



TECHNOLOGY AND  
INNOVATION FOR  
MSMES



ONLINE COURSE ON  
START YOUR OWN



COMMUNITIES OF  
PRACTICE FOR  
ENTREPRENEURSHIP



ONLINE  
MENTORING FOR  
MSMES

# THE ISSI News

THE OFFICIAL NEWSLETTER OF UP INSTITUTE FOR SMALL-SCALE INDUSTRIES

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Photo by: C.J. Aquino

## Covid-19 and the New Normal

**W**e dedicate this issue on the effects of the Covid-19 pandemic worldwide. Locally, our MSMEs are the hardest hit, considering the limited finance it has. On personal note, every Filipino is having a hard time mustering the effects of the pandemic on daily living. Everyone is taken aback by the months-long lockdown and the ever present dilemma of having to mitigate much less avoid the virus while grinding for their daily sustenance.

The challenge to  
avoid contacting  
the virus to  
always be safe, is  
a real challenge

We are in the new normal. This Covid-19 has already changed our everyday landscape. But we have to adapt to it. And adapting is what the UP ISSI is doing in order to give back to our stakeholders our mandate—to be of service to Filipino entrepreneurs!

On this issue, you may find the Research Division's Policy Brief on Addressing the Effects of the Covid-19 Pandemic on MSMEs, Small business plight during the pandemic, infographics on the "new normal", Business Enterprise Development's Online Mentoring Service, and Training Entrepreneurship and Education's latest approach on eLearning and its webinar series.

## MSMEs in the Time of Pandemic



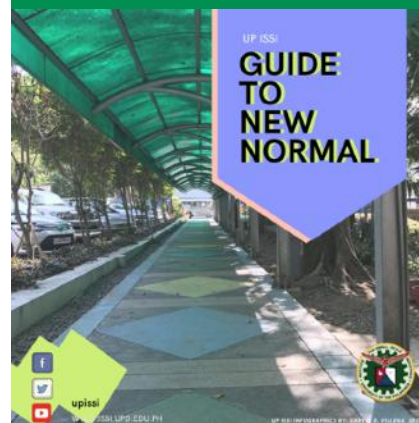
During these trying times of global pandemic, one of the hardest hit is the MSME sector in the country. The moment the President announced the placement of Luzon under Enhanced Community Quarantine (ECQ) on March 16, 2020, the MSMEs, especially the micro businesses needed to temporarily shut down their operations. Most of these micro businesses are family-run – our local panaderya, our favorite carinderia and our friendly neighborhood sari-sari stores. They may be small in terms of asset size, but their impact in the community is quite large as many families rely on these kinds of livelihood.

A typical local bakery has an average of five (5) employees – three (3) bakers and two (2) salespersons. There are at least five (5) families relying on the survival of the business. It is in these times that business owners sacrifice their operating funds to support their people and their families. The relief goods these owners receive, instead of giving to their own families, are being distributed to the families of their employees. It is during these times we see selfless acts by people not leaving any of their employees behind.

*“Maraming umaasang pamilya sa bakery. Hindi lang tayo ang apektado nito. Hindi natin sila pwedeng pabayaan.”*

On March 23, the Department of Labor and Employment (DOLE) launched its COVID-19 Adjustment Measures Program (CAMP) to provide financial assistance of Php 5,000 to each of the employees affected by the temporary closure of MSMEs. Lucky are those with Human Resource Officers who were able to submit their requirements to DOLE for processing of their CAMP. However, a large percentage of qualified micro businesses have not been granted such financial support. Others have submitted, but until

### UP ISSI Guide to New Normal



#### How do we embrace the new normal?

Given that that we will deal with the virus every day until a vaccine is made available, how is the health safety guaranteed? During the General Community Quarantine (GCQ), a new preventive measure should be in place to avoid bigger risk of community outbreak. Agreeing to relax the lockdown means we already have the safety precautions and exit plan in order to control the disease over ill-protected public areas such as flea markets, work places, and public transportations. The working community will soon go back to their jobs, how are we assured of our safety? Not contracting the disease?

*“The most important implication of the breakneck changes currently under way, though, is that there’s no going back to normality. That train has left the station. The coronavirus isn’t going away. And even when there is a vaccine, the risk will endure,” (J. Naughton, 2020)*

### **House bill(s) seek to provide a “whole-of-society”**

Cited in March 2020, Anti-Spitting Act of 2020, which seeks to ban and penalize spitting, coughing and sneezing in public. Also, a New Normal Law is being pushed that will establish social distancing and health and hygiene protocols. For the working professionals, a proposed House Bill 6623 or the “New Normal for the Workplace and Public Spaces Act of 2020” aims to set standards and protocols to be adopted in the coming years. The local communities are already exercising this new normal habit though House Bills are not yet turned into laws.

now they still are waiting for approval of their applications. Some were not able to submit anymore due to the lack of time accomplishing the requirements and they do not have access to internet. Other business owners opted to just provide the financial support out of their own pockets. Those pending for approval are advised to apply for the Small Business Wage Subsidy (SBWS) by the Department of Finance (DOF), Social Security System (SSS) and Bureau of Internal Revenue (BIR). However, micro businesses who are not aware on how to use SSS portals would likewise not have an opportunity to file for their employees.

Several micro businesses are now trying to resume their business operations to provide essential services to the community. Thanks to the trust and hard work of the business owners and their employees. This challenge has proven that together, “We will Rise as One.”

*The author is a University Extension Associate at UP ISSI. Their family owns a local bakery in Marikina. While they have applied for CAMP, the status has remained “pending approval” for some weeks now. But they remain hopeful – they can never give up for the sake of their employees and their families.*

## **Kapit-buhayan: Kabuhayan sa Pamayanan sa gitna ng Pandemya**



Nagising nalang ang lahat na mayroon nang pandemya sa ating bansa. Ang gobyerno ay nagdeklara ng community quarantine para makontrol ang isang virus na kumitil ng buhay at nagdulot ng malawakang karamdaman sa buong kapuluan – maging sa ibang panig ng mundo. Isa sa mga nangangamba ay ang mga maliliit na negosyo dulot ng epekto ng pandemic na ito sa kalusugan at kabuhayan. Hindi nila alam kung paano na ang kanilang paninda at kung saan sila kukuha ng kanilang ititinda.

*“Ako si Kutil, isang manininda ng itlog. Nang bumungad ang epekto ng pandemya, nag-isip ako kung paano na ang negosyo ko. Maliit lang ang negosyo ko, pero ito ang ikinabubuhay namin. Paano ko kaya ito maiaalok sa aming komunidad? Lumipas ang araw, nakipag-usap ako sa aking mga tiyo at tiya kung ano ang dapat gawin sa aking paninda. Sabi ni Tiya, dapat pag-isipang mabuti kung paano mailalako o ititinda ang mga produkto sa ganitong situwasyon, lalo na’t karamihan ay takot lumabas at takot mamili lalong lalo na ang mga matatanda*



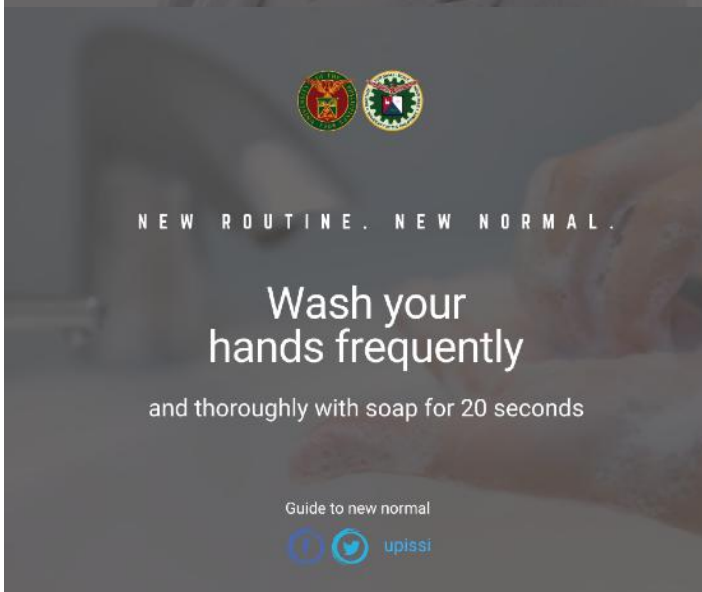
Pointers to remember when work is resume:

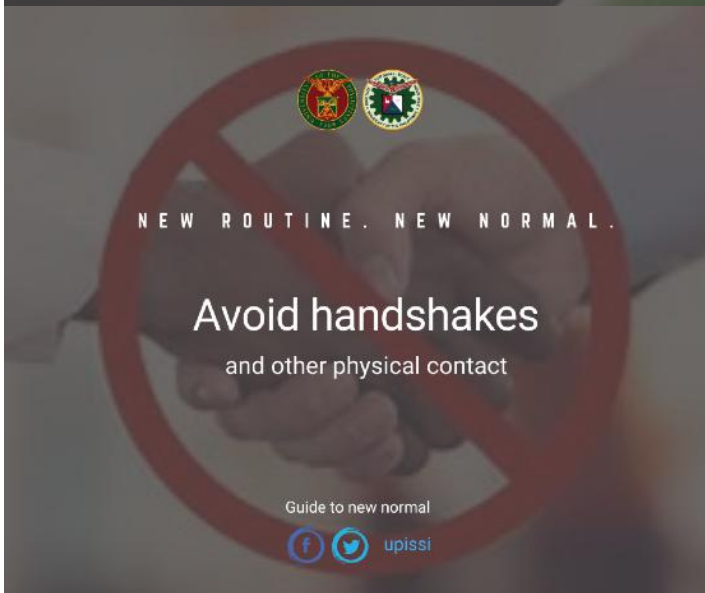
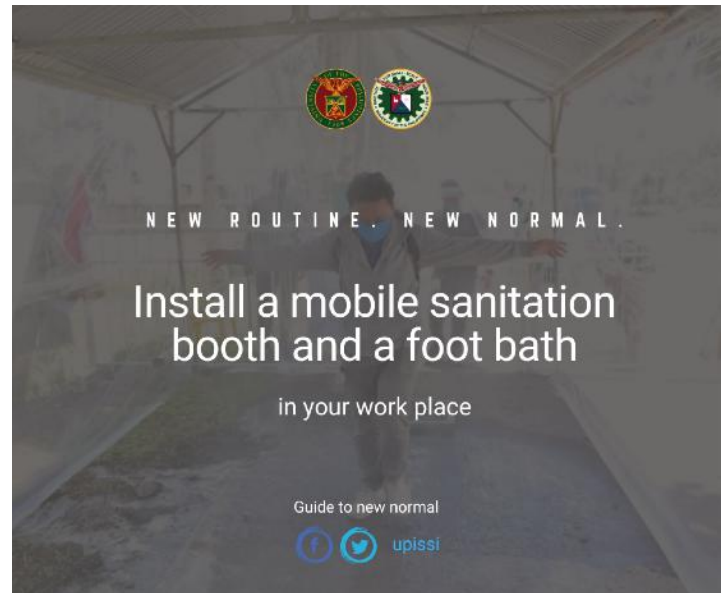
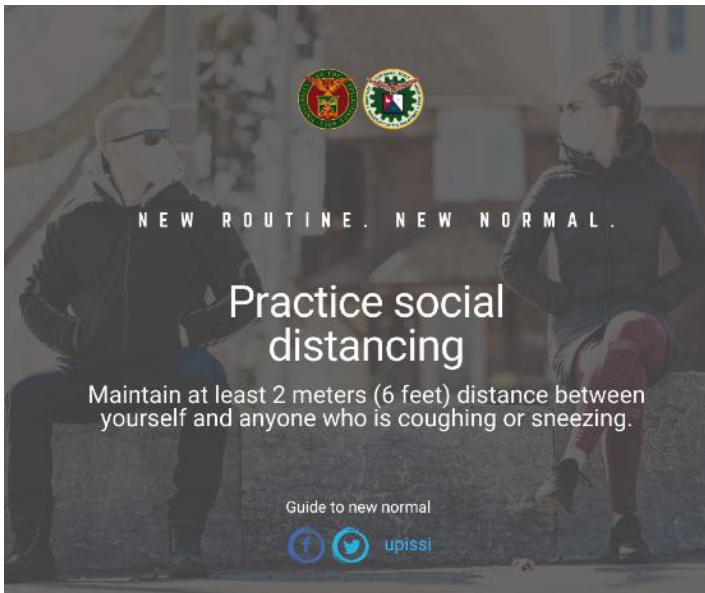
Employees will be asked to respect distancing rule. Work from home (for those who can do their jobs from home), tele-conferencing or video-conferencing will continue for the foreseeable future.

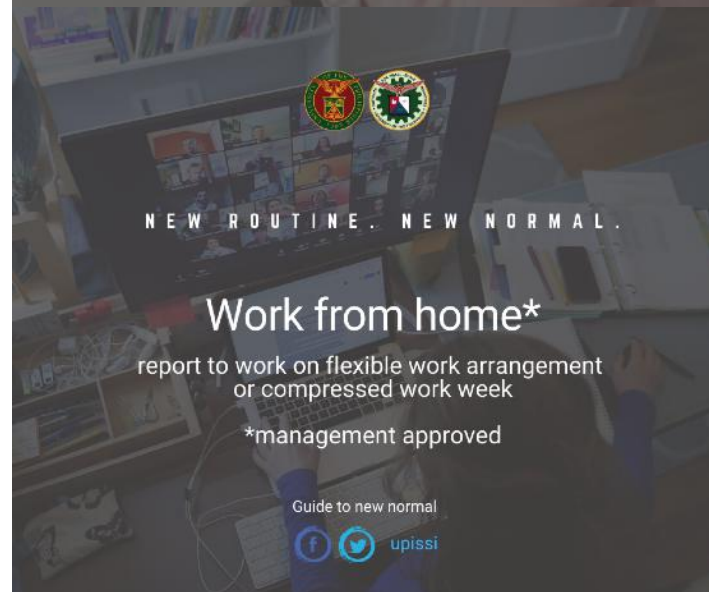
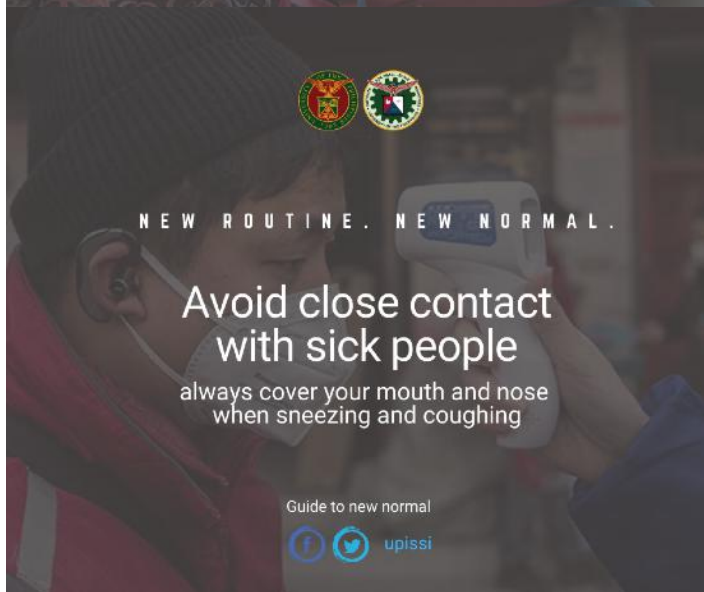
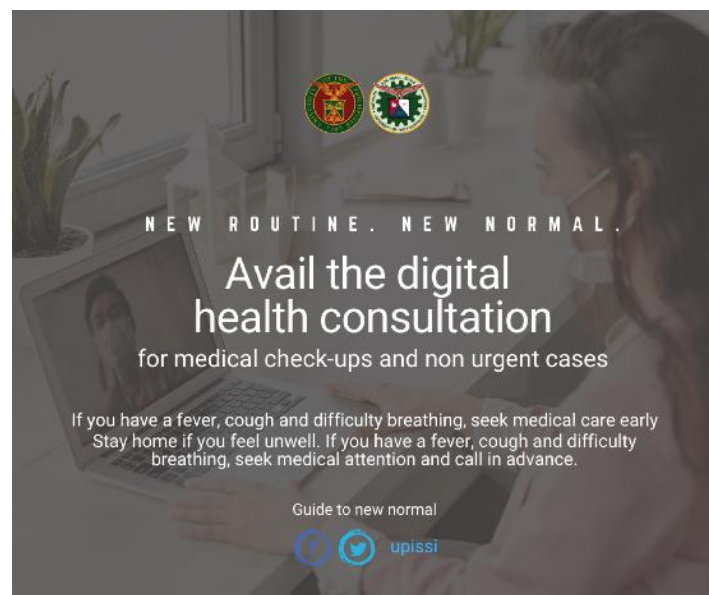
The country will impose or recommend wearing a mask and a face shield in public places and office spaces. Wearing gloves should be normal from now on.

Many will opt to walk, use scooters, bicycles or even cars instead of public transport for work or short travels.

Below are the infographics about the essential guidelines for the public on how to adjust to “new normal” practices as we go through our daily routine.







### References:

- Naughton, J. (2020, April 18). Retrieve May 3, 2020, from The Guardian: <https://www.theguardian.com/commentisfree/2020/apr/18/when-covid-19-has-done-with-us-what-will-be-the-new-normal>
- Official Gazette: <https://www.officialgazette.gov.ph/section/laws/>
- Congress.gov.ph: <http://www.congress.gov.ph/>
- Senate.gov.ph: <https://www.senate.gov.ph/>
- Philippine Information Agency (PIA)
- World Health Organization (WHO)
- Department of Health (DOH)
- Presidential Communications Operations Office (PCOO)



# Addressing the Effects of the COVID-19 Pandemic on MSMEs: **Insights for Policy Making**



The (MSME) sector is one of the hardest hit by the COVID-19 pandemic and the ensuing ECQ implementation. In less than three months, we saw closure of businesses, loss of jobs, and cash-strapped MSMEs struggling to survive. If ECQ was hard for MSMEs, post-ECQ will be harder. It will not be “business as usual”. It is critical that the government and other stakeholders provide the necessary and timely support to the MSME sector to pave the way for its survival and eventual recovery.

In this Policy Brief submitted to the Department of Trade and Industry (DTI), the University of the Philippines Institute for Small-Scale Industries (UP ISSI) recommends the following:

1. Provide financial grants to cash-strapped MSMEs;
2. Facilitate MSME's access to interest-free loans and other financial assistance;
3. Look into the feasibility of waiving taxes and other business-related fees of MSMEs for at least six months;
4. Eliminate barriers to the movement of goods and personnel in essential sectors;
5. Realign budget and allocate to industries severely affected by the pandemic;
6. Strengthen the ICT infrastructure in the country;
7. Increase the capacity of MSMEs on business continuity planning; and
8. Increase the capacity of MSMEs to leverage on disruptive technologies;

*“This paper is divided into three sections. The first section provides a brief overview of the macro- economic impact of the COVID-19 and then zooms in on the findings of the Survey conducted by the Institute on the effects of the COVID-19 on MSMEs, focusing on the current condition of their businesses, challenges they are facing and coping mechanisms. The second section outlines some initiatives and assistance for the MSME sector provided by the government and the private sector. The third section discusses the conclusion and provides recommendations specific to the MSME sector.”*

The summary of the policy brief can be access and download at UP ISSI resource page at:  
**UP ISSI Policy Brief on Addressing the Effects of the COVID-19 Pandemic on MSMEs**  
(<http://www.entrepreneurship.org.ph/wp-content/uploads/2020/05/UP-ISSI-Policy-Brief-on-Addressing-the-Effects-of-the-COVID-19-Pandemic-on-MSMEs.pdf>)

*Continued from page*

*Isang umaga, habang ako ay nagpapalipas-oras sa labas ng bahay, pinagmasdan ko ang paligid at tinignan ang aking komunidad kung ano na ba ang situwasyon. Sa hindi malamang kadahilanan kinausap ako ng isang matanda na kung pwede ba siyang makabili ng isang tray ng itlog at kung maaari rin ay magpapasama siyang ihatid sa kanilang bahay na malapit lang naman.*

*Sa nangyari sa akin, naisip ko na dapat akong tumulong sa aking komunidad. Nakaisip ako na ang aking paninda ay dapat kong ihatid sa bawat bahay na bibili ng aking produkto. Sa ganitong paraan, makakatulong ako sa mga matatanda at sa mga ayaw lumabas upang bumili ng kanilang pangangailangan.*

*Nagsimula akong mag-alok ng aking paninda sa aming komunidad, at sa isang iglap biglang dumami na ang naghahanap ng aking produkto. Ang iba ay pumupunta pa sa aming bahay para bumili at ipahatid sa kanilang lugar. Naisip ko rin na kausapin ang kapwa ko manininda na magsama-sama kaming mag-alok ng aming paninda nang sa ganoon ay hindi na lalabas pa ang mamimili sa kanilang bahay.*

*Sa simpleng paraang aking naisip, naihatid sa bawat bahay ang aking produkto at ang produkto ng aking kapwa manininda para dumami pa ang aming mga suki.”*

Sa ganitong kalagayan, ang mga micro at small enterprises ay malaki ang naitutulong sa ating komunidad. Sa pang-araw-araw nating pangangailangan sila ang ating natatakbuhan sa ganitong situwasyon. Tunay ngang malaki ang tulong ng MSMEs na nakakaagapay natin sa ating pamayanan.

*Ang kwentong inilahad ay hango sa tunay na karanasan ng mga maliliit na negosyante - sila ang mga ate, kuya, manong, at manang na nasa ating mga komunidad. Sila ang mga kapitbahay nating naghahanap-buhay para sa kanilang mga pamilya, at sa pamamagitan nito ay nakakapagbigay din ng serbisyo at produktong kinakailangan ng pamayanan.*



## ***Kapit-buhayan: Kabuhayan sa Pamayanan sa gitna ng Pandemya***





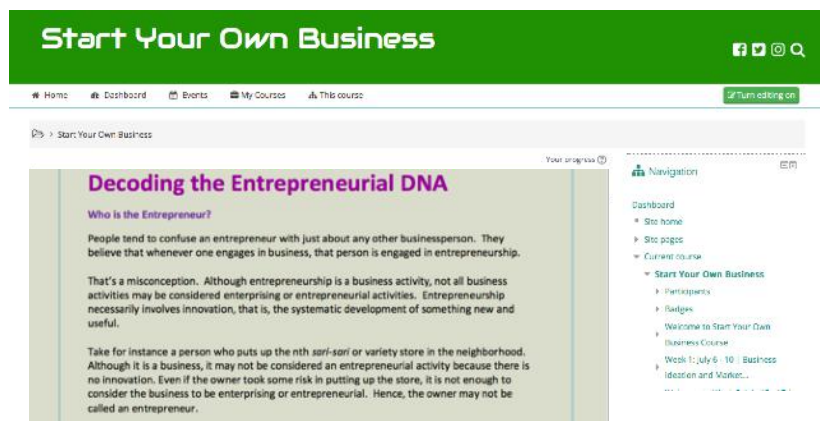
## UP ISSI Online Mentoring for MSMEs

One of ISSI's commitment is to serve MSMEs in any and every way we can. In these trying times, we are moving our mentoring program from walk-in to the online platform as part of the "new normal". Follow the link: <https://qr.go.page.link/x93na> or scan the QR code to start the process.

## eSYOB

The Start Your Own Business (SYOB) course is designed for people who want to start their own business but have very little idea on the mechanics of how to go about it. The course provides individuals who want to start their own business with the skills, management tools, and expertise in making the right decisions, planning, and organizing their intended ventures.

The e-SYOB, a four-week online course, is patterned after the residential SYOB program offered by UP ISSI. It guides enrollees through the marketing, production/technical, organization, and financial aspects of setting up a business using modules and learning materials developed specifically for online learners.



# e-Start Your Own Business Course (eSYOB)



Insights on participants demographics based on type of industry, location, work status, gender, age, and educational attainment.

## Industry:

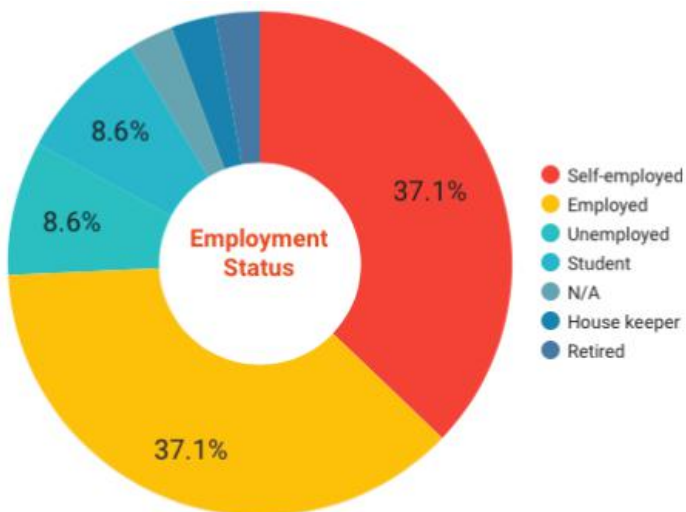
Participants of this course came from various industry sectors - service, trading, manufacturing, health, retail, transportation, government industry, and software industry.

## Location:

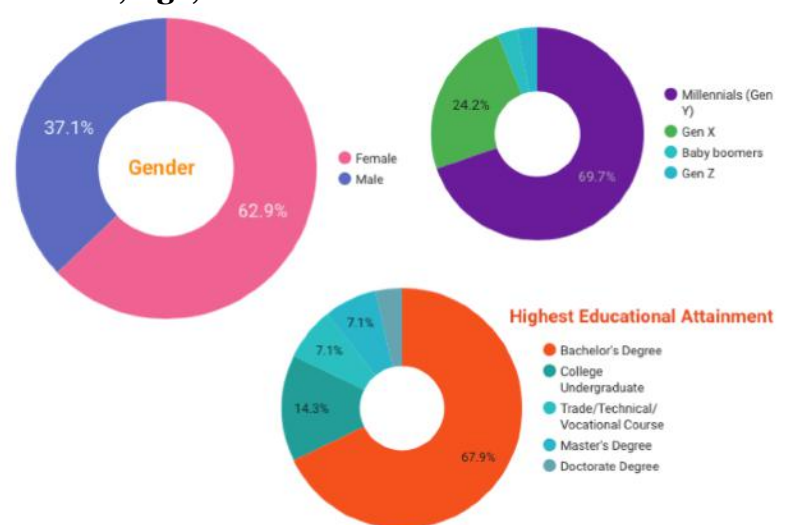
Most of the participants are from NCR and Luzon region:

- NCR - Quezon City, Paranaque City, Pasig City, Manila, Makati City, and Caloocan City
- Provinces - Bulacan, Cavite, Batangas, Rizal, Laguna, Isabela, Tarlac, Zambales, Pangasinan, and Cagayan

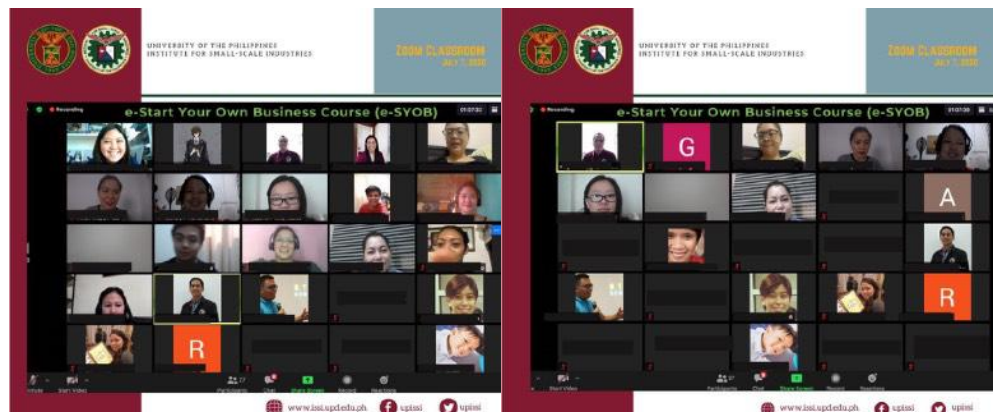
## Work Status:



## Gender, Age, and Educational Attainment:



eSYOB opening program on July 1, 2020 via Zoom classroom streaming on Facebook Live with the UP ISSI Learning Management Team and the participants.



# Communities of Practice for Entrepreneurship (COPE) Webinar Series:

## Bringing Entrepreneurship Education to the People



The COPE webinar series is a bi-monthly offering of the Training and Entrepreneurship Education Division through online platform. It is streamed live in UP ISSI's official Facebook page. This online COPE program aims to bring entrepreneurship education to a broader audience and to foster networks upon networks of enterprising individuals and organizations.

### Start Your Own Business Challenges and Triumphs of MSMEs

UNIVERSITY OF THE PHILIPPINES  
INSTITUTE FOR SMALL-SCALE INDUSTRIES

COMMUNITIES OF PRACTICE FOR ENTREPRENEURSHIP (COPE)  
WEBINAR SERIES

Bringing Entrepreneurship Education to the People

## Start Your Own Business:

### Challenges and Triumphs of MSMEs

Wednesday July 1, 2020  
3:00 PM

**Speakers**

- JEP DE GUZMAN  
ROUTE 39
- JAMICA LOIS BONIFACIO  
SUDLAN
- JAMES DYCOCO  
THE MILLENNIAL FARMER

The pilot episode on July 1, 2020 featured three graduates of the SYOB course; they are the proud owners of Route 39, Sudlan, and The Millennial Farmer. The guest speakers talked about the hardships and joys of starting one's business, overcoming challenges and celebrating triumphs. The episode served to inspire others to also take on the journey of entrepreneurship.

### Addressing the Effects of the COVID-19 Pandemic on MSMEs: Insights for Policy Making

UNIVERSITY OF THE PHILIPPINES  
INSTITUTE FOR SMALL-SCALE INDUSTRIES

## Addressing the Effects of the COVID-19 Pandemic on MSMEs:

### INSIGHTS FOR POLICY MAKING

HIGHLIGHTS AND RECOMMENDATIONS  
FROM THE POLICY BRIEF

COMMUNITIES OF PRACTICE FOR ENTREPRENEURSHIP (COPE) WEBINAR SERIES

Bringing Entrepreneurship Education to the People

WEDNESDAY  
JULY 15, 2020  
3:00 PM

**Speakers:**

- JOANNA ROSE T. LADDARAN  
UP Institute for Small-Scale Industries
- MELANIE V. CABOTAJE  
UP Institute for Small-Scale Industries
- MELCHOR C. MORANDANTE  
Sir Mong's Foods
- ALICIA M. OPERA  
DTI Bureau of MSME Development (DTI BSMED)

The July 15, 2020 episode featured the policy brief prepared by the UP ISSI Research Division. The discussion centered on the survey results on the effects of the pandemic to the MSMEs and the recommendations to address these challenges. Aside from the representatives from UP ISSI, insights from the Department of Trade and Industry Bureau of Small and Medium Enterprise Development (DTI BSMED) and an entrepreneur (Sir Mong's Foods) were also presented as a response to the policy brief.



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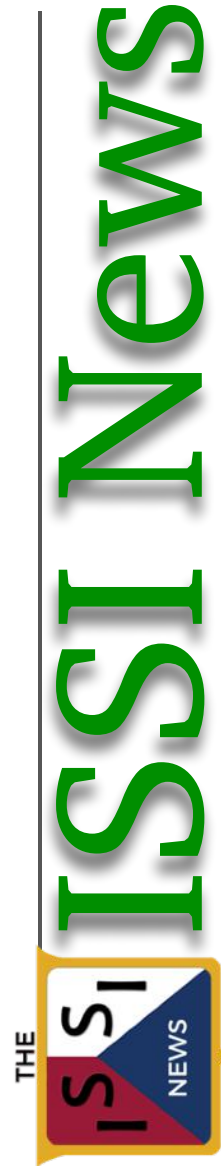
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