

# TATAG



## Stories of MSME Disaster Resilience



The content of this publication is based on interviews received from the selected micro, small, medium enterprises. The views presented by individual practices do not necessarily represent the accuracy or reliability of any advice, opinion, statement, or outcomes presented in these practices.

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**About the title TATAG:** a Filipino word which is synonymous to “sturdiness, firmness, and stability” and aptly represents the characteristic of the MSMEs included in this compilation.

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# ABOUT THIS BOOK



The Philippines is one of the most disaster-prone countries<sup>1</sup> in the world, constantly besieged by earthquakes, tsunamis, volcanic eruptions, landslides, and floods. Natural and human-induced disasters have always been a grave concern for micro, small and medium enterprises (MSMEs) as these pose significant threats that may lead to the collapse of any business venture.

The year 2020 was particularly devastating for the country. In the second week of January, a massive plume of ash from the eruption of the Taal Volcano affected some areas in nearby Metro Manila resulting in airport shutdowns and evacuation of residents.

Two months later, the government declared a state of public health emergency due to the COVID-19 pandemic. Lockdowns and business closures were imposed because of serious health concerns. Protocols and restrictions affected trading and logistical operations. Only essential needs were prioritized, prompting some industries (i.e. tourism, amusement, leisure, among others) to shut down.

But some businesses remained afloat.

Bold moves with regard to MSME resilience have already been initiated by the public and private sectors in the Philippines even prior to the pandemic. Business resilience workshops are part of the programs of the Department of Trade and Industry (DTI). The

Philippine Disaster Resilience Foundation (PDRF) was also a pioneer in business continuity and has been at the forefront in formulating handbooks, assessment guides, and tools that enable MSMEs to become better prepared when disaster strikes.

PDRF developed this compendium showcasing twelve MSME stories from different parts of the country to inspire and increase awareness of building disaster resilience through business continuity planning, encompassing various industries – agriculture, food, fashion, manufacturing, cooperative development, and green technology. The selected MSMEs started operating before the pandemic and have remained in business by applying business continuity techniques. One common takeaway was that having a Business Continuity Plan (BCP) proved to be an effective means to document, implement and ensure that any type of business – big or small – is resilient to any disaster.

The owners of the MSMEs personally shared the challenges they experienced and how they were able to surpass these. The compilation also features direct quotations and highlights specific actions of entrepreneurs in times of crises.

No one knows what kinds of challenges lie ahead for MSMEs. But the best way of facing these is to be prepared.

<sup>1</sup><https://www.esri.com/about/newsroom/blog/philippines-shared-disaster-imagination-supports-resilience/>

## IF GREEN TECHNOLOGIES

# Planting ‘Seeds of Hope’ and Reaping the Rewards



As a startup, IF Green Technologies (IF) had one goal – to make Negrense farmers even more productive.

“I want to defy the ‘lazy man’ syndrome where farmers just wait for harvest time to roll around,” said Ian Fred Solas, owner of IF. Through his own experience, Mr. Solas proved that urban gardening can be part of sugarcane crop rotation.

### **New Ways of Farming**

IF encourages local farmers to explore aquaponics (fish farming) and hydroponics (raising plants without soil) systems – both sustainable food farming techniques. Both approaches have many benefits including less adverse environmental impacts, reduced consumption of resources, faster plant growth, and higher yields.

“We pushed the idea of letting sugarcane farmers embrace backyard farming,” said Mr. Solas. He worked in coordination with the Department of Science and Technology (DOST) to promote these alternative methods of farming which also demonstrated the resourcefulness of the Filipino.

Unfortunately, he almost stopped this initiative since the business was not gaining ground when it first opened in 2018. Not a lot of people were interested in aquaponics and most farmers were too set in their ways, reluctant to experiment with new techniques.

### **The Pandemic and the Plantitas**

But when the pandemic lockdown began in March 2020, things changed dramatically. Millions of people were confined to their homes and grew restless as they searched

for activities to replace those they used to enjoy when they were allowed to go outside. Many new interests were explored and new hobbies sprouted. One of these was the plantito/plantita phenomenon, where many people decided to cultivate personal farms in their backyards.

As more and more budding plantitos and plantitas became active, IF orders increased tenfold. IF products became a new household essential for those starting backyard gardens or farms. Mr. Solas was surprised by the number of people who suddenly began to get in touch with him and who were eager to interact with him on social media.

“The pandemic became an opportunity. We even hired displaced workers in the construction industry so that we can provide them with jobs,” Solas shared.

### **Sowing the “Seeds of Hope”**

As people discovered the benefits of the backyard farm, IF started sharing the produce with the community free of charge. They were able to do this because a private sponsor provided the seeds. Communities enjoyed a level of food security that was direly needed, especially when borders closed and fresh produce from other provinces could not reach their customers.

But this system was not sustainable and also promoted the culture of constant dole-outs. People started coming back to the farm just to ask for more of their products.

“We do not want our community to become dependent,” Solas said, observing that the people had begun to heavily rely on the giveaway products.

So instead of giving away the harvested products, IF started the “Seeds of Hope” program where seeds were given away for free so that people could plant and harvest the produce on their own. The IF founder also said that he was setting aside a percentage of his earnings to develop the program. This also led to more sales for IF’s aquaponics and hydroponics systems. The “Seeds of Hope” program even helped in the reforestation of 10,000 mangroves in Oriental Mindoro.

But IF needed to find a more sustainable way of paying the seed suppliers while providing customers with what they needed



to keep farming.

“During this time, I was able to interface with Local Government Units (cities, municipalities, and provinces) to provide free seeds for the backyard farmers,” Solas explained.

He would physically go to the municipal hall to request the local municipal agriculturist for free seeds for tomatoes, lettuce, cauliflower, and cabbage.

### **Cultivating a Resilient Future**

While Mr. Solas was happy with the upward trend of the business, he knew that this might not last when the lockdown eventually ended. When people can go out and about again, they might forget about their backyard farms and there might be fewer plantitos and plantitas.

So he knew he needed to make a strategic move to keep the business viable even after the pandemic. IF had to stay ahead of the game, spurred on by the mindset of turning risks into opportunities. Mr. Solas decided to document all these strategies in a Business



Continuity Plan (BCP), which he had created for IF as an output from several workshops organized by the Department of Trade and Industry (DTI).

As Mr. Solas updates his BCP, he incorporates what he learned from the pandemic as well as a vision for a thriving business unhampered by any kind of disruption. Creating, implementing, and testing a BCP has helped him strengthen IF, and he is determined to become even better prepared for future challenges.

“Even after a pandemic, we need to be resilient. We have explored the by-products of aquaponics and hydroponics to make our business more sustainable,” Solas said.

As a way of exploring the “may pera sa basura” (“there’s money [to be made] from trash”) mindset, IF is currently experimenting with utilizing the waste product of the systems (i.e. algae) to be converted to biofuel, animal food pellets, and cement mixers. IF is making sure that nothing goes to waste and every product can become a source of income.

Beyond running a thriving business, Mr. Solas wants to help more Filipinos transition to a greener way of living. Through the sustainable and innovative practices he promotes with IF, he hopes that more people will find ways of living well while also taking care of the planet.

## BUSINESS CONTINUITY HIGHLIGHTS ►►►

### IF Green Technologies

**General Manager: GM Ian Fred Solas from Negros Occidental**

- ▶ Consider the local government unit for agricultural products and supplies
- ▶ Looking at the supply chain to develop new products and services
- ▶ Assistance from the Philippine government and private sector partners

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# Unmasking Opportunities during Disasters



Known for producing quality cloth diapers, Made by Pearl has continued to thrive even during the pandemic because of the increased demand for washable cloth masks. Owner Pearl H. Tadeo has been supplying hand-sewn mom-and-baby needs since 2010. What makes her products unique is the personalized touch allowing customers to choose their own fabric for cloth pads, panty liners and cloth diapers.

Although Pearl took up a Hotel and Restaurant Management-related course, she decided to pursue her passion for sewing through self-training and research. After eight years in the business, Made by Pearl is an established 'good find' among households that prefer reusable, locally-sourced products.

## **Stitching New Ideas**

The business was starting to pick up the

pace in 2018 and Pearl was already planning to put up a bigger facility with additional equipment. But the Taal Volcano eruption in 2020, followed by the onset of the COVID-19 pandemic, posed challenges that halted her plans for expansion.

“Raw materials were low and logistics became an issue. We started to have difficulty in sending out our products to Visayas and Mindanao since our production site is here in San Fernando, Pampanga,” Pearl said. Made By Pearl had to innovate and reinvent by strengthening a product line which eventually became in-demand – cloth masks.

The cloth masks reintroduced by Pearl are personalized and hand-sewn by herself and her family members to ensure quality and to retain their 'made with love' branding.

“We did not change anything in terms of our cloth masks. In fact, it was during the time of these unexpected disasters [Taal



Volcano eruption and COVID-19 pandemic] when our customers started to realize the value of having reusables at home. Our cloth masks became as popular as our other products because consumers need not go out to purchase such essentials,” Pearl explained.

She also said that her customers were able to lower their personal expenses because they do not have to buy disposable masks.



“Reusables naturally became a necessity,” Pearl added.

### Investing in Innovation

Made by Pearl was also able to navigate smoothly during the advent of “online selling” because the shop thrived as a social media-based shop. With only one courier

shipping products during the start-up stage, Pearl decided to partner with two additional delivery platforms.

After experiencing the impact of natural disasters and a pandemic, Pearl found more time to keep herself abreast on the changing environment. She now has a three-month stock of raw materials for backup to support production needs even if raw materials and delivery services become unavailable.

All of these actions are already included in the draft Business Continuity Plan which Ms. Tadeo crafted in 2021 after going through a workshop with the Department of Trade and Industry (DTI) Negosyo Center.

“I also invested in high-speed sewing machines to make our production more efficient,” the Made by Pearl owner said.

To better ensure continuity of production, she procured portable sewing machines so she can make Made by Pearl cotton pads wherever and whenever she wants to.



## BUSINESS CONTINUITY HIGHLIGHTS ►►►

### Made by Pearl

**Owner: Jo Anne Pearl Tadeo from San Fernando, Pampanga**

- ▶ Maintain stock/back-up raw materials that will last for at least three (3) months
- ▶ Expand of shipping and delivery platforms
- ▶ Invest in high-speed, portable equipment

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## BALON'S LECHON



# Learnings, Luck, and Lechon

### A Baptism of Fire

On New Year's Eve of 2017, almost 50 pre-ordered Balon's Lechon slabs were contaminated. The next day, a kitchen fire broke out burning the remaining products and damaging their production house. The result – stressed business owners, dissatisfied clientele, and wasted resources. But this series of unfortunate events did not stop Mrs. Cheryl Macaraeg Balon, the owner, from continuing and even expanding her business.

"My siblings already told me to close down the business after facing terrible situations," Ms. Balon shared. Her family was convinced that she had entered into a 'cursed' and 'unlucky' business venture. But she became even more determined to prove her family wrong.

### Cooking up a new Career

Balon's Lechon started as a micro business under the management of a couple who had no background in the food industry. They

decided to resign from their dreary office jobs and to take a chance on setting up a lechon business. Despite their lack of expertise in this field, the Balon couple were able to sell lechon products from belly to whole suckling pigs, and even packages with different products.

Selling lechon was a whole new world for Mr. and Mrs. Balon. Mrs. Balon's background was in marketing while Mr. Balon spent his life as a career professional in a local government unit. They were not sure what they were getting into but they were eager to learn new tricks of the trade.

"I really used my own resources to attend seminars and training courses. I'll always maximize the opportunity to attend online classes and watch videos through social media platforms," Ms. Balon said. Little did she know how much the time spent honing her business skills would benefit her in the future.

By attending various training sessions, the owner of Balon's was able to learn about

food safety standards, meat preservation techniques, and the proper brining processes. Aside from the food-related lessons, Ms. Balon also invested in online business marketing webinars which gave her various ideas to boost the social media page of Balon's Lechon. Instrumentally, she also learned how to come up with a business continuity plan.

### Lessons Learned, Innovations Implemented

The COVID-19 pandemic struck and in an interesting twist of events, sales of Balon's Lechon skyrocketed during the lockdown. It helped that Ms. Balon made the most of the opportunity to apply the mobile and online marketing techniques she had learned. She also decided to invest the excess income in business continuity.

Learning from the mistakes of the past, the owners of Balon's Lechon set up a new, fire-proof and fully-insured branch in Tagum. They also partnered with companies offering refrigeration and freezing of products during the peak season.

"We discovered that there are private storage facilities where we can keep our meat products safe from contamination," Ms. Balon explained.

She also shared that the company is excited to finish their business continuity plan to document more strategies to be taken in case of any other disruptions. Balon's Lechon is taking serious steps to ensure that the business will no longer suffer any setbacks related to temporary or full closure of operations.

"I want to make sure that what happened before will not happen again," Ms. Balon added.

Balon's Lechon is also looking to the future, eyeing the opening of more branches and investing in more face-to-face training and upskilling workshops to improve the quality of their products.

It takes more than luck to sustain a successful business. Business owners must work hard to continuously enhance their products and processes and prepare their businesses for dealing with potential problems. This way, if luck is not on their side one day, they will be better equipped to handle it. And if luck does come their way, they will surely make the most of it.



## BUSINESS CONTINUITY HIGHLIGHTS ▶▶▶

### Balon's Lechon

**Owner: Cheryl Macaraeg Balon**

**from Panabo City, Davao Del Norte**

- ▶ Outsourcing and partnerships for core business processes
- ▶ Training and upskilling to gain more knowledge and skills related to the business
- ▶ Proactively applying what was learned from previous experiences

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## HAMTIC MULTIPURPOSE COOPERATIVE

# The Rise of Healthy Rice Noodles



### More than a Cooperative

One cooperative in Antique is determined to go the extra mile in supporting its members. Aside from providing savings and credit services, Hamtic Multi-Purpose Cooperative (HMPC) is also a Farm Service Provider engaged in palay and rice trading. Hundreds of farmers benefit from HMPC's tractors, flat-bed dryers, harvesters and transplanters as these incentives have been extended to beneficiaries.

Beyond these services, HMPC's General Manager, Ms. Sonny S. Dolendo, also shared that the cooperative processes and sells a wide range of local products including carrot chips, peanuts and other root crop confectionaries. But among HMPC's products, rice noodles are considered as the staples of this people-centered enterprise.

### Rolling Out a Unique Product

"We want our rice noodles to have more variety that is why we considered making it a 'healthy' product," Ms. Dolendo said, as she

emphasized the need to make HMPC's rice noodles stand out in the market.

This led to the utilization of malunggay (*Moringa oleifera*) and the Flower of Blue Ternate (*Clitoria ternatea*) in the production of HMPC's rice noodles. These natural additives increased the health benefits of the noodles and enhanced their appeal to the growing population of health-conscious consumers.

HMPC's rice noodles entering the market could not have come at a better time. Due to the pandemic, more and more people were eager to improve their diet and to find healthier alternatives to their favorite foods. So the rice noodles were a hit. Not only that, the fortified noodles were even major ingredients of the soup served to health frontliners in their community.

### Dealing with Disasters

Although HMPC's track record as a credit cooperative remains flawless since 1967, the organization has not been spared from natural disasters negatively affecting its services.

Having been with the cooperatives for two decades, Ms. Dolendo has seen her fair share of storms destroying the cooperative’s supplies. One of these was Typhoon Odette.

“Heavy rains and wind washed out all our suppliers’ farm produce, including the Blue Ternate,” Ms. Dolendo said.

In 2021, HMPC had to halt the production of rice noodles for a month due to the unavailability of raw supply. But this unforeseen event also became an opportunity for HMPC to tap the community and consider other alternatives for business continuity.

HMPC decided to assign crops to farmers in more sites outside the cooperative’s immediate vicinity. These farmers were also instructed to double the plot allocation for Blue Ternate to increase yield.

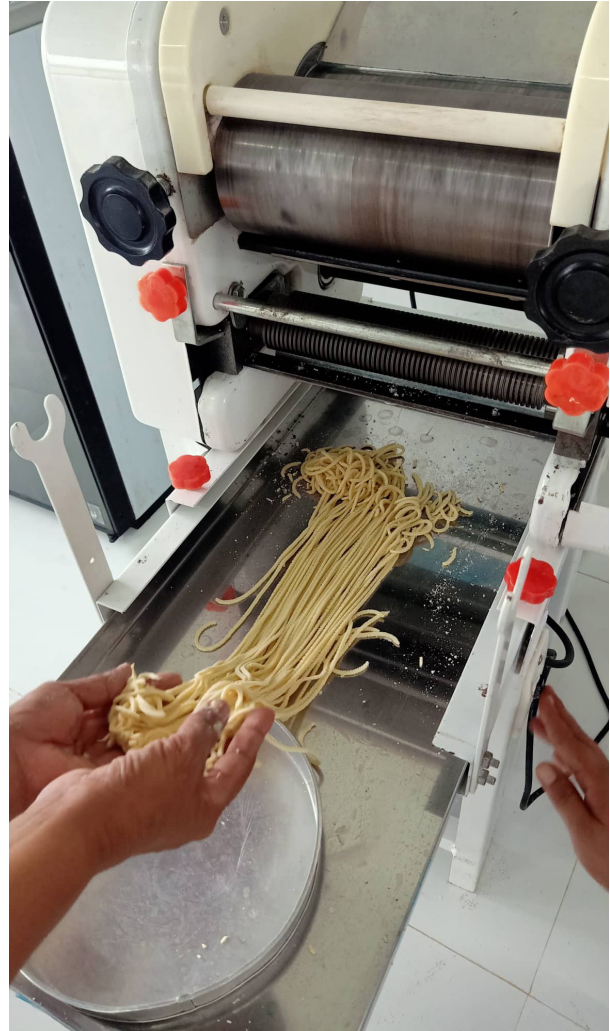
“I met the farmers face-to-face to convince them,” Ms. Dolendo said as she explained that she was provided a copy of the list of farmers from the local agriculturist’s office as a reference.

“We were also able to maximize the use of preserved Blue Ternate flowers,” Ms. Dolendo added. She was also able to encourage the local women’s groups to do backyard gardening to increase the supply of raw materials.

With the adjustment in the production of the rice noodles’ fortifying ingredients, HMPC has been able to forecast the availability of raw materials to be better prepared for a calamity that may affect the supply chain.

HMPC is currently finalizing its Business Continuity Plan to be adopted as soon as it

is approved. This plan includes the initiatives done by the cooperative to sustain its production and service delivery regardless of any situation.



## BUSINESS CONTINUITY HIGHLIGHTS ►►►

### Hamtic Multi-Purpose Cooperative

**General Manager: Sony S. Dolendo from Hamtic, Antique**

- ▶ Consider the local government unit and farmers as partners
- ▶ Product preservation as stock supply
- ▶ Tapping associations and groups to contribute to production

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## NATURE'S WINERY

# Creativity and Continuity Saved a Winery

The sweet taste of success could have soured for Nature's Winery when the COVID-19 pandemic hit. Lockdowns coupled with on-and-off liquor bans could have halted the production of Nature's Winery's best-selling 'Selosa' mangosteen wine and other products. But business owner Ferdinand Nipaz faced the crisis and declared: challenge accepted.

### What's in a Name?

The origin behind the 'Selosa' brand name comes from the early days of Nature's Winery. Mr. Nipaz came up with the catchy name when a client purchased the last 3 bottles of his then-unnamed wine which – he was told – were supposed to be a gift for the client's wife who "easily gets jealous."

"After naming it 'Selosa,' the sales went up. I consider the name as the lucky charm that is why my products were always sold out," Mr. Nipaz shared.

The mangosteen wine of Nature's Winery became a popular item in local hotels and resorts in the province of Pangasinan prior to the pandemic. The flavored drink made from fermented mangosteen is considered as a staple token during special events and a souvenir item for tourists.

### Opportunities in a Crisis

The onset of the pandemic brought rough times with plummeting sales and heavy restrictions. But the path to survive the crisis became clear for Nature's Winery because of their existing Business Continuity Plan, which they created before the pandemic and in collaboration with the Department of Trade and



Industry. The plan helped him analyze the situation and strategize how to keep his business running.

"There were no problems in terms of the raw materials. Our main stumbling block was the liquor ban since we were not allowed to sell our major product," Mr. Nipaz recounted.

Closing down was not an option. Instead, guided by his Business Continuity Plan, Mr. Nipaz decided to introduce a new product: concentrated calamansi juice. Consistent with his creative branding, Mr. Nipaz named his new product 'Maarte,' a colloquial term for "finicky or choosy."

"We purchased calamansi from nearby farms and backyard gardeners. It was also one way of helping the community by providing them livelihood opportunities during a difficult time," Mr. Nipaz explained.

With a growing trend towards living a healthier lifestyle and with people becoming "choosier" about what they consumed, the 'Maarte' Calamansi Concentrate became a

huge hit for Nature's Winery. And that is how this business managed to thrive during the pandemic.

And as the quarantine restrictions became less stringent, Nature's Winery bounced back effectively. 'Selosa' is back to selling like crazy while 'Maarte' has carved its own place in the market.

### The Fruits of Their Labor

"We learned a lot from the experience. In fact, we are now looking into partnering with more suppliers (such as those in malls) outside Mindoro and Davao where most of the mangosteen are sourced. We are also considering backup suppliers in case other forms of calamities happen," Mr. Nipaz shared his takeaways from the crisis.

Nature's Winery is currently exploring tea as a secondary business product. Mr. Nipaz is studying how to best use the by-product or waste from producing the mangosteen wine. Apparently, this can be dried into a powder that can be brewed as tea. The company is also considering the use of powdered or preserved fruits as alternative raw materials in case the supply chain is cut-off.

Mr. Nipaz is updating his Business Continuity Plan to reflect his experiences during the pandemic and to craft new strategies to improve his business in case of future disruptions. The plan came in handy during a tricky time and he now knows that preparation and creativity can bear fruit in a crisis.



## BUSINESS CONTINUITY HIGHLIGHTS ►►►

### Nature's Winery

**Owner: Ferdinand Nipaz from Agno, Pangasinan**

- ▶ Creative rebranding
- ▶ Product development
- ▶ Use of alternative raw materials and supplies within the community
- ▶ Sourcing of supplies from other towns (backup suppliers for redundancy)

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## MARIYA'S CUT & SEW CO.



# Stitching for Success

### A Passion for Fashion

Mariya's Cut and Sew Co. was doing very well as the supplier of uniforms for all private schools in the Rizal province. Sales were steady and production was stable. The sewing company was founded by Ms. Ana Marie Mabini, a Nutritionist-Dietician by profession, who turned her passion into a thriving business.

Mariya's Cut and Sew Co. boasted of a colorful fabric collection with a wide range of products including pouches, wallets and purses. The company also shared its blessings by employing underprivileged women from nearby communities who were considered business partners.

Everything changed when the pandemic struck and the lockdown forced schools to close. With no uniforms needed, the sewing company had to be shut down for four months.

### New Products for New Needs

But nothing can stop a creative and resourceful person for long. Mariya's owner identified a valuable opportunity to develop a new product. With more and more customers ordering food to be delivered to their homes, logistics companies prospered and motorbike riders filled the once-empty streets. These riders needed certain items to do their jobs effectively. And that's where Mariya's came in.

"We introduced collapsible insulated bags which became a hit among riders," the owner of Mariya's proudly said.

They also produced other pocketable items such as jackets, shirts and sleeping bags which increased the sales during the pandemic. Things were looking bright for the company.

But Mariya's recovery was abruptly cut



short when Super Typhoon Ulysses hit the Philippines.

“At the height of our production, the typhoon washed out all our materials and left our equipment wet and muddy. Electricity was down and the floodwaters submerged all our sewing machines,” Ms. Mabini recalled.

Mariya’s was already busy trying to increase production to prepare for a national business showcase when the typhoon arrived, piling on the pressure. The company would have to find another way to weather this crisis.

### Rays of Hope after the Rain

But once more, Mariya’s Cut and Sew Co. refused to be defeated. They made strategic partnerships to help them bounce back. The company’s revival materialized with the help of the Rizal Exporters’ and Manufacturers’ Association, Inc. (REMAI).

“Our partners from REMAI allowed us to use their factories [which were not affected by the typhoon] as temporary back-up production sites for Mariya’s,” Ms. Mabini said.

Since the seeds of partnerships were sown previously, colleagues from REMAI allowed

Ms. Mabini’s team to use their factories. The Department of Trade and Industry (DTI) was also able to provide sewing machines so that they can meet production deadlines in time for a business event. Ms. Mabini also learned how to craft a business continuity plan to help prepare for future challenges.

### Sew On and Sew Forth

Today, Mariya’s is thriving in the new normal. With its tagline “Quality Beyond Compare,” Mariya’s shirts, uniforms, bags, and jackets are available in pop-up stores in various malls in Metro Manila. Ms. Mabini’s strategies proved effective in enabling the company to overcome different kinds of disruptions.

“Part of our business continuity plan is to transfer to a flood-free area. Aside from that, we are also looking for various training courses for our employees so that they will become more resilient,” Ms. Mabini said.

Through creativity and resourcefulness, Mariya’s successfully navigated a pandemic and a typhoon. Since it has demonstrated an ability to stitch itself back together after every storm, the future looks promising for Mariya’s Cut and Sew Co.



## BUSINESS CONTINUITY HIGHLIGHTS



### Mariya’s Cut & Sew Co.

**Owner: Ana Marie Mabini from Rodriguez, Rizal**

- ▶ Partnership with business association for use of back-up production site
- ▶ Diversifying products to adapt to new trends
- ▶ Relocation to safer and flood-free site
- ▶ Training for employees before, during, and after a disaster

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## PAPAPING'S BAKED BONELESS BANGUS



# A Re-sea-lient Enterprise

What started as a simple take-out store in Mandaluyong has now become a business model for product differentiation, diversification, and expansion.

Genita Sta. Juana, the owner of Papaping's Baked Boneless Bangus, was on a mission to spread the unique tastiness of the product from the secret recipe of her chef-husband "Papaping."

### From Early Success to a Sudden Stop

Before the COVID-19 pandemic, Ms. Sta. Juana would be overwhelmed by the number of buyers who would order their products. Sales were not only stable, they soared.

"Our first customers were our relatives and friends. We didn't expect that it would be well-loved by people in our community," Ms. Sta. Juana said.

Deliveries were at their peak and this enabled them to open a stand-alone store. Papaping's family also added a new product which also became a favorite of their current client base – the Papaping's Sweet and Spicy Homemade Bagoong.

Papaping's had outlet stores in malls and was a regular exhibitor at trade fairs and bazaars. Because of the early success of Papaping's, the family planned to franchise as their next big move.

But during the COVID-19 pandemic, Papaping's was forced to shut down for two months. With government restrictions on the movement of people, sales dropped.

"Our major setback was on the part of paying rental dues. Our savings were slowly depleting and we were balancing our stocks with our overhead expenses," Papaping's owner shared.

## Turning the Tide

The owner of Papaping's was determined to stay afloat and she began to apply what she learned about business continuity. Papaping's found different ways to recover what was lost.

During this hiatus, the company decided to push marketing tactics for the "bagoong" product line by tapping resellers. This strategic move was a success as it was able to sustain the whole business for a few weeks.

"Aside from our original bestsellers, we introduced new products such as the 'Crispy Fry Boneless Bangus'. Clients also loved our add-on flavorings such as barbeque and buttered garlic," the owner of Papaping's added.

## How to Get Hooked on Success

When asked what tips she can share with

newbies in the business, Ms. Sta. Juana said that entrepreneurs should have a sense of purpose for pursuing a certain product. It will also help if you are hands-on and focused on improving your product.

"You should believe in your product so that you will do everything you can in case something happens, such as a pandemic," Ms. Sta. Juana explained.

Papaping's is now open for franchising and is continuously developing new products and flavors to introduce to the market. They are eyeing another branch south of Manila and their website is also up for a makeover.

The business continuity strategies they implemented during the most challenging times helped Papaping's not only recover its losses but also put the company back on track for more sustainable success.



## BUSINESS CONTINUITY HIGHLIGHTS ►►►

### Papaping's Baked Boneless Bangus

**Owner: Genita Sta. Juana from Mandaluyong City**

- ▶ Product differentiation
- ▶ Expansion by opening a new branch
- ▶ Financial stability by maintaining steady cash flow and back-up plan

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## HAPI JESS

# “Hapi-ness” and Readiness for a Successful Business

Staying motivated, being innovative, and getting prepared are what enabled seasoned agripreneur Jesselle Hyacinth Suarez-Hablo to keep her business afloat during the toughest moments of the COVID-19 pandemic.

Even as the business was threatened with imminent closure, Hapi Jess Food Products Manufacturing developed a new brand and produced several innovative products while also supporting local communities and exploring alternative sources of raw materials. Hapi Jess also learned the value of developing a business continuity plan to document all the lessons learned from difficult experiences.

### Tasty and Healthy Innovations

Hapi Jess is an offshoot of the Sir Jess brand which is known for their Piaya in Basil Pesto, Turmeric, Oregano and Pure Muscovado flavors. Hapi Jess products proved to be “pandemic-proof” because they are considered healthy food. Hapi Jess went even further by developing the “No MSG” and “salt-free” condiment named Orega Farmer’s Seasoning.

Even more flavorful but healthy products include juice concentrates of calamansi, lemon, cucumber, and nata de coco. They also sell the popular drink rice brew with lemongrass.

Hapi Jess also made sure to maximize social media in promoting their products, emphasizing their health benefits. The marketing strategy also included mentioning that the products were made by local ingredients



to encourage consumers to support Filipino products.

“During the pandemic, my focus was to distribute Hapi Jess products to every home to promote good health,” Suarez-Hablo said.

### Empowering the Community

But the business does more than produce healthy products made from local ingredients. Hapi Jess also makes sure to empower communities.

Aside from using herbs harvested from the family farm, Hapi Jess also brought produce from small farmers and vendors in the community to help them survive during the pandemic. This win-win strategy was a supplement to the Women’s Economic Empowerment (WEE) Project under which Su-

arez-Hablo had the opportunity to provide free assistance and develop new recipes for its women-beneficiaries.

“When we heard that [local] farmers are struggling, we continued to give [assistance] so that our community can grow,” Suarez-Hablo said as she explained how the support of the resellers were instrumental in the success of the newly-introduced Hapi Jess products in the market.

### A Recipe for Readiness

Learning from experience, Suarez-Hablo has become better prepared to face the worst case scenario for a business.

Taking business continuity planning seriously, Hapi Jess has a team devoted to constantly testing and updating their business continuity plan (BCP). The company has also partnered with local farmers and suppliers to serve as backup during times of need.

“Any kind of disruptions that could occur in our production plant were considered,” Suarez-Hablo said, discussing the process of creating their BCP.

A chef by profession, Suarez-Hablo is still able to innovate and produce unique food products that are now available in grocery shelves. With positivity as an extra ingredient, Hapi Jess became successful in teaming up with small market vendors and farmers.

Effectively preparing for recognized threats and risks has enabled Hapi Jess to become Bacolod’s pride despite all the ups and downs. This multi-awarded business has both “happiness” and “readiness” enshrined in its sustainable brand.



## BUSINESS CONTINUITY HIGHLIGHTS ►►►

### Hapi Jess Food Products Manufacturing

**Owner: Jesselle Hyacinth Suarez-Hablo from Bacolod, Negros Occidental**

- ▶ Product development and creation of new brand
- ▶ Maximize use of social media
- ▶ Clear-cut Business Continuity Plan

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## LORENZO FARM

# Resourcefulness: A Key to Lorenzo Farm's Sweet Success



Chocolate-lovers who also appreciate locally-sourced cacao can indulge in Lorenzo Farm's wide selection of cacao-based products which are also popular Ilolilo pasalubong or souvenir items and always available in trade fairs. Since 2017, the owners have been expanding their product line to include truffles, sugar-free Tsokolate/tablea, instant tablea, dark and milk chocolate bars, and so much more.

Lorenzo Farm is owned by Engr. Rogelio Daduya and his wife, Yurie, a teacher, who helped him grow the business as it catered to the increasing demand for healthy food products by discerning customers. They make a good team: Mr. Daduya takes care of the technical side, particularly on the process and the equipment, while Mrs. Daduya is in charge of the business and marketing. Lorenzo Farm products have been regularly featured in local TV shows and have become staples in Iloilo pasalubong centers.

### Humble Beginnings

"It all started with a manual grinder which my husband mechanized using a motor of an

old washing machine," Mrs. Daduya shared the peculiar origins of their business venture.

This very manual grinder, which is still being used to this day, gave birth to Lorenzo Farm's variety of products, like the Tsokosaba, Dark Diamond, and Milk Chocolate. This simple innovation helped them embark on an important culinary journey.

The couple's original business idea had been to sell and plant seeds. But fate had other plans for them and Lorenzo Farm ventured into mass production of various cacao products.

A lucrative opportunity presented itself when the farm was selected as a partner of the Department of Trade and Industry. This prompted the owners to further develop their products and to enhance the business. Packaging was improved, becoming more standardized in terms of colors and shapes with standard content as well.

The couple also learned to create a Business Continuity Plan to help them prepare for any potential disruption. As they laid down the strategies for continuing cacao

production in the event of a crisis, little did they know how helpful this would be for them in the near future.

### **Pandemic Bitterness**

When the COVID-19 pandemic struck, Lorenzo Farm was forced to close down its production house for two months. While they were no longer selling their products, they continued to buy and produce cacao. Sales dropped because of logistical challenges and cacao production slowed down.

Prior to the pandemic, the couple had been planning to create more cacao products and launch new flavors. All these came to a halt as they had to deal with the pandemic restrictions. Introducing new products was out of the question when they could not even sell their available product line to a dwindling clientele.

### **A New Sweet Spot**

But the enterprising couple did not let the pandemic discourage them. They consulted their Business Continuity Plan to help them maintain their cacao production. And they also learned to adapt their strategies to the evolving changes in the market.

As they surveyed the market, they noticed an important shift in consumer behavior. People were becoming more and more health conscious because they understood the urgency of protecting themselves against infection. Customers were becoming very interested in healthy alternatives to their usual diet.

And as it turns out, cacao has a lot of health benefits! It contains a fiber that can help your digestive system and drinks with cacao can increase the good bacteria in your gut. Studies have also shown that eating dark chocolate helps reduce stress and improve

your overall mental and physical wellbeing.

“Our products being considered as antioxidants and health boosters became the narrative that turned threats into opportunities,” Mrs. Daduya said.

This new trend allowed Lorenzo Farm to reopen and regain the market easily.

### **Business Continuity to the Rescue**

A full-blown business continuity plan is now in place for Lorenzo Farm. The plan includes a strategy on how to continuously produce cacao even in the midst of a natural or human-induced disaster.

“On a positive note, our cacao-producing farms are strategically located in the outskirts of the city. Because of this, the area was not largely affected by the pandemic. So, our cacao production continued,” Mrs. Daduya said. Lorenzo Farm’s supply chain will not be easily broken and they are able to support the livelihood of farmers living in the areas aforementioned.

She also added that plans are already laid out for the revival of their in-house farm to increase cacao production yield. Originally, cacao production took place in their own farm, which they inherited. Now they plan to do this again to create more stock of their products.

In terms of equipment, the company is expecting the delivery of several chocolate-making equipment coming from the Department of Science and Technology SET UP fund.

A small patch of land such as the Lorenzo Farm can be cultivated to become a thriving business. With the help of their Business Continuity Plan, the Daduya couple have an invaluable guide to help them navigate difficult times and to keep their business booming.

## **BUSINESS CONTINUITY HIGHLIGHTS**

### **Lorenzo Farm**

**Owner: Rogelio C. Daduya from Iloilo**

- ▶ Clear-cut Business Continuity Plan
- ▶ Improvised production machinery
- ▶ Revival of in-house farm production
- ▶ Adapting products and marketing to evolving consumer trends

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## ELY KNOWS ENTERPRISES



# Putting yourself in a shoemaker's shoe

Shoemaking runs in the family for Ely Rose Edullan. Hailing from the country's shoe capital Marikina, Ms. Edullan is the owner of Ely-Knows Enterprises, a company that produces high-quality footwear. Her ancestors, however, are more known for setting up a machine shop for shoe manufacturers and not as actual shoe producers.

"My passion is drawing and design. When I was young, I used to see [what I could make with] scrap leather. I started to put up my business with the support of my parents," Ms. Edullan said.

Her creativity and diligence helped her build a successful business offering a wide range of products. Even without a social media account, Ely-Knows was among the top choices of buyers of leather slippers, sandals, shoes, purses, and bags for men, women, and children.

### Staying Afloat

But keeping any business running in flood-prone Marikina is always a challenge. Ely-Knows was not spared from the harsh effects of typhoons Ondoy (2009) and Ulysses (2020).

"During the typhoon season, all we did were band-aid solutions at first. We were prepared and got used to having our stores flooded for a few days," Ms. Edullan narrated.

Fortunately, Ely-Knows learned how to bounce back after every storm. The company would put items on sale that would be quickly purchased by many loyal customers. And to make sure that the products were protected from the elements, these were stored on the second floor of their production house for safekeeping while the floods subsided.

But the COVID-19 pandemic was a differ-



ent story. During the lockdowns, sales were low and Ely-Knows products could not be transported to far-flung clients such as those in Mindanao. Ms. Edullan understood that they would have to become more creative and resourceful if they were to survive.

### Steps in the Right Direction

The lessons learned from previous experiences helped Ely-Knows build a business continuity plan to ensure that the company would be better prepared for similar disruptions. The company was no stranger to adapting quickly and Ms. Edullan did not waste any time.

First off, the company decided to maximize low-interest loans to support additional expenses.

“At first, we were not yet engaged in on-line stores,” the Ely-Knows owner said as she further explained the value of calculated risks.

But she realized the need to adapt to the changing circumstances and to build her brand’s presence online. The company also began to diversify their product line and customize their products for special events.

“What we did was we developed new products made from leather scraps such as those for wedding souvenirs. We also started to sell our products online to compensate for the bulk orders we were previously receiving,” Ms. Edullan added.

Ely-Knows also put up a “shoe community pantry” where nearby residents could get a pair of shoes for free. This idea of giving away the extra stocks of shoes was a “thank you” to the people of Marikina who helped the company throughout the year.

“We also ensured that we didn’t leave our employees behind. In appreciation of their hard work, no employee was taken off the job,” Ms. Edullan proudly said.

As the company recovered from the string of different disasters and built their business continuity plan, Ely-knows never lost sight of their vision and mission which is “to help Marikina strengthen its reputation as the premier maker of durable and quality shoes in the Philippines.”



## BUSINESS CONTINUITY HIGHLIGHTS ▶▶▶

### Ely-Knows Enterprises

**Owner: Ely Rose Edullan from Marikina City**

- ▶ Product development
- ▶ Low interest loans
- ▶ Online selling

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## WHISTLER TRAVEL & TOURS

# Striving Tourism in the Time of COVID



Whistler Travel and Tours embarked on a new journey during the pandemic, gaining some valuable lessons along the way. The agency realized that maximizing social media presence was key for them to succeed in challenging circumstances.

Launched in 2019, Whistler Travel and Tours is a Department of Tourism (DOT)-accredited travel and tour agency based in Puerto Princesa City, Palawan. The agency helps its clients plan, choose, and arrange their trips. Its services include accommodation bookings, airline ticketing, tours and vacation packages, and transportation/travel arrangements—both for domestic and international trips.

### Troubled travelers

The onset of the COVID-19 pandemic shut down the travel and tour industry for many months, leaving Whistler in dire straits. Tourism was all but non-existent during the lockdown where millions of people were confined to their homes.

“When the effects of COVID-19 hit the industry, our team brainstormed on how we can turn the situation around and look for opportunities,” shared Senith Araez, owner of Whistler Travel and Tours.

“We observed that domestic travel for essential workers, Authorized Persons Outside Residence (APOR), and other categories was still allowed. We also saw on social media that there were so many confused travelers who didn’t know how to secure ‘the multiple clearances’ to board a flight. There were multiple occasions where travelers were not allowed to board, just because of ‘one missing document.’

We saw the problem as an opportunity for us. Through social media, we started engaging them, by giving guidance and advice for free! What happened next surprised us all.”

What began with one or two inquiries skyrocketed into dozens of requests on a weekly basis. Travelers started asking Whistler to handle their travel requirements, from

airline bookings to hotel accommodations—more than enough to keep the company afloat. Added to that, referrals from one satisfied and grateful client to another, kept coming, making this burst of growth more sustainable.

### Voyages in the Digital World

It was evident that maximizing their social media presence helped Whistler Travel and Tours cope with the travel and tourism restrictions. She also noted the importance of Disaster Risk Reduction (DRR) policies in keeping the business afloat. Ms. Araez and her team revised and upgraded their existing risk management documents. Additionally, their team also implemented COVID-19 safety protocols such as contact tracing.

### Learning journeys

Ms. Araez also made sure to continue to build her and her business' capacity to deal with disruptions like the pandemic.

“I also attended most, if not all, training programs and webinars offered that were relevant to my business,” she said.

Among these training sessions was the Business Continuity Mentorship offered by the SIKAP program of the Philippine Disaster Resilience Foundation (PDRF). SIKAP stands for Synergizing Recovery Initiatives, Knowledge, and Adaptation Practices (SIKAP) for MSMEs. SIKAP is PDRF's MSME resilience program which champions digitalization as support for MSMEs to pivot or re-establish their businesses affected by the COVID-19 pandemic and other disasters.

Whistler has developed a business continuity plan to properly document the strategies that were effective in keeping their

business running during the pandemic. This plan will be regularly updated to ensure that the agency will be able to easily adapt to changing circumstances.

“As the saying goes, ‘No man is an island.’ Whistler Travel and Tours is committed to collaborate with government agencies in terms of information dissemination,” said Ms. Araez, reiterating the agency's mission to help customers be in the know when they need to travel.

With the end of the lockdown and the easing of the quarantine restrictions, Whistler Travel and Tours has gone back to business even better than before. The lessons learned from the lockdown have inspired Whistler to continue to adapt and innovate to build the company's resilience.



## BUSINESS CONTINUITY HIGHLIGHTS ►►►

### Whistler Travel and Tours

- ▶ Adapting products and services to new consumer needs
- ▶ Maximizing social media presence
- ▶ Investing in capacity building for staff members

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# VITALSTRATS CREATIVE SOLUTIONS



## Defying Disasters with Digital Design

Vitalstrats Creative Solutions (VCS) enhanced its digital marketing capabilities to adapt to the new behavior of its target market. This led to continuous growth despite the pandemic.

VCS was founded by Ms. Amrei Dizon in 2004. Ms. Dizon was fueled by her burning passion for creative work. From a small home-based design team, VCS has grown into a well-established creative agency with many renowned partners and clients.

### Creative Solutions to Complex Problems

"VCS is a creative agency that specializes in digital content production and strategic creativity. The company aims to help our partners and clients build their brand and achieve their communication objectives through memorable, thought-provoking, and inspiring content. VCS crafts creative output by focusing on the target audience's insights and behav-

iors, and matching this with a strategic link to the brand. The agency's services include campaign solutions, social media content creation, video production, and strategic design."

Ms. Dizon is also a Training Consultant for the Department of Trade and Industry (DTI) and a Certified Go Negosyo Mentor. She was also a mentor for digital marketing for the SIKAP program of the Philippine Disaster Resilience Foundation (PDRF). SIKAP stands for Synergizing Recovery Initiatives, Knowledge, and Adaptation Practices (SIKAP) for MSMEs. SIKAP is PDRF's MSME resilience program which champions digitalization as support for MSMEs to pivot or re-establish their businesses affected by the COVID-19 pandemic and other disasters.

### Adapting to a New World

Similar to most MSMEs, the COVID-19 pandemic affected VCS, with many of its proj-

ects—production shoots and events—getting canceled. Due to these cancelations and the subsequent decrease in revenue, it became more difficult to pay off operational expenses such as rent and salaries.

Adapting to these challenges, Ms. Dizon shared how the company capitalized on and utilized digitalization:

“To make up for losses caused by projects that no longer had demand, we had to recalibrate and rethink the services that we need to focus on. Because consumer behavior has shifted to online channels, brands needed to further strengthen their presence and communications online.

The demand from our clients shifted to adapt to their consumers’ new behavior, so we persevered and prioritized marketing and strengthening our digital content capabilities. Aside from shifting focus by prioritizing new consumer demands centered on digitization, and leveraging on our digital content strengths, we looked into optimizing our expenses and how the shift in our operations to 100% work-from-home (WFH) can yield more savings.

By the end of 2020, we had recovered from our liquidity concerns and concluded with a year of growth despite the challenges of the crisis.”

Her response shows how enhancing VCS’ digital marketing capabilities helped them adapt to the new behavior of its target market.

### **From Digitalization to Disaster Risk Reduction**

Another admirable aspect of the company’s response to the pandemic is its Disaster Risk Reduction (DRR) and Business Continuity practices. Ms. Dizon outlines the practices here:

“Even before the lockdown was announced, we had prepared our team and adjusted our operations to be fully functional on a 100% WFH setup. It was quite an adjustment for the team, given that our business model, as a creative agency, finds it crucial for key activities to be face-to-face and collaborative.

But, with careful planning, attention to detail, and being agile, we quickly adapted to the new set-up. New WFH policies and digi-

tal-proof systems were set in place to enable the team to still produce the same output quality and to continue providing effective solutions for our clients.”

### **Caring for the Creatives**

Aside from this, Ms. Dizon emphasized that employee safety and well-being are at the heart of VCS. When the pandemic struck, VCS management made sure to dedicate more hours towards increasing employee dialogue and involvement through activities such as team huddles. These practices were done so that the concerns of all employees were heard.

VCS also recognizes the importance of collaboration and partnership in overcoming challenges and building resilience.

“Support and partnerships from our allied organizations and communities were crucial in building the resilience of VCS. These enabled us to have access to best practices, case studies, new government policies, and general support that helped us adapt in times of adversity.”

## **BUSINESS CONTINUITY**

### **HIGHLIGHTS**

#### **Vitalstrats Creative Solutions**

- ▶ Adapting products and services to evolving consumer needs
- ▶ Enhancement of digital marketing capabilities
- ▶ Balancing the productivity and safety of personnel
- ▶ Building strategic partnerships with different stakeholders

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# SUMMARY

The twelve resilience stories all revolved around the major facets in business continuity – preparedness, response, and recovery. Whether the MSME is considered an “essential” during the COVID-19 pandemic or has been perennially affected natural disasters, having a concrete plan of action is vital in business survival.

## On preparedness

A full-blown Business Continuity Plan (BCP) is already in place for five of the featured stories in this collection. Key points which may be applied to BCPs may include the following:

- ▶ Maintain stock/backup raw materials that will last for at least three (3) months
- ▶ Procurement of backup, portable equipment
- ▶ Formal and legal agreements with partner government agencies and private organizations
- ▶ Training and upskilling
- ▶ Product differentiation

## On response

Implementation of the BCP entails immediate response to minimize or even avoid the effects of a business closure. Any disaster requires businesses to immediately resume operations to be able to catch up and minimize financial losses. Some of the BCP tactics mentioned by the selected MSMEs are:

- ▶ Tapping resources from national and local government agencies for financial, technical, and material support
- ▶ Partnership with business associations
- ▶ Availing low-interest loans to ensure financial stability
- ▶ Online selling and use of social media

## On recovery

For selected MSMEs featured in this collection, 60 days or two months has been the average recovery period. Every day of delay in the resumption of business operations greatly affects the income flow, production, and employee welfare. The following actions were suggested by MSME owners as part of their BCPs:

- ▶ Product and/or service diversification
- ▶ Backward and/or forward integration
- ▶ Production site relocation
- ▶ Investment in technology
- ▶ Product development and rebranding





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Resilience is all about being able to prevent or overcome the unexpected. Sustainability is about survival. The goal of resilience is to thrive.



**Jamais Cascio**  
American futurist



# GLOSSARY

## **Business Continuity Plan**

A documented procedure that guides an organization to respond, recover, resume and restore itself to a pre-defined level of operation following a disruption.<sup>1</sup>

## **COVID-19 Pandemic**

Coronavirus disease (COVID-19) is an infectious disease caused by the SARS-CoV-2 virus. On January 30, 2020, the WHO declared the COVID-19 outbreak a global health emergency. Illness caused by SARS-CoV-2 was termed COVID-19 by the WHO, the acronym derived from "coronavirus disease 2019."<sup>2</sup>

## **Disasters**

A serious disruption of the functioning of a community or a society at any scale due to hazardous events interacting with conditions of exposure, vulnerability and capacity, leading to one or more of the following: human, material, economic and environmental losses and impacts.<sup>3</sup>

## **Micro, small, and medium enterprises**

Any business activity or enterprise engaged in industry, agri-business and/or services that has: (1) an asset size (less land) of up to PhP100 million; and (2) an employment size with less than 200 employees.<sup>4</sup>

## **Resilience**

The ability of a system, community or society exposed to hazards to resist, absorb, accommodate, adapt to, transform and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions through risk management.<sup>5</sup>

## **Typhoon**

A tropical cyclone with maximum wind speed of 118 to 184 kph or 64 - 99 knots. The Philippines is prone to tropical cyclones due to its geographical location which generally produce heavy rains and flooding of large areas and also strong winds which result in heavy casualties to human life and destructions to crops and properties.<sup>6</sup>

## **Volcanic eruption**

Unexpected event when lava and gas are released from a volcano—sometimes explosively.<sup>7</sup>

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<sup>1</sup> <https://cda.gov.ph/wp-content/uploads/2021/01/DTI-presentation.pdf>

<sup>2</sup> <https://emedicine.medscape.com/article/2500114-overview>

<sup>3</sup> <https://www.undrr.org/terminology/disaster>

<sup>4</sup> Republic Act No. 9501 or the Magna Carta for MSMEs, which amended RA 8289 and RA 6977 (Magna Carta for Small Enterprises); and on the establishment category used by the National Statistics Office (NSO).

<sup>5</sup> <https://www.undrr.org/terminology/resilience>

<sup>6</sup> Department of Science and Technology – PHIVOLCS

<sup>7</sup> <https://www.ifrc.org/volcanic-eruptions>





