

NEGOSYO TIPS

Compilation on Business and Entrepreneurship
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What's Inside?

Financing Forum: Emergency Rehabilitation Facility for MSMEs affected by Typhoon Nona

Seminar-Workshop on the Preparation of Manual of Operation and Formulation of Work and Financial Plan for Shared Service Facilities and Bottom-up Budgeting Program Beneficiaries of Oriental Mindoro

DTI OrMin registers 1,803 New Business Names in 2015

Installation and training on eBPLS Operation in Municipalities of Naujan and Roxas

NEGOSYO TIPS is a compilation of business and entrepreneurship materials aimed to provide Oriental Mindoro entrepreneurs with business information as part of DTI Or. Mindoro's Entrepreneurship Advisory Program. This material is free.

Financing Forum:

Emergency Rehabilitation Facility for MSMEs affected by Typhoon Nona

With the Nona typhoon damaging local businesses in the province, the DTI—Oriental Mindoro in cooperation with Small Business Corporation and LGUs of Baco, Naujan and Pinamalayan, through the SME Roving Academy conducted a Financing Forum attended by affected MSMEs from Baco, San Teodoro, Calapan City, Naujan, Victoria, Socorro, Pinamalayan and Gloria, held last January 18, 2016 at the Baco Gymnasium, Baco and January 19, 2016 at the Bahay Tuklasan, Naujan, Oriental Mindoro (morning) and ABC Hall, Pinamalayan, Oriental Mindoro (afternoon).

The Financing Forum was conducted to assist various MSMEs to access financing programs thru the Emergency Rehabilitation Facility Program of the Small Business Corporation. The ERF program is one of the regular financing products of SB Corp in response to the need to rehabilitate SMEs in the event of disaster and calamities resulting in their destruction. To be eligible for the loan, one must possess the following criteria:

- Enterprises that suffered heavy damage to property and equipment, and/or to inventories.
- Enterprises with limited access to the banking system arising from these damages and of the community itself.
- Enterprises engaged in business activities that are catalytic to recovery of the damaged community (e.g. grocery stores, food processing, construction, trucking and small hospitals among others)



Mr. Gilbert Esmana of SB Corporation discussed about the financing program SB Corp is offering and how it would help the MSMEs affected by Typhoon Nona.

In consideration of the predicament of the SME destroyed by the natural calamity, the SB Corp has adopted SME-friendly policies under the ERF. With this relaxed policy, SB Corp makes sure that SMEs will have a good chance at recovery, and in the end SB Corp can manage its risks.

After the forum, a site visitation was conducted to assess the damages.

- 20 January 2016 - Socorro, Pinamalayan, Gloria
- 21 January 2016 - Victoria, Naujan, San Teodoro
- 22 January 2016 - Calapan City, Baco



Financial Forum at Baco Gymnasium, Baco held last January 18, 2016.



Financial Forum at Bahay Tuklasan, Naujan held last January 19, 2016.



Financial Forum at ABC Hall Pinamalayan held last January 19, 2016.

Site Visit conducted for interested clients of ERF Program. (January 20-22, 2016)



Small Business Corporation is an attached agency of Department of Trade and Industry. To know more about their different programs you may visit their website: <http://www.sbgfc.org.ph/>.

Seminar-Workshop on the Preparation of Manual of Operation for Shared Service Facilities and Bottom-up Budgeting Projects



Ms. Ydah Michelle L. Mendoza, STIDS/OIC, IDD of DTI-Oriental Mindoro on her welcome remarks

Aiming to maximize and ensure continuity of the operation and production of the established Shared Service Facilities and Bottom-up Budgeting Projects in the province, the Department of Trade and Industry Oriental Mindoro Provincial Office in cooperation with the DTI IVB (MIMAROPA) Regional Office and Department of Agrarian Reform (DAR) Oriental Mindoro Provincial Office, conducted a three (3) day Seminar-Workshop on the Preparation of Manual of Operation (MOO) and Formulation of Work and Financial Plan (WFP) for CY 2016-2018 on February 10-12, 2016 at Feraren Hills Resort, Lumangbayan, Calapan City.

Seventy-seven (77) representatives from people organizations, seven municipal/city LGUs and the Provincial Government of Oriental Mindoro (PGOM) attended the workshop which was also facilitated by staffs from DAR and students from the Divine World College of Calapan.

The training was conducted in order to come up with a Manual of Operation and Work and Financial Plan for each SSF and BUB Projects that have been established. Specifically, this aims to:

1. Assist or closely work with the SMEs in the preparation of Manual of Operation and Work and Financial Plan;
2. Provide technical assistance to the participants on how to prepare a Manual of Operation and Work and Financial Plan; and
3. Come up with the organizational structure for the facility, procedures for accessing the services, business plan, schedule of fees which balances the need for sustainability and affordability, communications plan for the promotion of the use of the facility by the cluster, and reportorial procedures as well as Work and Financial Plan.



Mr. Ferdinand T. Aparri, the resource person, discusses the significance of the Manual of Operation and Work and Financial Plan

At the completion of the training, it is expected that the participants have come up with a Manual of Operation for each Shared Service Facility being maintained as well as Work and Financial Plan of SSF and BUB Projects.



Mr. Kenneth Maula presents BLPA's PART II of MOO



The participants play the get-to-know each other game

ation and Formulation of Work and Financial Plan rogram Beneficiaries in Oriental Mindoro

The participating organizations and LGUs were:

1. Agrarian Reform Community of Calangatan Association (ARCCA)
2. Arigoy Whitewater Kayaking Ecotourism Adventures Association (AWKETAA)
3. Kapakyanan Calamansi Processing Center
4. Bulalacao Lamayo Processors Association (BLPA)
5. Samahan ng mga Manggagawa sa Balatasan (SAMASABALATASAN)
6. Calima Socio-economic MPC (CASEMPCO)
7. Bansud Livestock MPC (BLMC)
8. PGOM-Negosyo Center
9. Matulatula Agrarian Reform Community Cooperative (MARCCO)
10. Samahan ng mga Nagtataguyod ng Kabuhayan (SANAKA).
11. LGU-Calapan Negosyo Center
12. LGU-Naujan Negosyo Center
13. Bigaan Agrarian Reform Cooperative (BARCO)
14. Oriental Mindoro Calamansi Producers Association (OMCPA)
15. Bansud Pasalubong Center
16. Samahan ng mga Kababaihan ng Lumangbayan,
17. Saklaw Foundation Inc.
18. Kapit Bisig Women's Association
19. VSEDFI
20. San Teodoro Milk Processing



Mr. Luciano Sevegan of Oriental Mindoro Calamansi Producers Association (OMCPA) commenting on the internal policy of BLMC about the formulation of their products. Ms. Mendoza of DTI suggested that they may register the formulation as an intellectual property of BLMC so any act of copying and imitation will be punishable by the law.



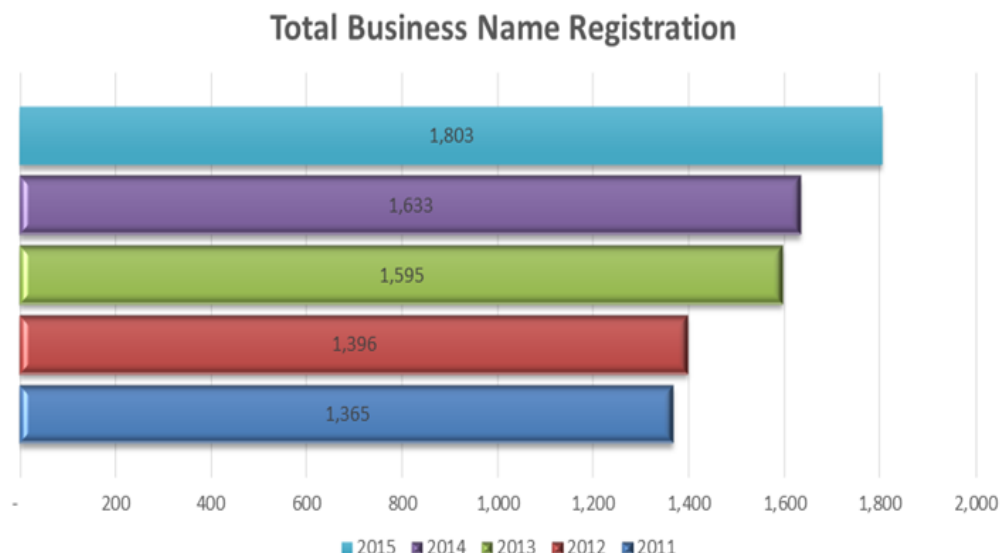
Ms. Ester Pagilagan of DAR presents
SAMASABALATASAN WFP CY 2016-2018



DTI facilitators with student facilitators from DWCC

DTI OrMin registers 1,803 New Business Names in 2015

The Department of Trade and Industry – Oriental Mindoro Provincial Office has registered 1,803 Business Names in 2015, posing a 10% increase from 2014's 1,633. The numbers have been increasing in the past years: 1,595 in 2013; 1,396 in 2012 and 1,365 in 2011.



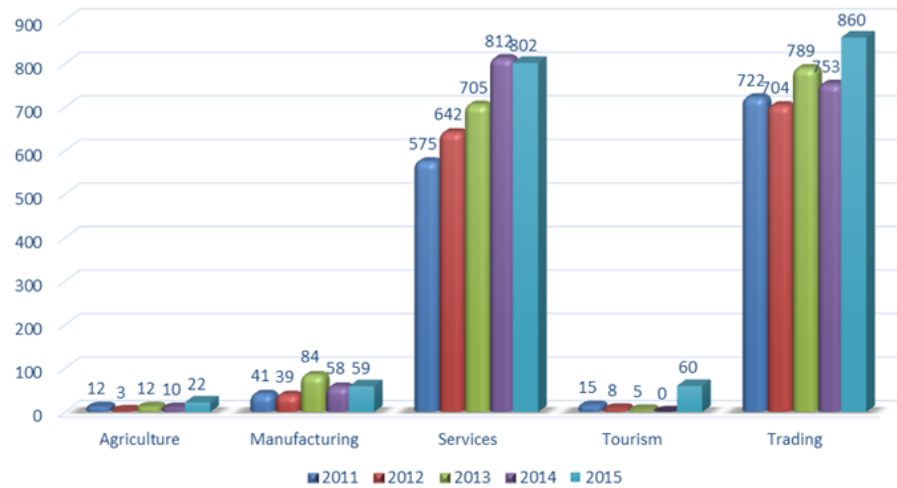
DTI only caters for business name registration for single proprietorship. Partnerships and corporations, cooperatives and associations should register with the Securities and Exchange Commission (SEC), Cooperative Development Authority (CDA) and Department of Labor and Employment (DOLE) respectively.

Owners of the said 1,803 business names were 822 males (46%) and 981 females (54%). They employ a total of 4,609 individuals, of which, 2,945 are males (64%) and 1,670 are females (36%).

In terms of sectoral classification, trading is number one at 860 business names registered or 48%; followed by services at 802 business names or 44%; tourism at 60 and manufacturing at 59 or more than 3% each and agriculture at 22 business names registered or 1%. These were the main categories checked in the BN registration application form. Using the products/services specified/written by BN applicants themselves, these could be further classified under the following industry clusters:

No.	Industry Cluster	No. of Business Names Registered	% Share
1	Trading	472	26%
2	Services	448	25%
3	Agriculture	256	14%
4	Transport	206	11%
5	ICT	111	6%
6	Construction	100	6%
7	Tourism	74	4%
8	Health	68	4%
9	Manufacturing	58	3%
10	Finance	10	1%
	TOTAL	1,803	100%

Registration based on Sectoral Classification



Summary of capitalization totaled to PhP 399,593,945.00 with services having the highest contribution at 53%. Trading follows at 29%, tourism at 13%, manufacturing at 4% and agriculture at 1%

Among the fourteen municipalities and one city, Calapan City has registered the highest with 561 business names or 31%, Puerto Galera is second with 195 or 11%, Pinamalayan is third with 159 or 9%, Roxas at fourth with 156 or 9%, Naujan at number five with 135 or 7%, Bongabong at sixth place with 123 or 7%, Socorro at seventh with 100 or 6%, 8th is Gloria at 83 or 5%, 9th is Victoria at 78 or 4%, Bansud is 10th at 55 or 3%, Baco is 11th at 45 or 2%, Bulalacao with 38 or 2% is 12th, Mansalay has 30 or 2% at 13th, Pola has 25 or 1% at 14th and San Teodoro at 15th place with registered 20 or 1% business names.

On territorial scope, most registered under city/municipality with 1,283 or 71% business names, barangay is second at 313 or 17%, regional at 111 or 6% and national at 96 or 5%. Business Name registration is valid for five years and registration fee is at PHP 2,000.00 for national, PHP 1,000.00 for regional, PHP 500 for city/municipality and PHP 200.00 for barangay plus documentary stamp at a cost of PHP 15.00.

DTI-Oriental Mindoro further brought its Business Name registration services closer to the people this year through its bigger and better Mobile BN Registration Drive. Aside from Pinamalayan, five more locations were added this year. Mobile business name registration services were also offered in Victoria, Roxas, Bongabong, Puerto Galera and Bulalacao. If in 2015, 93 were registered during Mobile BN operations from January to June; 166 were already registered in the month of January 2016 alone.

Soon, business name registration in the province may be applied and approved through the existing Negosyo Centers (Calapan City, Provincial Capitol and Victoria) and those that are planned to be established this year (San Teodoro, Puerto Galera, Naujan, Pinamalayan, Bongabong and Bulalacao). The Go Negosyo Law provides for Negosyo Center establishment in all cities and municipalities in the country.

Continuation from Page 8...

Installation and Training on Operation of eBPLS in the Municipalities of Naujan and Roxas

Concerns were raised in topics like printing and issuance of permit. Mr. Feranco demonstrated how the system works by completing one transaction from application to printing of permit.

The next days were focused on hands-on/actual training which included data collection/encoding and networking. A separate session with the IT expert from LGU Roxas was also conducted in order to train more in troubleshooting.

Installation and Training on Operation of eBPLS In the Municipality of Naujan and Roxas

In order to provide the province's entrepreneurs with a modern, easier and more accessible mode of business registration, the Department of Trade and Industry Oriental Mindoro Provincial Office in cooperation with the Municipalities of Naujan and Roxas and Wolfire Systems and Innovations (WSI), Inc., conducted the installation and training on operation of Electronic Business Processing System (eBPLS) at Municipal Hall, Naujan (January 27—29, 2016) and Mayor's Office, Roxas (February 1-5, 2016), respectively.

The Electronic Business Permits and Licensing System (eBPLS) enables the simplification of licensing procedures through automation. Among its developmental objectives are: streamline business registration procedures, encourage MSMEs to register and be covered by institutional protection, enhance LGU capacity in tax collection reforms, upgrade technical competence of government workers and improve customer service.

Apart from covering all licensing and collection activities of the Business Permits and Licensing Office and the Local Treasury, the systems will also automate the application for permits of business establishment; assessment of business taxes and fees; preparation of statement of accounts (SOA); identification of delinquent license holders; automatic transmission of SOA to the revenue collectors; and database build-up of registered businesses which is vital in the formulation of revenue generation policies.



Mr. Gilbert Feranco, a.k.a "Doc Gil", during the installation of the computers for the eBPLS in Naujan

Mr. Gilbert Feranco, Co-owner and Technical Support Representative of WSI Inc., acted as the resource speaker for both activity.

eBPLS in Naujan

Employees from Municipal Treasury Office, Business Permits Licensing Office, Municipal Planning and Development Office and the Mayor's Office were trained to operate the system. The project is under the Bottom-up Budgeting Program of DTI which also includes the provision of five (5) units of computer with UPS, three (3) units of printer and one (1) unit of wireless router which were delivered on January 27, 2016.

Mr. Feranco, helped participants in familiarizing the basic functions of the system. The next day were dedicated on learning the system through hands-on training. Mr. Feranco facilitated the encoding of business data that will be utilized for the actual data processing of the system. Each participant was able to encode complete business profile in the system. On the last day of the training, January 29, three (3) computers and three (3) printers were placed in the Business Permit and Licensing Office (BPLO) headed by Ms. Marieta M. Panelo, Business Permit and Licensing Officer, where they continued encoding data to the system. Another two (2) computers were installed at the Office of the Treasury as part of the system. At the end of the training, he reminded the concerned personnel to continue and fast track the data collection so they can fully utilize and maximize the advantage of the system by 2017.

eBPLS in Roxas

Attendees from the Treasurer's Office were Ms. Luz F. Lago, Municipal Treasurer, Mr. Remmar P. Bacay, Assistant Municipal Treasurer, Juana M. Marota, Clerk IV, Ms. Joan F. Visca, RCC I and Mr. Christian A. Altovar, Encoder. Other participants were Ms. Necita F. Tabi, Administrative Aide VI and Mr. Melvin F. Gan, CAA I, both from Mayor's Office, who are assigned in issuance of Mayor's Permit. Mr. Peter Francis C. Hanes, IT expert from the municipality, also attended the said training.

The first day, Mr. Gil B. Feranco accompanied by Mr. Bacay from the Municipal Treasurer's Office, made an evaluation of the existing IT equipment of LGU Roxas and an orientation on eBPLS. (see page 7)

