success since the DTI assisted them has imbued Gallega Marketing Inc. the values of persistence, determination and never ending thirst for growth. They have also infused in them the feeling of deep appreciation and gratitude towards DTI and Negosyo Center. It was a truly an unexpected yet purposeful encounter with the agency that has changed not only their lives, but also impacted all their employees. -HGSanchez/

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