



FRONT LINE

THE OFFICIAL PUBLICATION OF DTI NORTHERN MINDANAO
FIRST ISSUE | JANUARY - FEBRUARY 2017


dti
DEPARTMENT OF
TRADE & INDUSTRY
PHILIPPINES
REGION 10
ISO 9001:2008

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VISION

A more inclusive and prosperous Philippines with employment and income opportunities for all

MISSION

DTI is the main economic catalyst that enables innovative, competitive, job-generating, inclusive business and empowers consumers

CORE VALUES



Passion



Integrity



Creativity



Synergy



Love Of Country



Competence

ABOUT FRONTLINE

Like the various front line services offered by DTI to businesses and consumers, the DTI "Front Line" Magazine seeks to be the vanguard of information for entrepreneurs and consumers most especially in Philippines' Region 10. This magazine is envisioned to grow into an instrument that will help the trade department in the region show transparency as it pushes its main goal: to enable innovative, competitive, job-generating inclusive businesses while empowering consumers. "Front Line" also highlights the plans and the improvement of micro, small and medium enterprises as well as the consumers' welfare in Northern Mindanao.

FROM THE REGIONAL DIRECTOR



Congratulations to all regional and provincial employees of the Department of Trade and Industry (DTI) in Northern Mindanao for attaining remarkable achievements in year 2016, as shown on the center fold of the first issue of Frontline - the official publication of DTI Region 10.

The Philippine Development Plan for years 2017 to 2022 has recently been approved by the National Economic and Development Authority (NEDA). The Department of Trade and Industry moves with the country's long-term vision dubbed as "AmBisyon Natin 2040" which contains the collective vision and aspirations of the Filipino people and of the country.

President Rodrigo Duterte's administration focuses on strengthening the socio-economic foundation of the country for global competence through its development thrust: "Malasakit, Pagbabago at Patuloy na Pag-unlad."

Through this, DTI Region 10 strengthens the unity of its regional and provincial offices and functional groups that will push micro, small and medium enterprises (MSMEs) toward the region's trade and industry goals. DTI's Business Development and Consumer Welfare services in the region will work hand in hand in deliberating business establishments and their projects while also looking into each of the enterprise's focus for consumers.

To address the barriers to MSME growth and development, the DTI endeavors to support the regional MSMEs through the four outcome portfolios: Business Enabling Environment (BEE), Access to Finance (A2F), Access to Markets (A2M), and Productivity and Efficiency (P&E) programs.

In 2016, DTI initiatives have improved business environment through the establishment and services of 19 additional NCs in the region or a total of 28 NCs in the regions over a three-year period which helped boost the sustainability and competitiveness of MSMEs by availing of the Negosyo Centers' (NCs) trainings, business counselling, business registration and licensing and business information. In the same year, a total of 25,371 clients were assisted through newly-established NCs in the region. Meanwhile, 80 MSMEs have availed a total amount of Php 94 Million from both Government financing institutions (GFIs), private sector financing and micro finance.

The DTI initiated product development services, organized and facilitated participation to trade fairs, market matching, trade trainings, and retail outlets while it also facilitated business matching activities for MSMEs to have access to markets. Under the Product and Efficiency portfolio, 7,340 MSMEs took trainings and support from DTI's SME Roving Academy (SMERA). The programs under SMERA prepares MSMEs to compete domestically and globally.

DTI has also sustained the Shared Service Facility (SSF) program that has aided 2,724 beneficiaries last year. SSF provides machinery, equipment and knowledge under a shared system to improve the competitiveness of the SMEs. MSMEs which received SSF support in the previous years have reported increased production and profit rates. The region hosts two SSF projects, The Northern Mindanao Food Innovation Center (NMFIC) at USTP and the Fablab Mindanao at MSU-IIT, that have impacted on the MSMEs need for innovations, research & development and technology for processed food and other sectors.

President Duterte, being a Mindanaoan, has prioritized several development projects for Mindanao. By breaking some of the chains that are limiting the operational procedures, targets and projects will improve and will take an advanced step in supporting most of DTI's major projects for the coming years, especially that evident innovations have been implemented in most of the programs. Aside from this, business start-ups will get more support, with some that are almost parallel to the businesses that have taken bigger leaps throughout the years. DTI continues to pursue inclusive growth, address barriers to trade and investments, focuses interventions for priority clusters and integrates MSMEs into global value chains. Consumer welfare initiatives will be sustained and collaboration with government and private sector partners will be strengthened.

Linda O. Boniao
LINDA O. BONIAO



TOP 10 WAYS TO STAY SAFE AS A CONSUMER ONLINE

- 1** It can take only 10 minutes to crack a lowercase password with 6 characters. Use original and different passwords for all your accounts.
- 2** Set passcodes on all your devices. Without it, your apps, tickets, calendars, contact numbers, payment information and personal information are readily available.
- 3** In 2015, 429 million identities were left exposed online. Check and update your privacy settings on social media and avoid sharing personal information online.
- 4** Always set a password for access to your Wi-Fi network. Without one, you don't know who you're sharing your network with.
- 5** In 2015, spam email attempts to obtain sensitive information such as usernames and passwords to people's work emails increased by 55%. Don't trust email offers or rewards which seem to be too good to be true.
- 6** In 2016, the number of email viruses detected was four times higher than in 2015. Avoid opening unusual email attachments and links.
- 7** Avoid sharing unnecessary personal details online. Use temporary email addresses which will expire within a certain amount of time when signing up to one-off services. There are websites which can set them up for you.
- 8** Over half a billion digital personal records were lost or stolen in 2015. Stay safe when making payments online and only use websites that start with 'https' and have a green padlock sign.
- 9** Hackers exploit out-of-date software and operating systems to launch cyber attacks. Turn automatic updates on for all your devices to stay secure.
- 10** Almost 1/3 of the world's computers have been affected by malicious software. Make sure you install and update firewalls, antivirus and anti-spy software.

NEWS

DTI Camiguin Pushes Price Stability In 2017

By Varry A. Labial

DTI regularly conducts price monitoring and market activities to ensure that basic goods and commodities are being sold in compliance with the Suggested Retail Price (SRPs) mandated under Republic Act 7581 known as the Price Act.

Prices of prime and basic commodities tend to rise higher than their prevailing prices during Christmas and New Year. That is why, the first month of the year is crucial in the monitoring of prices since it has become a period of basis for market trends. In the province of Camiguin, prices for basic necessities and prime commodities are within the SRP set.

A total of 110 business establishments all over the island are monitored and inspected every month. 55 of these are monitored for basic necessities and prime commodities, while the remaining 55 establishments are inspected for mandatory products set by the Bureau of Product Standards (BPS).

For prime and basic commodities, the capital town of Mambajao has the most number of business establishments monitored for having 30 stores. This is then followed by the Municipality of Sagay with 11 stores, followed by the municipality of Mahinog with 8, and then finally, both municipalities of Catarman and Guinsiliban have 3 establishments.

DTI-10 bats for 'Mentor ME' program

By Maria Sozina Alamban

"I was grappling my way into what I [was] doing, and because of the help of the 'Mentor ME' program, *nasayun; natagaan og kaibalo* (things became easier when I learned more about the process) and then with that, *dako kaayo ang tabang sa ako sa pagpadagan sa among Negosyo* (this helped me improve the way I run our business)," expresses Chevy Contreras, the owner of Contreras Soy Store.

Contreras has recently graduated from the Department of Trade and Industry (DTI) "Mentor ME" program on 6 December 2016 in Cagayan de Oro. Along with her are 21 other entrepreneurs who went through two phases of seminars and trainings under the "Mentor ME" program in Misamis Oriental.

DTI selects and informs clients from the provincial offices' existing portfolio to join trainings under "Mentor ME" Phase 1 which comprises courses on entrepreneurial mind-setting and values formation. The participants also acquires learnings on market trends, basic accounting and are introduced to the different ways to develop products. Subsequently, consultations are made by the provincial offices to decide who among the participants will get to join the next phase.

In Misamis Oriental, 22 entrepreneurs were selected and had the privilege to move on to Phase 2, the final stage of "Mentor ME" series of trainings which has advanced modules on operations management, human resource management, taxation, supply and value chain, financial management, contracts and obligations, and business plan development.

The Mentor ME (micro entrepreneurs) falls under DTI's Negosyo Center programs. With a principle that entrepreneurship is the best alternative to job seeking, unemployment as well as working abroad, the Philippine Center for Entrepreneurship (PCE) partners with DTI to achieve the goals of the "Mentor ME" program. PCE pushes through their advocacy



DTI IN ACTION. Varry Labial, DTI Camiguin's Consumer Welfare Officer, inspects prices of commodities during the actual monitoring and enforcement activities in January 2017.

checked if they have proper marking to ensure that they have passed the standards set by the Government. Products with no markings are considered sub-standard. The most common among these are the Import Commodity Clearance (ICC) for imported products and Philippine Standard (PS) stickers for locally-manufactured products. Most of the time, hardware and specialty stores are responsible for selling these products.

In the province, we are monitoring the product standards of 28 stores in Mambajao, 12 in Sagay, 9 in Mahinog and 3 in both Catarman and Guinsiliban to make sure that products are safe to use buy consumers.

Regular monthly visits of DTI personnel prompt store owners and managers to help create an atmosphere of DTI visibility. Reminding them to constantly follow consumer-related laws and ultimately avoid unscrupulous undertakings. **F**



MENTEES. Eduardo 'Ardy' Roberto, Jr., a well-known financial literacy expert, takes a selfie with the first graduates of DTI 'Mentor ME' program in Cagayan de Oro.

of building an enterprising nation by conducting summits, workshops, media fora, and producing books for micro, small, and medium enterprises (MSMEs).

PCE and DTI works hand in hand in looking for Angelpreneurs, or leaders and motivators who are experts in their chosen fields, to provide skills and expertise training to DTI's selected participants.

In Lanao del Norte, 16 mentees completed all 11 modules under the "Mentor ME" program. Fe Suico Melmida, the owner of Feh's Sweet Products in Lanao, can only utter good words for her "Mentor ME" experience. She specifically pointed out how the "variable and fixed costs" course has positively helped her assess the financial clauses in her business.

DTI's Regional Operations Group (ROG) Assistant Secretary Blesila Lantayona conveyed her highest hopes for the program through a speech delivered during the "Mentor ME" culminating activity in Lanao del Norte. "I have been to six (6) business improvement plan presentations and nakita nako nga very organized ang Region 10 (I saw how organized DTI Region 10 was). I am sure that the next batches will be more organized, given the experience and the systematic approach done by DTI Region 10," Lantayona exclaimed.

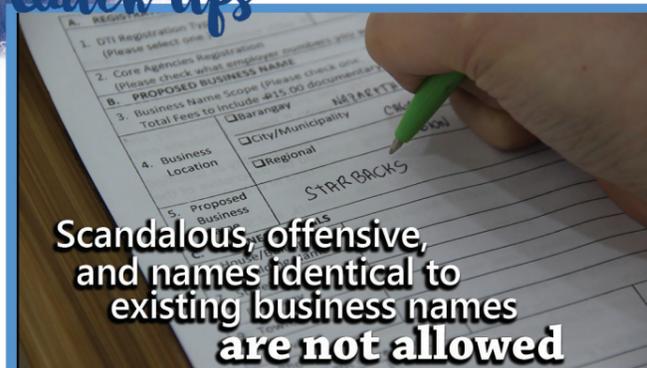
Meanwhile, one of Cagayan de Oro's mentees, Nenette Tan of Bestfriend Goodies, was all smiles when she conveyed her appreciation towards the "Mentor ME" program. "I'd like to thank DTI for giving me the opportunity to be part of this program. I'm willing to share all my learnings to beginners. I would also like to encourage all the beginners to have the courage to step up, move forward, and be brave enough if you have plans to expand your business," Tan said. **F**

3 easy steps on how to register your BUSINESS NAME

1

Register online at **business.gov.ph** or visit any DTI office and get **Application forms**

Quick tips



Scandalous, offensive, and names identical to existing business names **are not allowed**

2

Read and fill out the **Application form** carefully

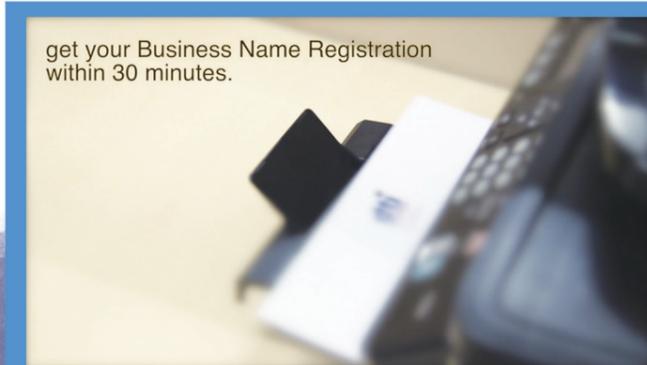


Present at least one **government-issued ID**

Pay the Application Fee:
(depends upon territorial scope)

BARANGAY	PHP 200
CITY / MUNICIPALITY	PHP 500
REGIONAL	PHP 1000
NATIONAL	PHP 2000

get your Business Name Registration within 30 minutes.



3

Submit duly accomplished **Application form** present your ID and pay the corresponding fee



NEWS



UNCERTIFIED. The DTI led the destruction of uncertified and substandard Christmas lights in Misamis Oriental and Lanao del Norte.

DTI-MisOr, Lanao del Norte destroy uncertified Christmas lights

Reports from Almer Masillon and Angelo Devero

The Department of Trade and Industry - Misamis Oriental Provincial Office (DTI-MisOr) razed Php 65,000 worth of Christmas lights on February 17. These lights were confiscated on November 11 last year when one business establishment in Misamis Oriental was found to have no Import Commodity Clearance (ICC) nor Product Standard (PS) certifications.

In Iligan City, Php 100,000 worth of substandard Christmas lights were destroyed. The destruction took place at the Bureau of Fire Protection Office in Iligan City during the launching of the fire prevention month on March 1.

The DTI reiterates that all business establishments selling Christmas lights should always bear the appropriate markings and certificates available for inspection at all times. **F**

Money in Trash: a DTI-LGU Initiative

By Margie G. Baldezano



RECYCLED. Women showcase products made of recycled materials.

The Department of Trade & Industry and the Local Government of Lantapan recently collaborated on a project on conversion of community solid waste into useful marketable products. The series of technical immersions for the Community-Based Skills Training on Handicraft Making was conducted intermittently during the month of December 2016 and January 2017 in Barangay Songco, Lantapan, Bukidnon. It is expected to benefit at least 40 trainees who were capacitated into creating decorative and homewares that can be sold and further developed into "pasalubong"-worthy novelties. The project will culminate in a graduation rite that was tentatively scheduled early February of this year.

Aside from addressing a universal challenge on solid waste management, the project forms part of a rehabilitation program by the local government for its "Oplan Tokhang" surrenderees who already have reached 1,533 individuals to date. Moreover, a percentage of the participants also comes from the unemployed sector of tribal communities in the area, including the youth.

Inspired and mesmerized by the beneficiaries' effort and the quality of their finished product, the Provincial Governor bought Php 6,000-worth of newly-crafted leis from the beneficiaries during his visit to the municipality. A product improvement plan and organizational enterprise development initiatives are already put in place. These include a collaborative project with the provincial government.

Once market-ready, the products will undergo labeling assistance from DTI, and will be featured in trade fairs and pasalubong centers. There is indeed power in collaboration and money in trash. **F**

Business Licensing and Registration:

2016

10,064
New Business Name
Registration (BNR)
Transactions

4,708
Approved BNRs

Products Safety Standards
Monitoring & Enforcement:
3,757 firms
monitored

600 inspections
carried out

455 price trending
firms monitored

7,158
Philippine Business
Registry (PBR)
Transactions

Consumer Protection Services



202 Advocacy Initiatives
Undertaken and Implemented

208 Complaints
Processed and Resolved

204 Mediation
Complaints
Resolved

98 LGUs Assisted
Business Permit &
Licensing System

HIGHLIGHTS OF ACCOMPLISHMENTS



+19 Negosyo Centers

26,117 clients assisted

1,089 access to market

845 trainings & seminars

536 product development

Business Development Services

4,822 Jobs Generated

4,175 MSMEs Assisted

80 MSMEs Avail of Loans

Trade and Investment Promotion Services:

22 Exporters
Assisted

71 Investors
Assisted



32 Trade and Industry
Policy Services

4,277 MSMEs assisted on
Technical Advisory Services

Industry Clusters

Industry Clusters	JOBS generated	worth of INVESTMENTS	domestic SALES	MSMEs assisted	TRAININGS conducted	BENEFICIARIES trained
COFFEE	1,061	4.7 M	11.5 M	62	12	109
CACAO	2,021	58.45 M	4.15 M	211	35	591
COIR	457	4.38 M	19.87 M	19	25	370
RUBBER	730	12.52 M	15.87 M	105	9	320
WEARABLES & HOMESTYLES	547	10 M	18 M	108	26	542
PROCESSED FRUITS & NUTS	671	5.55 M	75.06 M	137	41	674

SME ROVING ACADEMY
Sabay-negosyo sa pag-araman

155 SMERA
Conducted

8,320
Participants

58 LGUs

SSF Shared Service Facility

161 Cooperators

2,724 Beneficiaries

MENTOR ME

GRADUATES

22 mentees
CAGAYAN DE ORO

16 mentees
LANAO DEL NORTE

NEWS

DTI10 to launch 23 Negosyo Centers this year

By Maria Sozina Alamban

The Department of Trade and Industry (DTI) in region 10 targets to establish 23 Negosyo Centers (NCs) more within the provinces and cities of Northern Mindanao this year.

Last year, DTI has established 298 NCs, surpassing the department's supposed 150 target for 2016. The trade department in the region has opened 20 NCs and has hired 16 councilors to man the centers. With 28 Negosyo Centers in 2016, DTI have assisted 25,371 clients all over Northern Mindanao.

In Bukidnon, from all six NCs installed, a total of 4,007 clients were assisted; Camiguin has aided 1,778 from the two established NCs in their province; Lanao del Norte, with six established NCs, has supported 7,084 clients; Misamis Occidental recorded 5,367 assisted clients from their five NCs while Misamis Oriental has abetted 7,135 clients from the province's nine NCs.

The building of the NCs is in line with Republic Act Number 10644 or the "Go Negosyo Act". This law was authored by Senator Paolo Benigno "Bam" Aquino and was signed into law on July 15, 2014 by former President Benigno S. Aquino III.

7 The "Go Negosyo Act" seeks to assist and strengthen micro, small

DTI to install E-Price billboard in Iligan City public market

By Elvira Redublado



ELECTRONIC PRICE BILLBOARD. The e-price billboard was temporarily installed at DTI-LN Office and pilot tested for viewing by the LPCC members during the meeting on February 17.



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and medium enterprises (MSMEs) to create more employment opportunities in the country. Through the law, MSMEs can now avail different services and assistance such as production and management training programs, marketing, technology transfers, among others.

Meanwhile, Negosyo Centers should function as venues to promote ease of doing business in the areas of responsibilities. Through these centers, MSMEs can access services such as Business Registration Assistance, Business Advisory Services, Business Information and Advocacy, Business Monitoring and Evaluation. Entrepreneurs are welcome to join any of scheduled trainings and to access the services from any Negosyo Center near them. **F**



MORE NCs. DTI 10 has launched 19 Negosyo Centers (NCs) in 2016 and is set to launch another 23 NCs this year.

8 During the first Quarter Meeting of the Local Price Coordinating Council of Iligan City (LPCC-Iligan), DTI Lanao del Norte Provincial Director Ruel B. Paclipan announced that an electronic price billboard will soon be installed in one of the public markets in Iligan City. The e-price billboard was temporarily installed at DTI-LN Office for viewing by the LPCC members during the meeting on February 17.

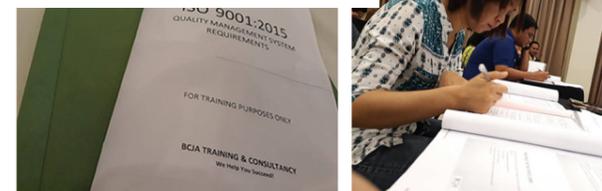
The e-price billboard is the first in Northern Mindanao and is a joint project of DTI and the LGU-Iligan through LPCC. It is deemed to help and guide consumers in their purchases and marketing activities. It will show the prevailing prices of basic and prime commodities for agricultural and aqua marine products, manufactured goods and liquid petroleum products (LPP) and liquefied petroleum gas (LPG). Prices for agricultural and aquamarine products as seen in the billboard reflect the range of monitored prices for the week, ranging from the lowest to the highest price of the commodity.

Sources of the prices in the e-billboard are from the price monitoring reports of Philippine Statistics Authority (PSA) and City Agriculture Office (CAO) for agri and aquamarine products, City Permits and License Division for the LPP & LPG products, and the DTI for the manufactured goods.

LPCC is chaired by City Mayor Celso G. Regencia and his alternate representative, Chief of Staff Atty. Rafael Benedictus. Vice-Chairman is PD Ruel B. Paclipan of DTI and members are the heads or designated representatives from the Sangguniang Panglungsod, Permits and License Division, City Agriculture Office, City Health Office, City Information Office, City Veterinary's Office, Economic Enterprise & Development Management Office, City Prosecutor's Office, Department of Interior and Local Government, Dept. of Environment and Natural Resources, National Foods Authority, Philippine Information Agency, Labor and Consumer Organization, FDLO & Batch '83 ICNHS, Inc., respectively. **F**



TRANSITION TRAINING. Employees from DTI provincial and regional offices all over Northern Mindanao undergo transition training and awareness seminar on ISO 9001:2015.



DTI-Camiguin holds Coco-coir Industry Development Stakeholders Planning

By Zita Abellare

DTI-Camiguin held the coconut coir industry planning for this year on February 21 at Mambajao Negosyo Center, Camiguin.

20 participants composed of representatives from the Department of Agrarian Reform (DAR), Philippine Coconut Authority (PCA), Fiber Industry Development Authority (FIDA), Department of Environment and Natural Resources (DENR), and Provincial Agriculture Office (PAO), other government agencies and private coco-coir processors attended the activity.

With unlimited source of raw materials and available production technology, the planning activity aims to strengthen the Coco-coir Industry Road Map of the province and to come up with strategies and doable plans for both the domestic and export market.

Coco coir-based products like geo-nets, biologs and coco peat are few of the products that have been developed to generate more investments, increase employment opportunities and increase incomes of coconut farmers and processors in the province of Camiguin.

Industry Clustering Development approach is one of the priority programs implemented by DTI and endorsed by the Regional Development Council (RDC) 10 to propel economic development in the region. **F**



COCO COIR. DTI-Camiguin's Zita Abellare facilitates the coconut coir industry planning held at Mambajao Negosyo Center, Camiguin on February 21.

DTI 10 undergoes transition training for ISO Certification Upgrade

By Maria Sozina Alamban

Employees from the Department of Trade and Industry (DTI) provincial and regional offices in Northern Mindanao underwent a transition training and awareness seminar on "ISO 9001:2015" on January 25 and 26 held in Cagayan de Oro and in Iligan City, respectively.

Participants were instructed to distinguish the differences between the 2008 and the 2015 versions. The changes done on several ISO clauses were meant to help companies and organizations, like DTI, to effectively document important elements and device structures that will improve all internal and external processes in an organization.

The 2015 version is the latest internationally-accepted Quality Management System Requirements dubbed by the International Organization for Standardization (ISO) as "ISO 9001:2015". This falls under the umbrella of the ISO 9000 family known as a set of best international standards on quality management. These standards are continually being developed by nominated standards experts from 160 nations.

For DTI, these factors will improve the quality assurance and systems in business development, consumer welfare and all other general processes done in the provincial offices in Bukidnon, Camiguin, Lanao del Norte, Misamis Occidental and Misamis Oriental and in the regional office.

Two of the factors that are greatly being considered a few years back, after the release of "ISO 9001:2008", are how innovations and technological advancements have come a long way and have changed processes positively and more efficiently. However, there were also several risks and setbacks identified and deliberated during the seminar.

A focus on "Mindset", "Mastery" and "Maturity" are expected from the participants to easily get used to the transitioning measures needed for the ISO Standards Review Process. The transition period is expected to run for about three years before a third-party certification body - such as AJA Registrars - can certify that a local agency or any company successfully meets all ISO requirements.

All offices under DTI 10 have maintained the standardization clauses under the ISO 9001:2008 for six years. The latest re-certification received by DTI 10 was back in December last year which was duly certified by AJA Registrars, Inc. **F**

What's your DTI story?

Do you have stories worth sharing about DTI Region 10, its provincial offices and its programs? Share it with us and get a chance of getting featured on our next issue. Email your story with supporting photos to:

MariaSozinaAlamban@dti.gov.ph



designer lamps from Cagayan de Oro

By Loraine Brillantes

Cagayan de Oro Handmade Paper started out as a hobby which turned into a profitable enterprise.

With the aim of providing communities with jobs and additional income, Lolita “Luchi” B. Cabanlet formally established her paper-making business back in 1993 while still working as a manager at the Philippine Ports Authority.

The business had to hurdle several challenges with every successes. Being design-driven, the business is in constant need for better, innovative and novel ideas. One of her daughters, Maria Francesca Nicole B. Cabanlet, graduated with a degree in interior designing. This factor has helped the company move forward into greater heights.

“The company experimented with different lamp designs by taking inspirations from nature, playing with different methods and by taking cues from trends and competitors.”



ELEGANCE. Some of Cagayan de Oro Handmade Paper Crafts' best-seller products in rustic designs.

Three years ago, Nicole suggested that Cagayan de Oro Handmade Paper's products be diversified from handicrafts into home furnishings and fashion accessories. They did this shift in products following the European economic recession which affected the company's export to Europe.

The company experimented with different lamp designs by taking inspirations from nature, playing with different methods and taking cues from trends and competitors. After coming up with their original collections, they went massive in terms of trade participation and online presence. So fittingly, the Department of Trade and Industry's line-up of trade shows became a delight to them.

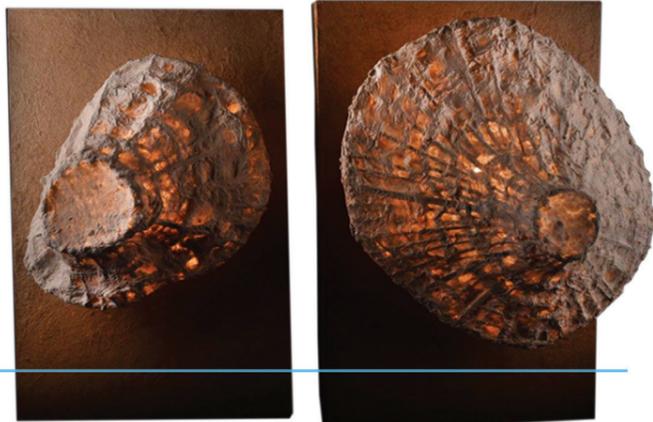
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DTI provided subsidies in their participation to trade shows and exhibits which include the following: Brunei International Trade and Consumer Exhibit 2016, Kahimunan Regional Trade Fair 2015 & 2016, Manila FAME 2015 & 2016, National Arts & Crafts Fair 2016 and Kahimunan Christmas Bazaar 2015 & 2016.

On the other hand, Cagayan de Oro Handmade Paper gave their all in maximizing their participation with the intent of not only increasing market access but also to benchmark with other exhibitors who have adapted current design trends. Because of this, Cagayan de Oro Handmade Paper was able to reconnect with old-time buyers, met with interior designers and other instrumental people that paved way for more opportunities for the company.

During the “Negosyo, Konsyumer At Iba Pa” activity of the Department of Trade and Industry on August 19 last year, the Center for International Trade Exposition and Mission (CITEM) visited Cagayan de Oro Handmade Paper's factory.



make waves in



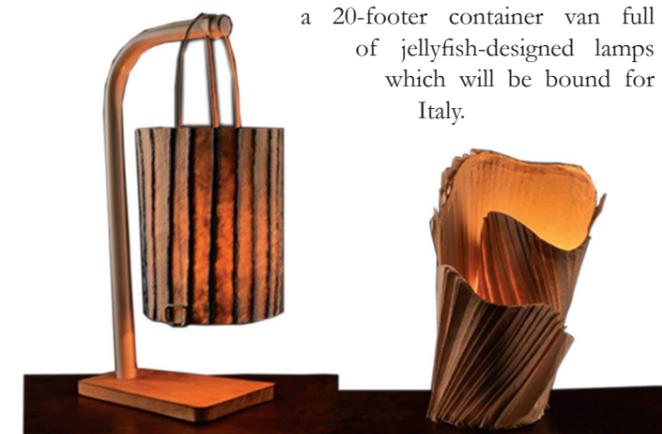
“Out of the 17 exhibitors from the Philippines, they are the only one to represent Mindanao.”

CITEM has noted their exciting collections in Cagayan de Oro Handmade paper's previous Manila FAME participation. They were impressed with Luchi's personality and most especially with the novelty of her creations.

CITEM's Executive Director Rosvi Gaetos has commended the uniqueness and elegance of Cagayan de Oro Handmade Paper's products. It was impressive enough that CITEM decided to increase the company's allotted space in Manila FAME October 2016 exhibit into 18 square meters without asking for additional cost. Add to that: CITEM also bought many of Cagayan de Oro Handmade Paper's newly-launched jelly fish lamp to accentuate the Café Resto located at the World Trade Center during the exhibit. CITEM also requisitioned tokens for the exhibit's corporate giveaways.

During the Manila FAME October 2016 exhibit, an Italian buyer took notice of their attractive lamps and decided to book

a 20-footer container van full of jellyfish-designed lamps which will be bound for Italy.



With Cagayan de Oro Handmade Paper's strong presence during the Manila FAME 2016 exhibit and with its impressive track record, CITEM chose to endorse and subsidize Cagayan de Oro Handmade Paper's participation to Ambiente International Fair to be held in Messe Frankfurt, Frankfurt AM Main, Germany on February 10-14 this year. Out of the 17 exhibitors from the Philippines, they are the only one to represent Mindanao.

Luchi is ecstatic to know how their products are being welcomed abroad. Every time she attends international trade shows, she always come back with high spirit. In Cagayan de Oro Handmade Paper's participation during the Brunei



EYES ON THE ROOF. Jelly Fish Lamps accentuated the Café Resto at the World Trade Center during Manila FAME exhibit last October 2016.

International Trade and Consumer Exhibit 2016, her products got sold out before the last day of the exhibit. This gave her enough time to tour around. In the Global Sources Fair in Hong Kong last October 2016, their “Beehive Chandelier” was chosen as one of the Top 3 Most Innovative Products of 2016.

Luchi said that the company is hopeful for the outcome of the new designs they intended to unveil in Ambiente, hinting that it is inspired by “corals”. “Hopefully it would be another international hit,” she remarked. **F**

What is P3?

Pondo sa Pagbabago at Pag-aseño

FOLLOWING President Rodrigo Duterte's directive to replace the "5-6" money lending system and provide an affordable micro-financing for the country's micro, small and medium enterprises (MSMEs), the DTI will roll out the Pondo sa Pagbabago at Pag-aseño (P3) program. The P3 is designed to bring down the interest rate at which micro-finance is made available to micro enterprises.

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

2 P3 Program Funding In line with the President's directive to provide affordable micro-financing program for MSMEs, the 2017 General Appropriations Act (GAA) included Php 1.0 Billion for financial assistance subsidy to microenterprises under the P3 Program. Depending on the performance of this initial funding, P3 may be scaled up and included in the GAA for subsequent years.

3 Priority Beneficiaries. Microenterprises and entrepreneurs that do not have easy access to credit or are accessing credit at very high interest cost are the primary beneficiaries of the P3 Program. These include market vendors, agribusinessmen and members of cooperatives, industry associations and cooperators.

4 Program Administration. The Small Business Corporation, an attached agency of the Department of Trade and Industry (DTI) shall administer the P3 Program. Aside from creating a Program Management Office to oversee the management and monitoring of the P3 Fund, SB Corporation will make use of its lending network and the DTI Negosyo Centers in reaching out to P3 beneficiaries. It shall manage the P3 Fund through separate books (from SB Corporation proper) that will be subject to COA audit.

5 P3 Delivery System. The Small Business Corporation (SB Corp) will deploy the P3 Fund through two modes of delivery. The more extensive distribution system will be under wholesale lending where SB Corp will partner with conduits. These are selected micro-finance institutions, cooperatives, associations and other organizations to widen coverage and fast-track access to P3 Program.

6 P3 Program Implementation. P3 Funds are still to be drawn from the Department of Budget and Management (DBM). In the meantime, SB Corp will already be working out the operating mechanics with some members of the Microfinance Council of the Philippines Inc. (MCPI) and of the National Confederation of Cooperatives Inc. (NATCCO).

7 Loan amounts to end-borrowers will be in the range of P5,000 to P100,000, at a maximum interest rate of 2.5% per month, with no collateral requirement. The rate compares well with the 10-20% per month charged by other fund providers. Other delivery mode is direct retail lending, limited by SB Corp's reach and targeting more specialized borrower segments so that this is only a small fraction of the P3 Funds. This may include individual enterprise borrowers, start-ups and other funding needs that are not usually responded to by formal sources of funds. P3 allocates P100 million for direct lending by SB Corp. Target loan beneficiaries are the small enterprises in priority and emerging industries, start-up businesses and technology innovators. Minimum loan amount will be P300,000 with interest rate capped at 10% p.a., with or without collateral cover.

On January 2017, The program was pilot-tested in three areas in the country, namely **Mindoro, Leyte and Sarangani**, which are among the country's poorest provinces.

In Region 10, the priority province is **Bukidnon** which is set to roll out on the first quarter this year.

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