

DTI SUCCESSFULLY LAUNCHED THE YEP IN LUZON, VISAYAS, AND MINDANAO!



YEP Mindanao Roadshow
27 June 2019, Davao City



YEP Luzon Roadshow
26 November 2019, Quezon City



YEP Visayas Roadshow
27 November 2019, Cebu City

By **Marjorie Joyce C. Posas**

Youth from Luzon, Visayas, and Mindanao were encouraged to venture into entrepreneurship through the Youth Entrepreneurship Program (YEP) during its successful launches nationwide.

YEP is a collaborative program of the Department of Trade and Industry (DTI), Philippine Young Entrepreneurs Association (PYEA), MSME Development Council (MSMEDC), and other stakeholders which aims to help young Filipinos develop their entrepreneurial skills by offering them a comprehensive package of entrepreneurial interventions.

"Through the YEP, harnessing the energy and innovation of youth, there is an opportunity to lift quantity and quality of jobs and to generate inclusive and sustainable economic growth," said DTI Regional Operations Group (ROG) Undersecretary Blesila Lantayona

With the tagline "Harnessing Our Own Resources for the

Advancement of the Youth!" (HOORAY!), YEP Roadshows were successfully concluded in Mindanao (June 27), Luzon (November 26), and Visayas (November 27).

Pursuant to Republic Act No. 10679 or known as the Youth Entrepreneurship Act, Entrepreneurship Education Committee (EEC) also signed their pledge of support to further strengthen the promotion of entrepreneurship and financial education among youth during the first YEP Roadshow in Mindanao. EEC is composed of Department of Education (DepEd), DTI, Commission on Higher Education (CHED) Technical Education and Skills Authority (TESDA), and National Youth Commission (NYC).

Through YEP, this will further help the government's growth agenda of doubling the number of entrepreneurs in the country by 2022 which will in turn, broaden the gains of economic development, address inequality, and uplift the quality of life of Filipinos, particularly of the youth.

NCs continue to secure consistent MSME Development for the Country

By **Leonard Matthew Q. Domingo**

It has been over 5 years since the inception and implementation of the Negosyo Center Program, when R.A. No. 10644: An Act Promoting Job Generation and Inclusive Growth through the Development of MSMEs or the "Go Negosyo Act", was signed into law. To say that DTI, especially the Regional Operations Group, has been very busy since the implementation of the law would be an understatement. DTI has targeted to bring government

services closer to the country's Micro, Small, and Medium Enterprises (MSMEs) by virtue of the establishment of Negosyo Centers in all provinces, cities, and municipalities nationwide. Therefore, Negosyo Centers shall be responsible for promoting ease of doing business and the facilitation of access to services for MSMEs in the country.

As of the year of 2019, there have been a total of 1,110 Negosyo Centers all over the Philippines. Things are indeed moving fast

DTI Chief eyes more funds for MSMEs in Local, Int'l Trade Fairs

From *DTI Website*

MANDALUYONG - Trade Secretary Ramon Lopez said that the Department of Trade and Industry (DTI) is awaiting the Senate's approval of additional budget to send more micro, small, and medium enterprises (MSMEs) to local and international trade fairs.

In his welcome remarks at the Kalakal CALABARZON Trade Fair and the National Capital Region's Metro Fiesta Trade Fair on 5 December, Sec. Lopez shared that MSMEs usually pay for their spaces at trade fairs, but if the agency's additional budget request will be approved, they would be able to provide said spaces for free.

"Market access is part of DTI's 7Ms of Successful Entrepreneurship and trade fairs give MSMEs access to a wider market for their products. We hope that exposure in these five-day fairs will be the beginning of their entry to the mainstream and export markets," said Sec. Lopez.

DTI holds several regional and national trade fairs and heads the country's participation in international trade fairs, like the China International Import Expo (CIIE). This year, Philippine exhibitors booked around USD 390 million from CIIE, and Sec. Lopez hopes that with more funds, more MSMEs can participate in CIIE and other trade fairs.

The trade chief, however, advised entrepreneurs to innovate continuously and work toward increasing their production capacity to meet future demands.

"Even if we're able to open market access to other countries, if MSMEs don't have enough products, they will still end up with nothing to sell," said Sec. Lopez.

For MSMEs looking for capital to increase production, he recommended DTI's Pondo sa Pagbabago at Pag-asenso (P3) Program, low-interest, no collateral business loan to combat "5-6" lenders. Entrepreneurs can go to any DTI Negosyo Center to know the nearest P3 conduit MFIs or cooperatives and loan amounts from PHP 5,000 to PHP 200,000. Those who wish to borrow larger amounts can go directly to the DTI-Small Business Corporation.

The Kalakal CALABARZON Trade Fair and Metro Fiesta will both run from December 4 to 8 at the Mega Trade Halls of SM Megamall. With 120 exhibitors from Metro Manila and 180 from Region 4A, shoppers can choose from a variety of products like processed food, wearables (footwear, bags, garments, and fashion accessories), and home and holiday decors.

Madame Honeylet Avanceña, a staunch supporter of MSME development and an entrepreneur herself, graced the opening of the trade expo. Also present were Senator Cynthia Villar, DTI Undersecretary Blesila Lantayona, DTI Assistant Secretary Demphna Du-Naga, DTI Regional Directors Malou Toledo, and Marcelina Alcantara, and Senator Koko Pimentel's Chief of Staff Jeffrey Yu.



From L to R: Senator Koko Pimentel's Chief of Staff Jeffrey Yu, DTI Assistant Secretary Demphna Du-Naga, DTI Regional Director Marcelina Alcantara, DTI Secretary Ramon Lopez, Senator Cynthia Villar, DTI Undersecretary Blesila Lantayona, and Atty Peter Pardo, Chief of Staff of Mayor Emi Calixto-Rubiano *PHOTO FROM PRU*

DTI underscores the dev't of PHL social enterprises



DTI-BSMED Director Jerry Clavesillas (9th from right) joins all the delegates of the Philippines-Korea Social Enterprises Dialogue in a photo op to mark the success of the event. *PHOTO FROM BSMED*

By *Deemee Shawn P. Manalo*

The Department of Trade and Industry (DTI), with the initiative of the Bureau of Small and Medium Enterprise Development (BSMED), organized the Philippines-Korea Social Enterprises Dialogue held last 01 October 2019 at the BOI Audio-Visual Room, Makati City.

This dialogue paved the way for building networks and opportunities for partnership and collaboration for the development of social enterprises between the two countries.

"We hope that through the initiative Philippines and Korea can learn from each other to provide a fertile environment for their social enterprises to flourish," said DTI-BSMED Director Jerry Clavesillas.

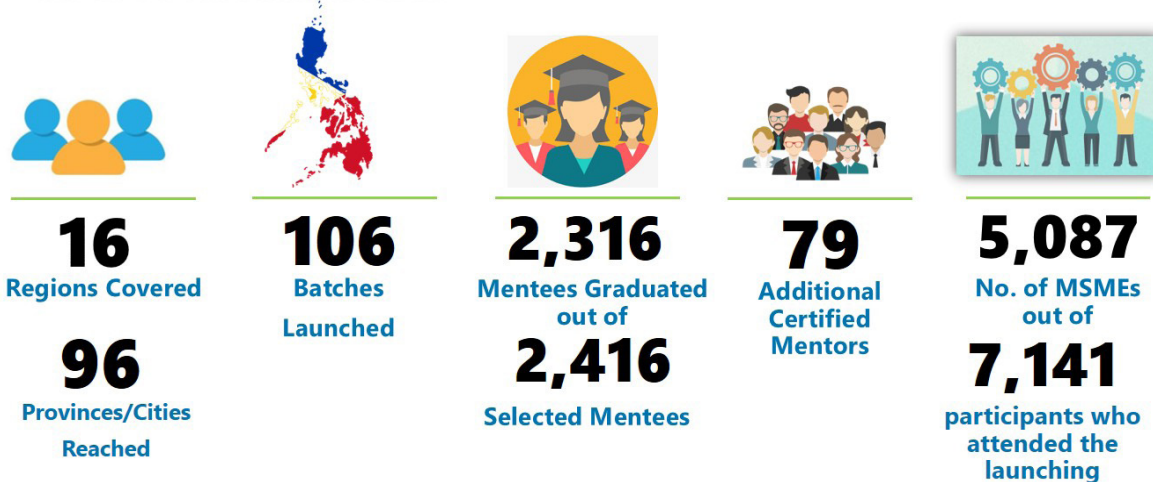
ventures during the Dialogue include HIDD_N TASTE, Comwin Co., Hwayou Flower and Horticultural Therapy, and One Miracle of Haebangchon (Liberation) Village: The Story of the Space Friends from Korea as well as the Bambuhay from the Philippines.

Among the participants of the dialogue are a delegation of Korean social entrepreneurs and government representatives led by Korea Social Enterprise Promotion Agency (KOSEA), Philippine Social Enterprise Network, Inc. (PhilSEN), CCAP Fairtrade for Development Inc., Ateneo Center for Social Entrepreneurship, Craftcha, Life Source MPC, and DTI representatives from MIMAROPA and NCR.

Social enterprises who were able to highlight their social business

Kapatid Mentor ME Figures

As of 30 November 2019



Led by SB Corp Chairman and Trade Secretary Lopez (center, seated), in photo are (seated from L-R) SB Corp Director Merly Cruz, SB Corp President and CEO Ma. Luna Cacanando, DTI Undersecretary for Regional Operations Blesila Lantayona, and Department of Finance Representative Reina Cuarez. (Second row) Directors Joe Jay Doctora, Santiago Lim, Benel Lagua, Ferdinand Tolentino, and Manuel Bendigo. *PHOTO FROM SB CORP*

DTI Chief and SB Corp Chairman convenes SB Corp Board of Directors

From *SB Corp*

Department of Trade and Industry (DTI) Secretary and Small Business Corporation (SB Corp) Chairman Ramon Lopez on September 13, 2019 convened the Corporation's Directors and Officers to discuss SB Corp's loan programs for micro, small and medium enterprises (MSMEs), especially the administration's landmark program Pondo sa Pagbabago at Pag-asenso (P3).

The P3 program has extended financing assistance to over 96,000 micro entrepreneurs as the government's flagship program that aims to topple loan sharks has widened its reach throughout the country since its inception in 2017.

As of September 16, 2019, the SB Corp has released a total of P3.3 billion worth of loans to micro entrepreneurs through its 378 credit delivery partners that has reached rural and far-flung areas in the country.

Under the P3 Program, a micro enterprise can borrow between P5,000 up to P200,000 depending on its business need and repayment capacity with no collateral requirement. Interest rate and service fees, all in, do not exceed 2.5% monthly. The P3 Program serves as an alternative to the P30 billion "5-6" money lending industry that charges 20% nominal interest rate to MSMEs.

DTI Negosyo Center Teams Up with Google Philippines to Upskill MSMEs

By *Lovely Joy E. Chan*

As the Philippine economy continues to grow, the MSMEs that makeup

99.52% of the local establishments based on the 2018 listing of Philippine Statistics Authority (PSA) still face many difficulties in navigating through the current situation of our economic environment. In an effort to combat one of these barriers, DTI Negosyo Center alongside Google Philippines commenced the Digital Skills Training for MSMEs. This training aims to help MSMEs in crossing the uncharted waters of Digital Marketing and Google My Business tool.

The information superhighway or better known as the Internet has been a repository of data that greatly influenced commercial and consumer behavior throughout the

Google chrome recognized by Tech Advisor as the most popular web browser in 2019, it is essential that Businesses and Organizations utilize the free and easy-to-use

Google My Business tool to manage their online presence of across Google, including Search and Maps.

To date, Google Philippines already served over a thousand hours of training to 370 participants all over the country with this project. Currently there are around 125,000 businesses in the Philippines that are registered on the Google My Business system. Through this collaboration, the aim is to reach 500,000 business listing by 2020.

years. Grounded in the fact that great growth can be anticipated once the business steps into the digital world, it is advantageous on the part of MSMEs to familiarize themselves with this terrain. With

and strongly. In just 5 years, the Negosyo Center Program has reached 68% from their target of establishing 1,634 Negosyo Centers in all cities, provinces, and municipalities nationwide, as stated at the Go Negosyo Act.

Of course, this achievement would not be possible without the support and aid of the Local Government Units in the country in fulfilling the goals and mandates of the Negosyo Center Program. According to the Go Negosyo Act, the Department of Trade and Industry would be in collaboration with the Local Government Units (LGUs), other government agencies, and the private sector to work together with the endeavor of boosting the government's assistance and support to MSME entrepreneurs, as the backbone of the Philippine economy. This program would also safeguard the continuous growth, and in the process, intensify the promotion of entrepreneurship in the Philippines as a catalyst for economic development and prosperity. This shall then lead to a sustainable growth especially at the countryside, boost the creation of new entrepreneurs and the rapid expansion of existing ones, leading

From page 01

to more jobs and an improved standard of living for the Filipino people.

Overall, the number MSMEs assisted, the general boost of economic activities in the country, the decrease of families living in poverty according to the latest Family Income and Expenditures Survey, and the overall improvement of the Philippines at the 2019 World Bank Ease of Doing Business Index can all be partly attributed to the Negosyo Center Program. Afterall, the Negosyo Centers are the closest concrete place where the potential Filipino micro-entrepreneurs can avail of the many services and assistance that DTI can provide. Being armed with over one-thousand Negosyo Centers, the country can very well move a huge step closer in achieving a sustainable economic performance. The program may still have roughly 32% from their goal but, the numerous assistance it has given to the MSMEs of the country has definitely made a huge impact. What more if the program has reached its 100% goal? The sky is the limit on how much more impact the program can make for the MSMEs and the economy.

NEGOSYO CENTER FAST FACTS

Prepared by Bianca Alyana A. Zamora



DTI to encourage MSMEs to embrace digital transformation



Together with DTI Regional Operations Group Undersecretary Blesila Lantayona (fifth from left) are (L-R) EasyBuilder.Pro CEO Mr. Konstantin Tarasenko, National University of Singapore East Asian Institute Visiting Research Fellow Dr. Tuan Yuen Kong, Credit Information Corporation (CIC) President and CEO Mr. Jaime Garchitorena, Taipei Ministry of Economic Affairs Small and Medium Enterprise Administration Deputy Director General Ms. Wen Ling Su, DTI Bureau of Small and Medium Enterprise Development Director Jerry Clavesillas, DigitalFilipino.com E-commerce Advocate Ms. Janette Toral, GSM Bags and Footwear Owner Mr. Gerome Sta. Maria, DTI-Export Marketing Bureau Assistant Director Ms. Agnes Legaspi, and Dragonpay General Manager Mr. Mark Joseph Pangilinan during the APEC O2O Forum on 28 October 2019 at Makati City. **PHOTO FROM BSMED**

By **Marjorie Joyce C. Posas**

The Department of Trade and Industry (DTI), in collaboration with the Ministry of Economic Affairs Small and Medium Enterprise Administration, successfully co-hosted the "APEC Online-to-Offline (O2O) Forum" and "APEC Local Innovation Ecosystem Forum" held on 28 and 29 October 2019, respectively, at the Makati Diamond Residences, Makati City. These fora targeted at promoting the application of O2O business models and encouraging MSMEs to embrace digital transformation and the development of local innovation

ecosystems.

The potential for the digital economy to drive inclusive and sustainable growth has been a priority agenda of the Philippines and the Chinese Taipei in conducting APEC O2O Initiatives since 2016. These initiatives have showcased more than 200 best practices in the Asia-Pacific region to bring awareness to MSMEs and policy makers on the great potential the digital economy can bring and do to help globalize the MSMEs.

"Ever since, we have conducted annual policy dialogues and fora to push the innovation agenda forward through the O2O Initiative.

Through the years, we have been together in Boracay, in Manila, and Cebu to learn from each other in the spirit of cooperation," said DTI Regional Operations Group (ROG) Undersecretary Blesila Lantayona.

Ministry of Economic Affairs Small and Medium Enterprise Administration Deputy Director General Ms. Wen-Ling Su expressed her appreciation to the Philippines' support for the O2O Initiative and highlighted that digital transformation does not pose uncertainties, but an opportunity for a shared digital future.

The APEC Local Innovation Ecosystems Forum, on the other

hand, discussed various concerns and provided possible solutions to the growing disparity of urban and local development to develop local innovation ecosystems and to encourage industrial clusters to drive local innovation developments. This has also discussed topics on social issues related to local development via social innovation for the purpose of sustainable development.

Through the promotion of the Local Ecosystem Innovation Initiative, available APEC resources are endorsed to establish a grand platform for cross-border information sharing and opinion exchange, with the objective of looking for strategies to revitalize local industrial clusters. This has also provided an avenue to strengthen friendship and collaboration with other APEC economies to promote knowledge accumulation, capacity building and impact dissemination of local innovation ecosystems, in order to fulfil the commitment toward inclusive development.

According to the United Nations Conference on Trade and Development (UNCTAD), e-commerce helps local businesses access global value chains. It enables them to have a presence in foreign markets through exports and imports. This process leads to higher productivity because of more efficient use of technology, heightened competition, and greater consumer choice; and creates jobs

as firms start to expand.

The Asia-Pacific region has the largest market share in the digital economy, accounting for more than 30% of total market share but only a few MSMEs in APEC are currently taking full advantage of new digital opportunities.

The role of private and public sector in supporting more MSMEs to turn these opportunities into business will be a key driving force for economic growth.

"We must all do our part in promoting and imbibing an innovation culture, especially for our MSMEs. Now more than ever, it's becoming increasingly important for government and the private sector to work together in making a business landscape where MSMEs can freely trade across borders simply with one's gadgets connected to the world," said DTI-ROG Undersecretary Lantayona.

More than 80 stakeholders and other participants from APEC economies attended the said fora and participated in the discussion focusing on the current digital opportunities and challenges of MSMEs in globalization.

The Philippines together with Chinese Taipei will continue their efforts to enhance MSMEs' digital competitiveness and resilience toward inclusive growth.

Inclusive Innovative industries need stronger private sector collaboration

From **ikot.ph**

Department of Trade and Industry (DTI) Secretary Ramon Lopez underscored the agency's commitment in pursuing inclusive innovation in various industries through greater collaboration among other government agencies and the private sector as the world enters the Fourth Industrial Revolution (Industry 4.0).

"In line with President Rodrigo Duterte's vision of a future where all Filipinos have a better life, we are determined to create an inclusive as well as innovative culture and environment where everyone can advance even at different paces to ensure that no Filipino shall be left behind in Industry 4.0," Lopez said.

During the 2019 Inclusive Innovation Conference held recently, the trade chief shared collaborative efforts by government and the private sector in improving the country's technology, human capital, as well as institutional framework in preparation for Industry 4.0.

"DTI has been working with the Department of Science and

Technology (DOST), Department of Information and Communications Technology (DICT), as well as the National Economic Development Authority (NEDA) to drive this endeavor. We are committed to provide support to those who need assistance in adopting advanced technologies and adapting to new realities while ensuring that the positive impact and benefits of Industry 4.0 innovations are felt by all of us in our country, regardless of geography or generation," the trade head said.

"Innovation is the best way for the Philippines to prepare for future production. In the advent of Industry 4.0, DTI recognized the need to update roadmaps and incorporate innovation as a key element. We have also included measures that will enable our MSMEs (micro, small and medium industries) to upgrade and sustain their competitiveness," he added.

The DTI and the Board of Investments (BOI) have included the use of new technologies as well as the shift to Industry 4.0 technologies in the Investment Priorities Plan and also among the criteria recommended in

selecting industries and activities to be included under the Strategic Investment Priority Plan (SIPP), which will be entitled to new incentives under the proposed Corporate Income Tax and Incentives Rationalization Act (CITIRA).

According to Lopez, these new technologies include use of artificial intelligence (AI), as well as investments to upgrade and introduce new processes, products, services, or business models. Among the priority sectors identified under the SIPP are innovation, R&D (research and development) activities, and startups.

DTI and BOI are also prioritizing the development of electric vehicle (EV) industry in the country, through the proposed EV Incentive Strategy program. It will provide comprehensive fiscal and non-fiscal support to enable the traditional motor vehicle industry to shift to EV and begin its development.

NEDA Secretary Ernesto Pernia shared that the new globalization is characterized by volatility, uncertainty, complexity, and ambiguity. He added that to address

these challenges, the Philippines needs "voice, unity, consultation, and agreement".

"While Industry 4.0 technologies will drive the Philippine industries forward, any significant digital transformation will require new business models and workforce reskilling. It is therefore critical for the country to be proactive in dealing with these challenges," Pernia said.

Meanwhile, DTI Undersecretary for Competitiveness and Innovation Rafaelita Aldaba called on companies to begin their respective digital transformation as soon as possible, citing the importance of Industry 4.0 in manufacturing performance and future production.

"With Industry 4.0, manufacturing can be more efficient and scalable," Aldaba said.

The trade official likewise highlighted the need to sustain, institutionalize, and expand the Regional Inclusive Innovation Centers (RIICs) that will help in commercializing market-oriented research to encourage competitiveness in the regions. The RIICs are built in partnership with

Strong and steady increase in BMBEs registered nationwide

By **Lovely Joy E. Chan**

A total of 39,090 BMBEs were registered as of November for the year 2019. It is significantly higher compared to 29,942 BMBEs in 2018 and 13,301 BMBEs in 2017, which was made possible through the continued efforts of DTI and the Negosyo Centers, to raise awareness among their MSME clients about the incentives made available under Republic Act No. 9178 or the BMBE Law.

In terms of the number of BMBEs registered, Region IX had the highest. Reaching 10,712 or a 27% share of the national total. CARAGA came in second with 6,142 BMBEs

registered or 15% of the total, while Region IVA came in third with 4,189 BMBEs or a share of 11%.

As of date, a total of 300 Negosyo Centers nationwide can process BMBE registrations on site, while the other 754 centers get support from the different DTI Provincial Offices in processing BMBE registrations. The other remaining centers only provide relevant information.

Since the BMBE was processed through the Negosyo Centers n 2016 to 2018, a total of 46,956 BMBEs were registered. The number of BMBE registrants saw a significant increase over the years.

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Over 1,000,000 clients assisted from January - December, 2019!

The Department of Trade and Industry (DTI) and Negosyo Centers continue their core mandate of promoting ease of doing business and facilitating access, reaching to 1,010,656 clients, across the Philippines. These clients comprise of existing, new, and potential MSMEs.

Source: NCMS

NC-PMU monitors in Negosyo Centers

By **Amanda M. Cutaran**

As part of the ongoing efforts to enhance the Negosyo Center Program, the Negosyo Center Program Management Unit (NC PMU) started a monthly monitoring initiative in select Negosyo Centers (NCs) nationwide, which aims to assess the current practices, services and staff competencies of the Centers.

The underlying principle of the said initiative is to complement the continuous establishment of NCs nationwide which aims to focus on the enhancement of services provided by the centers for Micro, Small, and Medium Enterprises (MSMEs). Moreover, the program aims to strengthen NC-PMU staff's knowledge on the Program through first-hand observation of how a center operates and may be able to assess the current practices, services and staff competencies of

the centers.

In order to arise with a significant comparison, the selection of the Negosyo Centers per region aims to touch base all types of service and location, if applicable and within reach. Among the NCs monitored were Full-service, Advanced, and Basic Centers of Regions 1, 4A, 7, 10, 11, and NCR. There were general and specific findings such as (1) poor internet connection in some NCs; (2) lack of other alternative mode of payments like GCash for Business Name Registration; (3) approval of plantilla positions for Business Counsellors since most if not all, perform way more than their expected tasks to meet the needs of the clients. This is also important to ensure that the staff continue to provide quality service to the MSMEs; (4) re-evaluation of the currently recorded types of Centers considering that some of the centers might have already upgraded the services they

are providing vis a vis their current status; (5) partnerships endorsed by NC-PMU to reach even the more far-flung centers; and, (6) lack of additional information materials to NCs on the Department's programs and services.

The findings from the phase 1 of the monitoring, paved way for the Negosyo Center PMU to come up with solutions and recommendations on how to improve and augment the existing practices and conditions of Negosyo Centers. As an offshoot of the monitoring conducted by the staff in the regions, NC PMU assures that the issues will be addressed, such as inclusivity of partnerships and services even in the remote areas, proper coordination with the concerned offices and agencies, and production of information materials on the Department's different programs and services for dissemination and promotion amongst MSMEs and other clients of Negosyo Centers.



“ We will continue to intensify the promotion of entrepreneurship and enterprise development by directing our efforts in providing an enabling business environment which aims to make doing business in the Philippines easier, faster, and cheaper, especially for the micro, small and medium enterprises (MSMEs). **”**

USEC. BLESILA A. LANTAYONA
DTI-Regional Operations Group



Design Center's Creative Services Unit provided graphic and exhibition designs that proved vital in communicating the agency's brand and that of others. Branding for the Good Design Award Philippines, ZAMPEX, and the Kalakal Trade Fair, as well as space design for Design Center's eight settings at Manila FAME, the institutional booth for the National Arts and Crafts Fair, and the DTI Library were among the 59 image-making projects rolled out by the prolific team.

NEGOSYO CENTER PARTNERS

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



BANGKO SENTRAL NG PILIPINAS

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



EDUKASYON.PH

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



GLOBE FINTECH/MYNT

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



DEPARTMENT OF INFORMATION AND COMMUNICATIONS TECHNOLOGY

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



FIRST CIRCLE

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



RADIOWEALTH FINANCE COMPANY INCORPORATED

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



DIRECT SELLING ASSOCIATION OF THE PHILIPPINES

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



GLOBE MYBUSINESS

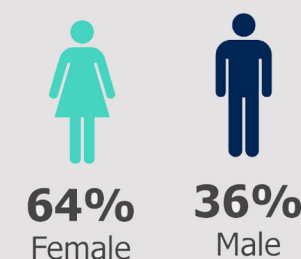
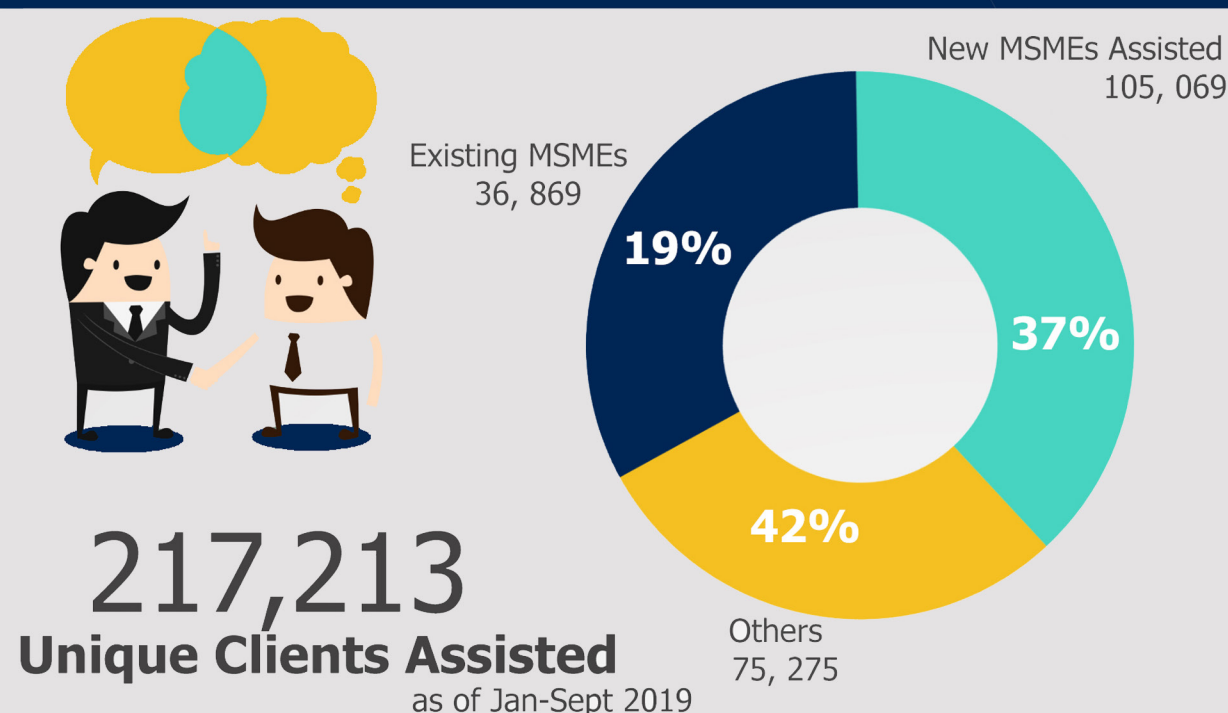
Through Globe myBusiness Academy that provide existing and budding entrepreneurs access to exclusive courses, training, workshops, and business advice from industry experts that will help MSMEs.



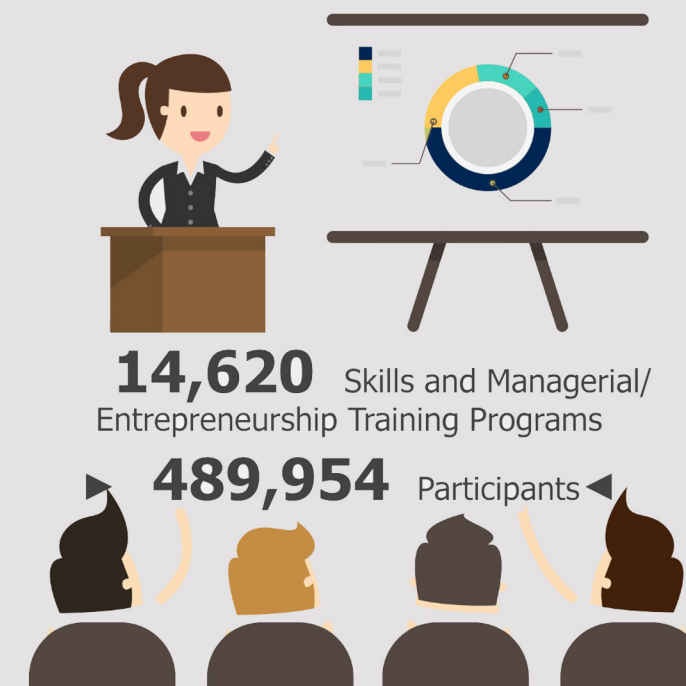
SULIT.PH

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

CLIENTS ASSISTED

NOVEMBER 30, 2019


▶ 468,585 BN Registered
▶ 39,090 BMBE Registered



Loans Granted/Approved

Php. 260,173,068.43

- ▶ **14,293** Loan Applications endorsed to Partner - FIs/GFIs
- ▶ **6,784** MSMEs who availed Loans
- ▶ **15,126** other A2F related services rendered



Facilitate Processing of Documents

64%

Product Development

1.4%

Access to Market

0.5%

Investment Promotion

0.03%

• 487,746	→ BN Registration facilitated
• 39,693	→ BMBE Registration facilitated
• 142,902	→ Other Business Registration/Facilitation rendered
• 5,788	→ Product Catalogue/Profiles prepared
• 4,855	→ Packaging and Labelling Designs developed
• 2,564	→ Product Clinics facilitated
• 2,342	→ Other ProDev related services rendered
• 5,315	→ MSMEs selling thru online platforms
• 9,870	→ Other A2M-related services rendered
• 378	→ Activities undertaken, i.e., Investment Fora/Conferences; Investment Briefing; Business Matching; Investment Exhibits; and Investment Missions
• 523	→ Investment collaterals prepared - investment briefs/project briefs
• 377	→ Other Inv Promotion-related services rendered

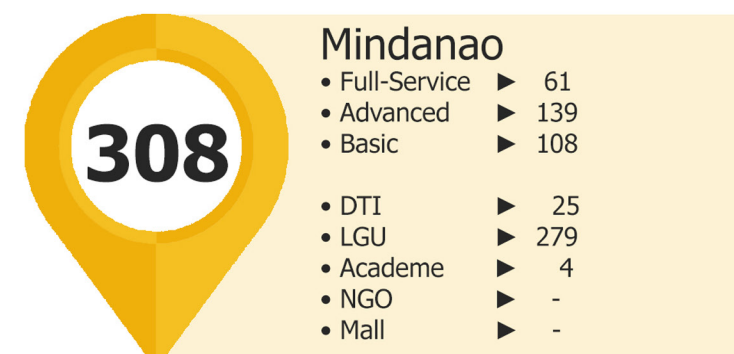
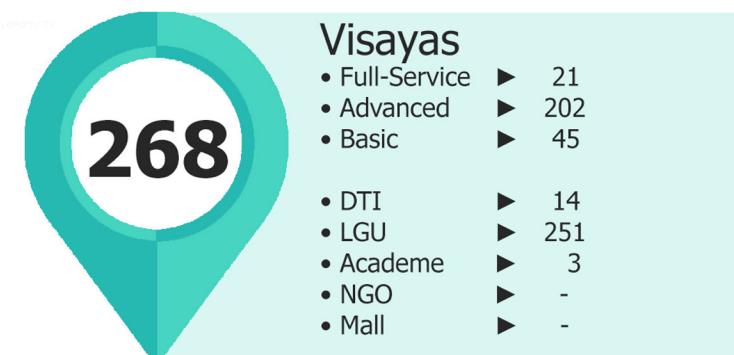
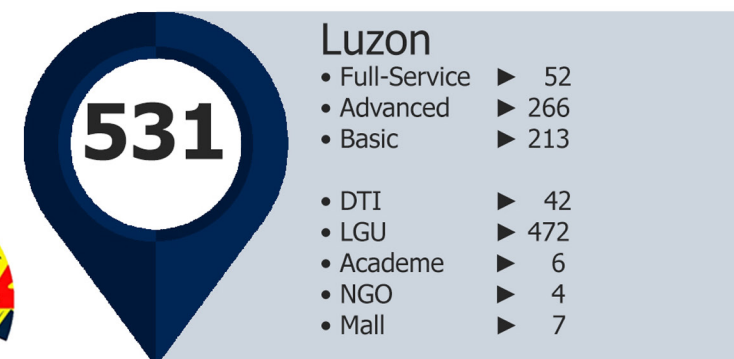
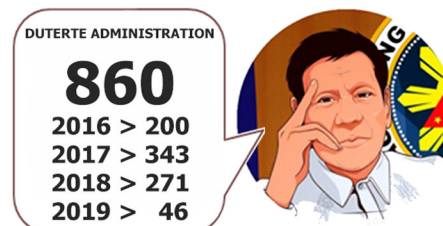
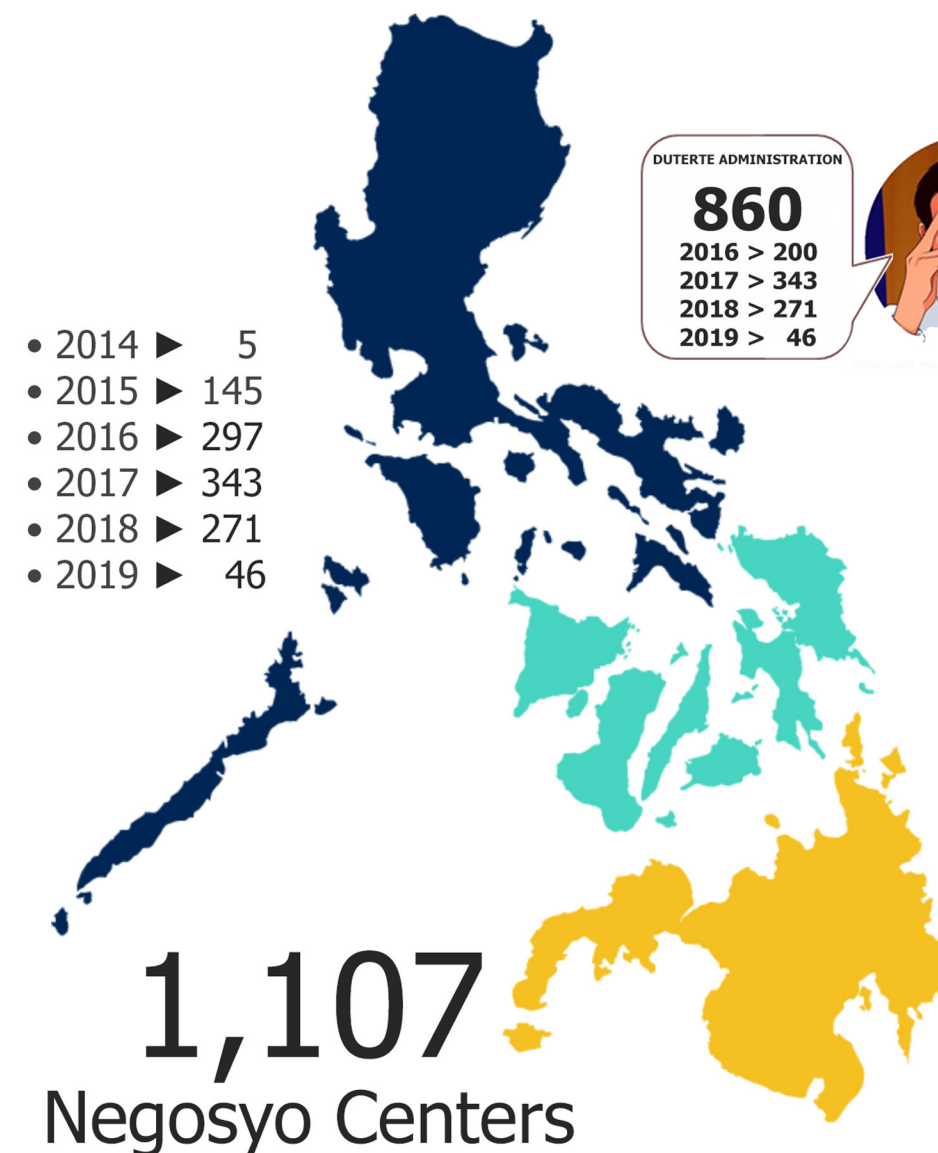
Note: 34.17% Other services rendered

NEGOSYO CENTERS ESTABLISHED

DECEMBER
2019

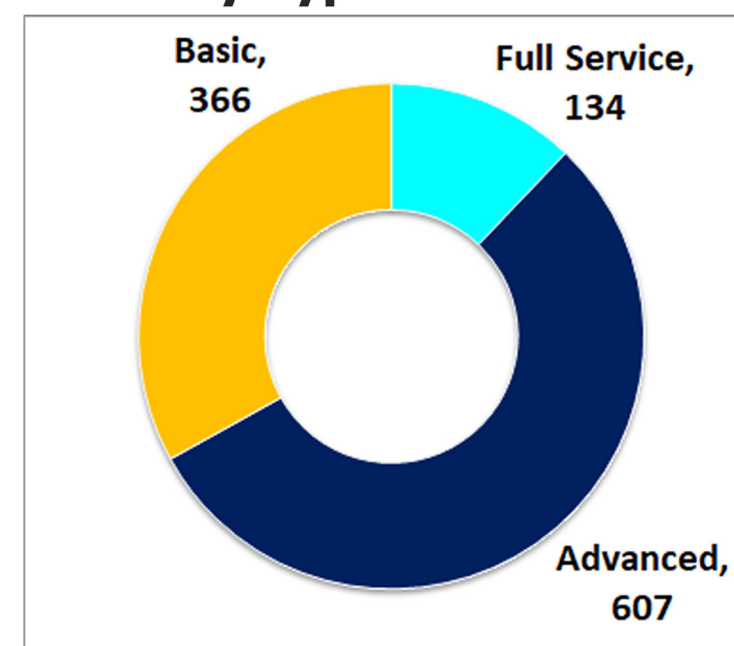


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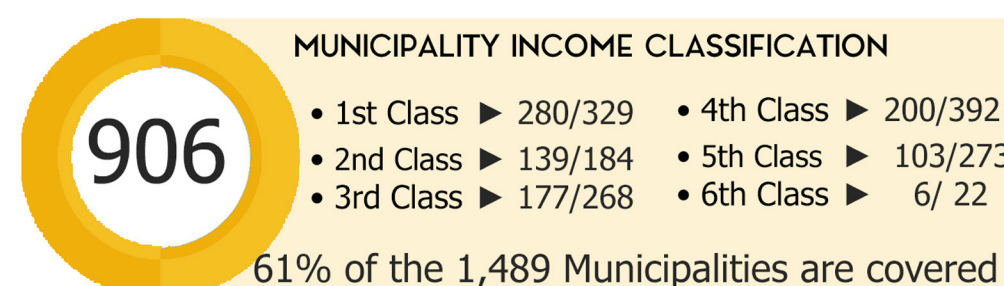
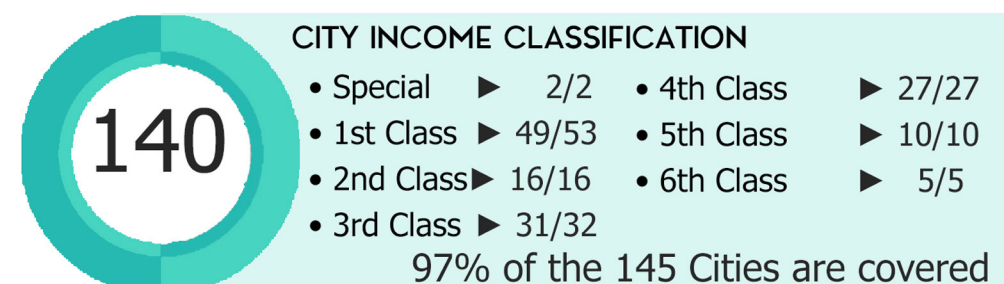
*Negosyo Centers established in BARMM included

by Type



by Location

DTI 81 LGU 1,002 Academe 13 NGO 4 Mall 7



1. Laoag Int'l Airport, Laoag City
Operator: Mr. Rolando Alimbuyuguen, Manager, Partuat ti Kailokuan Marketing Coop.

2. Tuguegarao City Airport, Tuguegarao
Operator: Jeffrey Guevarra

3. ITTCC Bldg., Santiago City, Isabela
Operator: Mary Grace R. Martin

4. Golden Berries Hotel, Kalinga
Operator: Grace B. Agtina

5. Provincial Plaza, Mt. Province
Operator: Paula Acofo

6. Cordillera Crafts and Productivity Center, Baguio City
Operator: Philippine Chamber of Commerce Industry-Baguio Chapter

7. PCEDO Bldg., Malolos City, Bulacan
Operator: Ms. Jacqueline Magpayo/ Rosario Palogan

8. DTI Office Trade and Industry Bldg., Makati City
Operator: ALAFOP - Yen Pelayo

9. D' Banquet Restaurant, Tagaytay City
Operator: William de las Alas

10. Sumlang Lake, Albay
Operator: Putsan Ceramics Manufacturers Association - Rondio C. Condat

11. SEDCen Bldg., Legazpi City
Operator: FR. Jose Victor E. Lobrigo, Chairman of the Board SEDP MPC

12. FSJ Pasalubong Sentral, CBD Terminal, Naga City
Operator: Salve San Juan

13. Masbate City Hall, Masbate City
Operator: Thirdy's Pasalubong Center Assessment

14. Jocyl's Pasalubong Center, Kalibo
Operator: Jocyl's Pasalubong Center

15. D' Mall, Boracay
Operator: Hugod Aklanon Producers Association Inc.

16. Centurya Old Balete Tree, Siquijor
Operator: Balete Bazaar

17. Island City Mall, Tagbilaran City, Bohol
Operator: Alturas Supermarket Corp.

18. Robinsons Place Butuan City
Operator: GHD Caraga Inc

19. Gaston Park, Cagayan De Oro
Operator: Ms. Marle Noble

20. Canaway Road, Iligan City
Operator: Mr. Marc Claro

21. Johann's Cuisine Promenade, Misamis Occidental
Operator: Mr. Johann Dagandara

22. KCC Mall, Zamboanga City
Operator: Eric Descalzo

23. Laksbay Museo, S Maison, Pasay City
Operator: Karla Del Castillo

24. SM City General Santos, Saranggani
Operator: RJH FOOD PRODUCTS

25. Philippine Ceramics Arts and Crafts, Tiwi Albay
Operator: Putsan Ceramics Manufacturers Association

26. Davao International Airport, Davao City, Davao del Sur
Operator: Food Processors Association of Davao City, Inc. (FoodPAD) - Mary Grace C. Belviz, President

27. Caramel Bakeshop & Pasalubong Center, Pili, Camarines Sur
Operator: Atty. Racquel Sienna A. Vergara

28. Luneta Park, Surigao City
Operator: Faith Bagnol

29. Catanduanes Pasalubong Shop, Salvacion Virac, Catanduanes
Operator: Ms. Belen Bonifacio

30. Ground Floor, Altica Arcade, #83, Circumferential Road, Antipolo City
Operator: Marivic Olegario, President - Samahan ng mga Rizaleño sa Sektor ng Agrikultura at Pagkain (SARAP) Inc.

*As of November 2019



INSPIRING STORIES

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

You g-ATTA believe!

By **JBC-Claveria, IG Domingo**

As you get older, do you believe that you can do better?

That line is somehow relevant to a group of people in Claveria, Cagayan. They live in the remote mountain areas of the municipality. They are far less fortunate compared to the ones living in the city, but they are gifted with a talent which they undeniably treasure and which they can proudly call their “own”. This talent has been instilled to them generation-to-generation. A skill only few would bother to learn because it requires a lot of time and patience---weaving.

This group unceasingly received support that they needed. The Local Government Unit of Claveria, in partnership with the Department of Education’s Alternative Learning System- Claveria East District Team, organized a local sector armed with the mission of making this group’s crafts as one of the municipality’s pride.

It was in 2015 when the group was formally organized as the Association of Atta Indigenous People of Claveria. An Income Generating Project titled “Basket and Soft Broom Weaving Enterprise” was also proposed. The officer-designate, Mr. Randolph Elizer G. Simon, plotted series of trainings, seminars and other

relevant activities to capacitate the group. Due to constant progress of both the products and the members themselves, they started to be known. Their traditional handwoven products---bags, trays, mats, and majority of baskets became wanted. This prompted the LGU to have a portion of the Tourism Building serve as the association’s Product Display Center. With intensified



In photo: Rose Estabillo of the Atta Community as she showcases her expertise in handweaving. **PHOTO FROM R2**

supervision of this prospering expertise, the Team discovered a missing piece--- Product Development. And there started their story with the Department of Trade and Industry.

The association was one of the few Micro, Small, Medium Enterprises chosen to undergo the 2018 OTOP Next Gen ACT 2 of DTI. This paved their way to have one-on-one consultation with both National and International Designers. Immediately after the successful

execution of the designs given to them, those simple baskets turned into fashion bags, modernized lamps and restructured planters.

DTI strengthened monitoring and evaluation of their products uncovered another milestone--- expanded market. It was in the same year when their local-based displayed products were chosen to be exhibited at the very first One Town One Product (OTOP) Display Hub of the Cagayan Province located at the Tuguegarao City Airport.

The growing appreciation for these native baskets and other handwoven products were once again proven as this Local Trade Fair attendee participates, for the first time, to the Padday Na Lima Regional Trade Fair organized by DTI Region II held on September 24-30 of this year in Muntinlupa, Alabang City. Indeed, through their continuous partnership with DTI, the “Agency of Choice”, the sustainability of this project is being heightened and the local sector’s primary objectives of uplifting the living standards and increasing the financial independence of the Atta Indigenous People are being addressed.

So, whenever you see skillfully handwoven indigenous product, chances are, you g-ATTA believe, the Indigenous People of Claveria made it.

Mixing passion and art to entrepreneurship

KMME

Having enjoyed his ultimate favorite childhood dessert, Xavier Mercado decided to start up his own refreshment parlor in April 2004. Spending two to three days in school to gain his masters degree in Mass Communication, he tried to find something to spend his free time doing what he really loves and came up with Halo Halo De Iloko.

Halo Halo De Iloko satisfies its customers’ summer cravings and it also became must-visit shop in La Union. Xavier considers halo-halo as his ultimate favorite dessert. “When I am eating halo-halo, I feel young and fresh... I feel happy.”

Halo Halo De Iloko is an ancestral house turned into a restaurant-museum which adds up to the customers’ experience. With a starting capital of 25,000 pesos, he now has a business of his own. He then ventured into native Filipino cuisine fused with Ilocano touch.

Just like any other business, Halo Halo De Iloko underwent challenges

on the registration process, employment management, and the sources for the supply of raw materials. Luckily, there are several agencies and programs that offer help to entrepreneurs.

Xavier heard from Department of Trade and Industry (DTI) about the Kapatid Mentor Micro Enterprise Project (KMME) and registered, where he became a mentee later on. KMME is a joint project of Philippine Center for Entrepreneurship - Go Negosyo and DTI that aims to mentor the 20 pre-selected MSME-mentees like Xavier Mercado. Altogether, they underwent 10 modules on different areas of entrepreneurship which will equip them with knowledge in business to help them scale up.

KMME helped him understand the concept of in chain value, taxation, and business planning. “KMME is an instrument and guide to help businesses scale up,” he shared.

The first Halo Halo De Iloko can accommodate only 80 persons and after the KMME, Security Bank granted Xavier a loan which

he used in the construction of a new branch which can now cater up to 400 people. Xavier is also planning to put up another branch the following year.

Word of mouth can really be a great help in promoting the business as Xavier has experienced. Customers rave about it which led more people to become interested and eventually paid a visit to the restaurant. Halo Halo De Iloko has been also featured in different shows and magazine multiple times both locally and internationally. During the KMME mentorship, Xavier became one of the supplier of foods for the session and it helped him promote his products and reach more customers.

Through KMME, Xavier learned to improve his finances and the quality of his product. Halo Halo De Iloko is known for its farm-to-table concept. By getting its supply from the local vendors and farmers, Halo Halo De Iloko ensures that what it offers are the freshest food possible. The upcoming opening of his branch will make his career even more successful.

The success story of the Modern Yakan Weaver

From **Zamboanga City Negosyo Center**

The Philippines is known as a country of rich heritage and diverse culture. In the southern part of the archipelago, there thrives in the province of Basilan a group of indigenous people called Yakans. These natives have existed in the province since time immemorial and have proven themselves as an industrious, talented and creative people. One of their benchmark livelihoods is weaving, and they have perfected this art after many years of practice.

In fact, the modern Yakan tribe is famous for their elegant and vivid fabrics. Their artistry is a reflection of nature’s gift, in which case they utilize abaca, pineapple and cotton as primarily materials. These natural tools are processed and dyed to yield vibrant threads for the weavers. The skill of this people, like a pupa that transformed into butterfly, has metamorphosed from the fundamental weaving method to a more conventional scheme which is now reproduced on apparels and other items for rituals and everyday use.

For the Yakans, weaving is not merely a hobby passed down by their ancestors; rather, it is that which gives fruit to their existence as it is their primary source of income. There is a rarity of alternative opportunities, which in part is due to the presence of consequent armed conflicts in their area.

Ms. Angelita Pichay Ilul, also known as “Angie” to her peers, is a business firm owner specializing in the production and sale of Yakan crafts. Not only does Angie manage her own business, named Angie’s Yakan Cloth (AYC), after her own namesake, but she also takes part in the production as a weaver herself. She acquired the essential skills in weaving from her homeland in Ilocos Sur and cross-pollinated it with the techniques taught by her mother-in-law.

Like many local entrepreneurs, Angie had a humble start with only two-hundred pesos as an initial capital. However, this did not stop her from aggressively improving her business operations in Zamboanga City in 1983. In the beginning stages of her business, there were only two other weavers aside from herself. The financial struggle, which is battled by most early businesspersons, eventually caught up to her and she was forced to temporarily shut down her business. Instead, she ventured abroad as an Overseas Filipino Worker (OFW) in Jeddah, Kingdom of Saudi Arabia. In the two and a half years she stayed in a foreign

country, she poured all her efforts trying to gather enough sources to finance her weaving business. In 1996, she finally went home and revived AYC by registering the brand joining several trade exhibits. Angie’s business was later recognized as a promising community-based enterprise and became one of the beneficiaries of DTI’s Cottage Industry Technology Center project. This is an attached agency of the Department of Trade and Industry that aims to encourage and promote the establishment of cottage and small-scale industries working to generate employment and livelihood opportunities. The project provides production-related training and technical assistance to furniture, gifts, housewares, fine jewelry and leather footwear industries throughout the country. The DTI-CITC project became one of the major catalysts in Angie’s business success as it has greatly impacted the operations by bringing in improvements to the products.

In 2016, Angie was luckily picked as one of the 1st batch of mentees of the Mentor ME Program. The mentors of this training imparted their knowledge and experiences in every module, which helped her learn more knowledge on various topics related to her industry. The implementation of information acquired from the Mentor ME Program resulted in the increase of sales. Moreover, it also exposed Yakan products to the international market, thereby promoting the Yakan village as one of the tourist spots in Zamboanga City.

Having been one of the recipients of the Department of Trade and Industry’s program, Angie received various awards which are reflective of the success of her business. Today, there are approximately thirty individuals who depend on Angie’s Yakan cloth as their source of living.

The story of Ms. Angie depicts an inspiring tale of a woman who weaves in order to support her family and consequently, to promote the heritage she was born with. Her narrative is an inspiration for the Filipino people to engage in their local and national business industry, especially for those who have less chances of getting employed conventionally. Our capabilities need not be confined in the modern perspective of business, for it can also prosper using traditional approaches.



Six Sacks of Fortune

By **Lelibeth N. Sison**

Mercy I. Matsumoto, an ordinary resident of Brgy. Bunga, Cabucgayan, Biliran, got married to a Japanese national and went home in Cabucgayan to settle there. To sustain the family's basic needs, they decided to put up a business called the Matsumoto Bakeshop. Their main products are breads, cakes, cookies, and pastries. She then hired a personnel to manage it. However, their business didn't turn out the way they expected it to and was eventually closed due to financial failure.

Full of disappointments, her husband decided to go back to Japan to continue living there with their two kids, but she firmly refused. She was left with nothing but six (6) sacks of flour which she used to venture in a bakeshop business again in 2007.

Mercy, with a positive mindset, pursued her business since she believed in the rare opportunity she started with.

Mercy, without having educational background in business management, pulled out all the resources she has to sustain it. She personally did all the duties and responsibilities in running her bakeshop, but she didn't let herself surrender because of the things she's been through. The most challenging problem she encountered was the lack of financial resources to be able to buy the necessary ingredients and materials to be used in her production. "Umabot nga nanghiram ng ingredients (harina) kay walay kwarta nga gibiliin sa akoo", Mercy said.

Her business bridged her to the Department of Trade and Industry (DTI) and its programs. She was able to attend trainings and seminars, conducted by the Department. It served as a big remedy for her in keeping her on track in her business.

She was one of the pioneering mentees of the DTI's Kapatid Mentor ME (KMME) Program (Batch 1) in the Province of Biliran. The program aimed to produce confident entrepreneurs with the right mindset and business-knowhow, that will be able to sustain and scale up their enterprises. On the 13th of October 2017, she graduated the program and was able to present her Business Improvement Plan (BIP) that served as the platform of Matsumoto Bakeshop in realizing its Vision by 2022.

"It was a great experience to be able to know other entrepreneurs and be able to share their different ideas how they manage their business as well as their employees", said

Mercy.

Matsumoto Bakeshop is also a beneficiary of the DTI's One Town, One Product (OTOP) Next Generation Program which helps Micro, Small, and Medium Enterprises (MSMEs) in leveling up their business products through innovation of product labels and packaging designs, increase in marketability, and continued support in upgrading the product's quality.

On 21-22 November 2017, Mercy participated in the "Product Development under the Accelerated Trade Promotion Activities for the Biliran MSMEs" conducted by DTI-Biliran. Her products now already have proper labels and packaging designs that made it more presentable and served as a tool in marketing product itself.

A tagline was also formulated that connotes the active connection of her bakeshop to the customers which stated, "Gusto Mo 'To!" and was already integrated in her products' packaging.

In addition, she applied her company's logo for Intellectual Property (IP) on which it was approved by the Intellectual Property Office (IPO) last January 2018. Furthermore, she joined several trade fairs that were supported by OTOP Next Gen through DTI-Biliran to expose her products into a bigger market.

Moreover, because of the latest trend in selling through online marketplace, she enrolled her business at Zeend.com in order to reach wider scope of target market. Recently, she participated the "Product Development for Region 8 Producers" held at DTI Conference Room, Leyte Academic Center, Palo, Leyte on which her products' packaging was improved from pouch to canister.

After three (3) years from the establishment of Matsumoto Bakeshop, Mercy was able to put up a branch in the Municipality of Naval, the capital town of the Province of Biliran. Then two (2) years after, another branch emerged at the Municipality of Biliran.

One of the greatest thing she considered that she had reaped the ripest fruit was seeing her children happy and be able to provide everything they need. She is definitely happy today and no footprints of regrets had come into her mind for not going with her husband to Japan.

Indeed, the determination she instilled in her mind and the passion she molded in her heart had become the exact ingredients she used on where Matsumoto Bakeshop stands today.

Dackies Foods: Packaging a success



Ms. Elizabeth B. Noval & Ms. Rheza Marie Hisolat at IFEF Philippines. PHOTO FROM R10

By **Vic Andre C. Cual**

"No one will invest for an attractive and expensive packaging if the product itself is not worth it."

These were the words stressed by Rheza Marie Hisolat as she continues to handle the financial aspect of Dackies Food.

A proud home-grown product of Tubod, Lanao del Norte, Dackies Food started as an ordinary new product with no packaging and no label, but with positive feedback from customers. The famous snack items of chicharon and banana chips were conceptualized back in 2011, when Elizabeth Bagol Noval, who moved back with her children to the Philippines after living in New Zealand for several years, saw the abundance of bananas in Tubod, Lanao del Norte.

Unfortunately, her children did not enjoy their stay in Cebu, where they were enrolled in a local school.

By **Cor Mariez E. Sandig**

You might wonder, what a sunflower can actually do in your own life. Well, an Antiqueña already had the answer. Sometimes, it only takes a sunflower to succeed. This could be a mantra of Jennifer Juliano of Brgy. Ilabas, Sibalom who is just starting her sunflower business. An agriculturist by profession, she happens to be fascinated with sunflower when she was young that is why as she grew up, she developed an obsession to it. And from there, she did something that will eventually change the course of business ideas in Antique.

It was in 2017, when she began to plant using two heads of sunflower. With the encouragement from her friends, Juliano is now into her journey towards painting Antique in yellow as her sunflowers are now starting to bud. And will soon bloom all over the province. One year later, she started to

This prompted the family to move back to New Zealand and Dackies Food was left under the care of Elizabeth's cousin.

However, after suffering losses for two years, the enterprise underwent reorganization which led to Elizabeth hiring her nephew, Dackies Foods is now producing up to 10 tons of pork rind per month, a significant improvement from its 2011 performance of producing only 1 ton per month.

Together, Elizabeth and Rheza formulated marketing strategies, one of which was branding. They started with choosing the name "Dackies," after Elizabeth's husband, who is fondly called by his nieces and nephews as "Tito Dackie." Since then, the business went uphill and was even made more stable when assistance from the government was provided.

With the help of the Department of Trade and Industry – Lanao del Norte (DTI-LDN), the Design Center of the Philippines (DCP) and in collaboration with a relative who is also a graphic artist, the design package was enhanced and the logo was established with the face of Dackie.

Dackies Foods was also enrolled in DTI's Kapatid Mentor ME (KMME), a coaching and mentoring program

which aims to assists micro, small & medium enterprises (MSMEs) scale up their businesses and contribute to economic growth.

In 2018 and 2019, it was able to exhibit in the prestigious International Food Exhibition (IFEX) Philippines, the biggest and most respected export-oriented food show in the country, at the World Trade Center. Additionally, the Department of Science and Technology (DOST) provided them with assistance through their Small Enterprises Technology Upgrading Program (SETUP) to upgrade their facilities.

With the aggressive marketing promotion and improved equipment, Dackies Foods is now producing up to 10 tons of pork rind per month, a significant improvement from its 2011 performance of producing only 1 ton per month.

Its sole market is Lanao del Norte and its domestic market now includes major cities in Visayas and Mindanao such as Iligan, Cagayan de Oro, Bukidnon, Davao, Zamboanga, Dipolog, Bohol, Danao and Talisay.

For Rheza, the enhanced packaging has greatly contributed to the increased marketability of their products but they are still most confident in the taste of the products.

"Mupunit lang na siya, kahibaw jud me, mubalik jud na siya." (If a customer takes our product, we know that the customer will come back.) Rheza said.

Sunflower Power

officially begin her sunflower business. Her first customers were her friends, relatives and classmates. She emphasized that even though her sunflower costs that much, the joy of receiving a bunch of it is priceless. She added that she can actually earn around Php 8,000.00 in a month. Orders sometimes come in bulk or by piece. Nevertheless, she counts them in as blessings. According to her, orders come when there are special occasions coming up like graduation, mother's day, birthday and the likes. Juliano said that you can actually make money out of your passion. And she proves that with what she earns every month.

As a start-up micro entrepreneur, Juliano acknowledges that she needs the support of Department of Trade and Industry through Negosyo Center in her journey as a successful entrepreneur. Sirak Flower Farm which is her business name is registered with DTI Antique just last year. She said that Sirak

which is a Kiniray-a word would truly be fitting and define her sunflowers. With the intervention of Negosyo Center, she was able to complete her regulatory requirements such as the Business Name certificate. Undoubtedly, Negosyo Center's help will not only stop in the business name registration alone. Her sunflower is now making name not only in her hometown but is now penetrating in the nearby municipalities.

At present, Juliano grows her sunflowers in a vacant lot near her house. She is planning to expand her farm with the one-hectare land her family was able to purchase recently. Juliano is just a start-up entrepreneur but she got the passion to make her sunflowers bloom not only in Sibalom but all over the province at the right time. She knows that it wouldn't that be that quick for her sunflower business to succeed but with all hopes she might actually say in the end that there is power in sunflower.

Monina's Pizzeria: More than just bread and butter

the Marilag Festival, more people loved her pizza and the increase in demand began. She then added more flavors to satisfy the cravings of her customers. A few months later, she was able to revamp her vacant space in Brgy. Bagong Pook, Santa Maria, Laguna and started to accommodate dine-in customers. Since then, the pizzeria added more items in their menu list like; pasta, nachos, and fries to match the pizza.

In 2019, Ms. Monina was able to attend the coaching session on E-Marketing at the DTI Negosyo Center, Santa Maria. She learned the importance of online presence and was assisted in creating a free business website through Google My Business. This way, Monina's Pizzeria can now be found online at <https://moninaspizzeria.business>.

site, where people could see her contact details and the directions on how to get to her place. She also created a Facebook page for the business. The pizzeria became more popular because of the social media posts and people find it more convenient to order and/or reserve their seats through mobile

or Messenger.

Also, Ms. Monina was endorsed to the DTI Kapatid Mentor Micro Enterprises (KMME) Program 2019 and was qualified to become a mentee. Despite her busy schedule, she managed to finish the mentoring program. Her KMME journey has boosted her knowledge in marketing, costing and pricing, and a better understanding of business. She was grateful for all the support provided by DTI and the Negosyo Center Program.

Monina's Pizzeria is continuously striving to improve the quality of their products to meet the customers' satisfaction. Recently, they acquired a bigger oven and now offers a Barangay size (30 inches) pizza. Right now, the pizzeria is generating a much greater income, especially on holidays. She is still in disbelief that she has been gaining from something that she loves to do, and that is creating pizza for her clients. The secret recipe to business success is putting the right amount of ingredients - time, hard-work, passion, and knowledge.



Ms. Monina Dela Cuesta Balubayan, owner of the enterprise, during one of the KMME sessions in Region 4A. PHOTO FROM R4A

By **Joemarie C. Valizado**

After living in different countries – USA, Russia, and Oman for two decades, Ms. Monina Dela Cuesta Balubayan decided to go back to her hometown, Santa Maria, Laguna in the year 2013. Thinking that her age is above the limit to apply for a job, she thought of what could be her source of income. With all her thoughts that every business should

start from being small, she then came up with the idea of starting a small café business in 2014. Aside from coffee, she offered pasta, rice meals, noodles, and boodle fight meals. The café business has been her bread and butter. But years after, she decided to close the business.

Fast-forward to 2018, Ms. Monina put all her efforts in mastering pizza-making. She thought that putting up a pizzeria in her hometown

would be a hit since, there are no existing home-made pizza parlors in the area. On May 11, 2018, her dream turned into reality when she registered the business name Monina's Pizzeria at the Negosyo Center in Santa Maria. She learned about the services that she could avail at that Negosyo Center.

At first, she offered take-out orders with only two flavors, but when she joined the food park during

Solidifying The beginnings of Waterfronts Ice Candy Especial

By **Arian N. Bodiongan**

Financial constraints drive us to create another source of income that can help both ends meet. Sometime in 2013 Mr. Val Mallorca started ice candy making business using the available refrigerator that they had. They branded the business, "WATERFRONTS ICE CANDY ESPECIAL".

The Business is located at sitio Bauno, Gulayan, Dipolog City in front of ALS. To cater the increasing demand of their product Mr. Mallorca purchased an additional freezer that can cater increasing demands. Through this, Waterfront Ice Candy become known to the city.

Hard work paid off as although it was a sideline business, they were able to acquire a brand-new tricycle which helped them a lot in moving their products. In 2015, a great opportunity knocked and Mr. Mallorca grabbed it. The business swindled down until 2017. Late 2018, Mr. Mallorca started to fall in love again in Ice candy

making business again. Research, development and marketing was made. He even sought help with the Negosyo Center existing in the area. The Business Counselor assigned in the area helped Mr. Mallorca innovate his products and also did business counseling. Mr. Mallorca joined the KMME project of the DTI. Mr. Mallorca is very thankful with the DTI-ZDN R9 team for making him an equipped business man after enrolling in KMME and helping him in his business. He now innovates his products and had various flavors like Ube Peanut, Mango Float, Buko, Buko Pandan, Strawberry, Rocky Choco, Cookies n Cream, Buko Salad Avocado, Fruit cocktail, Buko Mango, Mocha n Grahams.

As today Mr. Mallorca have store partners with their own freezers to maintain the freshness of the products.

Waterfront Ice candy especial continue to compete in spite of the emergence of strong competitors, because they have a dream to become a big ice candy making business.

By **Lester Rabanal**

Don Bong's Food Products Manufacturing is owned by Salvador "Don" Gayola Jr. and Roland "Bong" Celestial. They were elementary classmates, both solo parents and two children. Don and Bong are not brothers in blood but they treat each other as best friends or brothers. They share common dreams that is why DB Delicacies was born.

They started selling Royal Bibingka as their popular product in the distant town of Gloria Oriental Mindoro in May 2018. A typhoon wiped-out these business so they decided to move to Nampicuan. From P 650.00 as starting investment, they started cooking bibingka and offered it to their neighbors. Slowly, their product was recognized in Nampicuan.

Don Bong's Food Products Manufacturing currently operates in Northwest Poblacion, Nampicuan, Nueva Ecija. The owners believe in the saying, "Kapag may Hirap,



May Ginawa," and made this as their motivation to work hard and move forward. Don Bong's variety of products have expanded to include Royal Bibingka, Cassava Cake, Fudgy Brownies, Pudding Delight, Baked macaroni, Cassava Cookies, Cassava Puto Seko, Fried Chicken with Cassava and coconut

milk, and Camote candy "Molido".

With the assistance from the NC, their product packaging and labels improved. They were also assisted in marketing their products, aside from attending the 4th Moringa Festival Trade fair in Nampicuan from September 14-16, 2018. They were also endorsed to Alalay sa Kaunlaran, Inc. for financial assistance in the form of a loan.

With their new product packaging and labelling, the marketability of their product has improved. They are grateful to NC Nampicuan for all the assistance provided and the continued guidance through the provision of consultancy services. The partners have already bought baking Pans, Gas Range Stove and second hand 12 tray capacity oven and plan to reach other towns to market their delicacies.

The unfreezing growth of Em's Frozen Products

From **DTI-10 Bukidnon**

Most people's gateway in catching one's attention comes in varied ways and means. Some may play it simple while others lean toward elegance and style.

In the fashion industry, wearing extravagantly stylish or fancy clothes comes often as the best way to impress, and capture the eyes of people. "Dress to kill" as the famous idiom goes!

But have you ever thought that the business world also applies the same idiomatic expression to get the buyers' money?

A start-up entrepreneur just recently learned dressing up her product as a business improvement strategy through the help and guidance of the Department of Trade & Industry (DTI).

Emmie Lim Daguplo, owner of Em's Frozen Products confessed to DTI the immediate turn-out of her business' success upon adopting the use of label in her fresh milk products. According to her, selling products without label is as good as nothing. Sales and orders don't come as much as the time when she started to stick on a label on her product packaging.

Starting Innocent

"I grew up in a family of micro entrepreneurs – with Dad operating a small hardware store in our place before," Emmie recalled in a phone interview.

Upon growing up, she has witnessed the business activities being done at their small hardware store and somehow become acculturated to the business processes and procedures. Little did she know that the business and its products need

more than what she had seen from her family's business.

"My first business revolved around tuna products," she said. "I started selling fresh milk when our Italian Buffalos given by Central Mindanao University to my dad began to produce milk."

While shifting focus from tuna into fresh milk, she concentrated more on zeroing out their stocks and converting them into cash.

Despite exposure to business, Emmie has been selling products without labels and did not invest much in her product packaging – things she didn't see in her family's business since they were just more into trading and retail of hardware goods.

Negosyo Center (NC) as Eye-Opener

In her pursuit to give justice on what she has started, Emmie continued carrying out their fresh milk business. Two (2) years later when she started in 2015, she got her business registered in the municipality and at DTI.

"I patiently sold my products only to my friends, and later to Philippine Carabao Center (PCC) in Musuan, Maramag, Bukidnon."

Few months after the NC-Don Carlos' opening, Emmie went in and started to attend the seminars offered free to them.

"Daghan naman kaayo ko ug naapilan nga seminar [Sir] ui, dili na nako ma recall kung pila (I have attended so many seminars that I could no longer recall the numbers)," Emmie said during the phone interview.

These seminars she attended made her realize the outrageous

profit awaiting her business. NC redirected her focus and has set her mindset toward incorporation of value-adding activities in her business.

"From selling raw fresh milk, it was the time when I decided to develop my own milking and pasteurization process," Emmie remarked.

Unfreezing Biz Growth

The little production of less than 10 Liters of processed milk when she started in 2015 has now grown into more than 50 Liters per week. Her product has reached as far as General Santos City and has consistently earned demands from customers across different municipalities of Bukidnon.

According to Emmie, she gives due credit to DTI for waking her up and infusing more entrepreneurial spirit in her to do more for her business.

Her knowledge was even more intensified when DTI chose her as one of the KMME mentees in 2018. The need for a product label increased urging her to hire a layout artist to develop her first ever Fresh Milk Products' label.

She said that the DTI served instrumental role in the finalization of her fresh milk products' label through product clinic. "I also learned so much about the importance of building brand equity in marketing products," Emmie added.

Currently, Emmie has been enrolled as one of the 20 Micro, Small and Medium Enterprises (MSMEs) who are undergoing the product development project – which include packaging & labeling enhancement – of DTI-Bukidnon, as part of the agency's core interventions to dress up and improve the aesthetic appeal of each product in the province.



From left to right: Felix D. Sobreviñas, Maria Shiela B. Sobreviñas, Serly Bocalbos). PHOTO FROM NC Majayjay

By **Mark Vincent Arasa**

"Never give up", these are the lines that keep Mr. Felix D. Sobreviñas climb the ladder of success. Mr. Sobreviñas, a 45-year-old native from Majayjay in Laguna, was once a farm boy in their hometown. Majayjay, being known for its fertile land, has been his playground over the years. Before entering the business industry, he was once recognized as one of the top employees in their company.

"Choosing family over career will never be a wrong choice". After getting married in June 2000, the then 25-year-old Felix decided to sacrifice his career in Manila to take care of his aging parents. He knew that it was his responsibility, being the only child. These allowed him to start a business. He first ventured in selling toys and clothes, which eventually grew and became popular as the store of everything (Sari-Sari Kahit Munti). There were really plenty of stuff available on their store, such as basic necessities and prime commodities, fruits and vegetables. You can even have also your coconut grated from them.

It was in 2005 where they shifted to the food industry and their first product is pizza. Business was doing well, that is why a year later, their pizza parlor became Sobreviñas Food House. Without the proper entrepreneurial mindset, he found it difficult to find the business that will suit him. Thus, year by year, he's shifting and never settling in one kind of business yet he still succeed. But life can be hard sometimes, no one is exempted. Year 2012, when the family bumped hard and got into financial crisis, they were forced to sell their ancestral house. Mr. Sobreviñas neither lost hope nor gave up, he stood against all odds, which is why he allocated part of the money from the house to start again, and once more risen up. In the same year, they opened up a restaurant in Liliw, Laguna, this time business doesn't go well, and each day is a break-even day. In October of the same year, they decided to come home which gave birth to Leocianos Canteen.

Things went well and in 2014, they introduced their Leocianos Empanada, the product that makes them in. But life continues to hit them hard since in 2015, Mr. Sobreviñas underwent surgery in

the gall bladder while in 2016 and 2017, Mrs. Sobreviñas underwent surgery on appendix and gall bladder. But their strong disposition in life keeps them standing, so they continue to operate their business that is why in September 2018, he registered Leocianos Restaurant.

Leocianos is a traditional carinderia in which the traditional lutong bahay in their specialty. The name of the restaurant comes from the real name of his only child, Leociano Joseph Sobreviñas which is the biggest inspiration of his life.

The first assistance given to Mr. Sobreviñas is the Small Medium Enterprise Roving Academy (SMERA), a seminar on Entrepreneurial Mindset. He never hesitated to accept the invitation because, he knows he needed it. Little did he know, that it will be the start of a never-ending assistance from the DTI and Negosyo Center Program. After his first seminar with the Negosyo Center at Majayjay, he got the chance to attend more seminars offered by other centers such as Operation Management, Competitive Selling and Negotiation Techniques, Basic Pricing and Costing, and Financial Forum. But it doesn't end there, everything just got better, December of 2018 he was invited to attend the Kapatid Mentor Micro Enterprise (KMME) 2019 Orientation and in February 2019 he was blessed to be part of the program. Last August 14, 2019, he graduated from the KMME Program and told the Business Counselor the impact of KMME to him, he said "This has been the greatest achievement in my life, this is more than a degree in college. My entrepreneurial mindset was enhanced, and I am now motivated to dream bigger because of my learnings of the principles of business in KMME Program. The most important of all is that I gained not just friends and wisdom but a family who shared one vision in life "ANGAT LAHAT".

He also said "Panahon ko na upang suklian ang tulong na ipinagkaloo sa akin ng DTI, Negosyo Center, ng Gobyerno, kaya patuloy akong tutulong sa kumunidad sa abot ng aking makakaya. Tulad ng simpleng pag sponsor ng pagkain sa libreng seminar na bigay ng LSPU at pagbibigay testament kung gaano kalaki ang tulong na naibigay at maibibigay ng DTI sa mga may negosyo".

"Growing Mani (Peanut).....Growing Money"

By **Lida S. Alan and Estrella A. Burac**

Amidst this world lies an opportunity brought upon circumstantial inequality. Unto it came a laundry woman who lived by her labor fee, with which she lived up to great prosperity. Followed along a transition to vegetable vending, who knew she could pull it off with tenacity so unyielding!

Mrs. Teresita Cuntapay is a resident of Magalalag West, Enrile, Cagayan, a mother of 4 who started off as a laundrywoman of the mayor in their municipality. How hard it had been for her to work off her body and mind to the fullest, just to supply their family together with her husband. Yet, how pleasing it may sound, labor is not an easy task and that labor fee would never be enough. She then switched into vegetable vending to try out a new strategy for earning more money.

However, no challenge comes easily, just as no business comes big early. She left a steady income, to take part in a community with bigger rewards yet bigger risks. It was then a gamble with which some days went big while some fell short. A business so unpredictable that she might either rise or fall, until an idea struck into her mind with the concept of 'money' ... and it was 'mani', a local dialect which means peanut.

Mani is known to be most abundant in Enrile, Cagayan and like many other fruits it could be used for several variations such as those being sold on the streets, and of course the widely known 'peanut butter'. She placed all of her bets into this type of nut and laid down her opportunities for it.

With these variations, she sold in terms of 5 peso coins for each order that has been made by the customer. However, her storage had an extent on the amount that she can sell. This is why she needed new tricks to help her business grow. She didn't just sit there and

waited for costumers to come and buy, instead in her best efforts she was able to maximize her income. With just these she was able to make their eldest graduate from college! Her business then grew to the point where she was able to give jobs to people to work in her field for the production of mani.

It was then until another booming opportunity came to her as it paved way for DTI to come to her life. She was provided the chance to participate in the KMME program with which she grabbed wholeheartedly. She was able to avail of the many programs given by the DTI on her product development where she was able to improve



the packaging and labelling of her products. Participated in different Trade Fairs conducted by the DTI.

With the utmost boost in confidence and determination through the KMME program, she learned new skills regarding the management of people and financial matters. Having become better equipped to even extend the growth of her business, she sets out for a new journey ... that's right, her current journey to Lighthouse! A Church-Based Cooperative established in Tuguegarao City, Cagayan.

She worked it out for success, and now here she is supplying a lighthouse cooperative every week with 250 kilograms of raw and 150 kilograms of skinless peanuts.

Her supply of 250 kg raw peanuts alone already gives her around P22,000 pesos a week, which when calculated on a monthly basis provides P88,000 pesos of income not to mention other products. Mrs. Cuntapay is now having different by-products like Peanut Butter, Peanut Adobo, Roasted Peanut and Peanut Balls.

With the increase in income, she was able to invest for an additional farm lot for peanut plantation, purchased a forward truck and additional materials/utensils and equipment for her products.

Mesmerizing indeed, for she grabbed an opportunity and created another one. By creating another one means to provide for others. With the considerable growth in her business she needed additional manpower since her production volume was increasing. She then provided jobs to her neighbors to help them get a source of living.

She didn't bring up the concept of pride, but instead lent her hands for those trying to escape poverty. It was on her own account that she said that it was fulfilling to help others, for it takes experience with pain to understand others' pain. Ultimately, she knew of the hardships of those who were

like her back in the days, and like DTI she provided opportunities for others. Putting-up a Pasalubong Center of her own is one of her biggest plans in the future, being the only supplier of processed peanut in Enrile.

The once laundrywoman and vegetable vendor, now a successful business woman who is also serving her community as a barangay councilor, won for the third time and ranked number one in the last barangay elections.

For I tell you "Determination determines a nation, just as Perseverance perseveres a hindrance". By this she said "Peanut Provides a lot of money that sustains the Family!".



Perolina Original Shing-A-Ling: A silver lining in strands of noodles

By **Josephine A. Ballesteros**

We Filipinos are known to be food lovers, not to mention, our talents to turn a simple ingredient and turn it into a dish or a snack to match our favorite drinks. Who could have thought that you can turn a noodle into a snack? In Laguna, there's one famous snack made from fried Chinese egg noodles, and its name give justice to its distinct taste. It is called "Shing-A-Ling".

There's no clear history or even the etymology of its name, who's the original and who's the copycat? but we Laguneños are very familiar with this snack. For the Perolina clan in Pagsanjan, there's more to these egg noodles. One man from the Perolina family decided to introduce this snack to the different parts of the region, and that resilient man is Mr. Mario Casipit Perolina.

The job opportunities were scarce back in his youth. He had jumped from one job to another carrying the weight of being the eldest of five siblings and only finishing second year high school. He has been a jeepney driver, a guard in a power plant in Pagsanjan, and a truck driver carrying crashed rocks in a quarry at Magdalena, Laguna.

There's no stopping this man to earn a living and prioritizing the future of his three children. To earn more, he decided to have his own Shing-A-Ling business; a decision made on a wing and a prayer.

Mr. Mario's mother had been making and selling Shing-A-Lings in Pagsanjan as a source of income ever since they were little. After resigning from his job in the quarry, Mr. Mario asked permission from his mother to sell his own version. He used his own savings and sought help from his uncles for capital. And on December 17, 1995, he officially started producing his own.

His first kitchen was a small area just outside their house that used to be a pigpen and uses wood fire to flame his caldron in cooking his Shing-A-Ling. He would get his supply of egg noodles from a Chinese man in Calamba, and prepares everything by hand with the help of his wife. Seeing a small opportunity in Pagsanjan, he decided to extend their retail trade area infiltrating the

markets of Biñan, Calamba, Lipa, Antipolo, and Tanawan.

Travelling by public vehicles, he started of carrying around thirty (30) packs commuting from one place to another with ten (10) samples of each kind of his three (3) serving sizes and sells these packs by P1.00, P4.00 and P5.00; a cheap price compared to the value of money today. He did not earn any from his first trial because every pack had turned into a food sample instead. Although disheartened, he never gave up and thought of it as a positive marketing strategy. Soon after, clients are ordering Shing-A-Lings one after another and selling about one hundred packs a day. Nowadays he can produce one thousand to two thousand packs of Shing-A-Lings, have 8 duly registered employees and two factories located in Layug, Cavinti, and in Pagsanjan, Laguna. He explains that he tasks the women to do the packing and the men the frying because women are much gentler than the men.

After earning enough, he sought the help of DTI and soon became a member of ALAFOP (Association of Laguna Food Processors) and had joined trade fairs siting Ms Lory E. Jarapalan of DTI Laguna as the one who helped him a lot.

"Tinulungan ako ni Ms. Lory at sya ang nagpursigi sa akin na sumali at mag attend ng seminars para sa dagdag kaalaman."

"Gusto kong magkaroon pa ng iba pang pagkakakitaan para may ipamana pa ako sa aking mga anak."

Now, his Shing-A-Ling business is owned and operated by his eldest son and wife who were also into making banana chips. Mr. Mario is clearly unstoppable, for he would soon venture into another business of making rice crackers. He would do anything to provide a lot for his family, galvanizing his already carved legend to his clan. He exemplified that age and educational attainment are not impediments to achieve your goals. Perhaps, we can also say that silver linings can also be found behind strands of egg noodles.



KMME Mentee-Graduate. Emmie Daguplo from Don Carlos, Bukidnon graduated as one of the 25 mentees who graduated last October 19, 2018..

PHOTO FROM R10



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Programs & Projects serving the MSMEs



MINDSET CHANGE / MASTERY / MENTORING



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



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

GREEN ECONOMIC DEVELOPMENT (GED)

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



STRENGTHENING MSME DISASTER RESILIENCE

YEP or the Youth Entrepreneurship Program is a national advocacy, aimed to help the young sector improve and develop their entrepreneurial skills by offering them a comprehensive package of interventions. It is anchored on the HOORAY! Tagline, Harnessing Our Own Resources for the Advancement of the Youth!

The undertaking on Strengthening MSME Disaster Resilience intends to develop MSMEs' resilience in the face of natural and man-made mishaps by emphasizing the importance of a Business Continuity Plan in building business resilience.



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



MONEY



MACHINE / MODELS



MARKET ACCESS

INDUSTRY CLUSTER ENHANCEMENT PROGRAM (ICE)



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

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



Shared Service Facilities
"Shared Success for Filipino MSMEs"

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



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