

MSME SPECIAL



**20 businesses that pivoted
their way to success in 2020**

**UnionBank named
'Bank of the Year 2020' in PH**

The Banker



Bank of the Year 2020

PHILIPPINES



From the Lead Advocate

In this unprecedented situation we have all faced this year, we have found most businesses of all kinds to be heavily impacted particularly micro, small, and medium-sized enterprises (MSMEs). But it is also in these challenging times where we encounter inspiring stories on how we, Filipinos, prevailed with our unwavering spirit of bayanihan.

We have met Juan who had invested his life's worth of efforts to fulfil his dreams of being an entrepreneur. He had big plans to scale his business until the onset of the pandemic, which resulted in most industries halting or scaling down operations. Juan almost saw his dreams crumbling until he met Maria.

Like Juan, she is also a business owner with dreams of achieving a wider reach of customers outside of her barangay. To stay afloat, she explored ways on how her business can stay relevant and even learned how to digitise. Maria has always been pragmatic and saw that in every problem, there is a solution. With her mindset, Maria sparked hope and inspiration unto Juan— to keep going, to keep that passion on why he started his business.

We have witnessed a lot of similar stories of inspiration that brought a domino effect of hope and value into our partners' communities. With these stories, we push ourselves even more to grow our community and be able to help and assist each other in ensuring that you are able to continue doing business.

We may be closing another year but the drive and passion to assist business owners like Juan and Maria continues. As we welcome the new year, may their stories remind you to keep your spirit and determination unshaken and that you always have a community to journey with you to success.

A handwritten signature in black ink, appearing to read 'Jaypee Soliman', written in a cursive style.

Jaypee Soliman

Lead Advocate, UnionBank GlobalLinker

Vice President SME Segment - Customer Experience Group, UnionBank

UNIONBANK GLOBALLINKER GAINS INTERNATIONAL AWARDS IN A 2-YEAR SPAN



"This year has been a challenge to businesses across different industries. This is why we put priority on helping MSMEs access various digital business solutions and expand their network through GlobalLinker."

UnionBank of the Philippines' (UnionBank) GlobalLinker, its flagship program for micro, small and medium enterprises (MSMEs) has garnered multiple international awards in a short span of two years since its inception.

Its international recognition include "Winner: Best Customer Relations & Brand Engagement Initiative 2020" from The Digital Banker – Global Retail Banking Innovation Awards, "Best Social Media Marketing Campaign 2020" from Retail Banker International – Asia Trailblazer Awards, "Best Social Media Project 2020" from The Asset Triple A Digital Awards, "Best Customer Loyalty Program 2020" from The Digital Banker – Digital CX Awards; and "Winner: Ecosystem-led Innovations 2020" from Infosys Finacle Client Innovation Award.

"We are committed to help MSMEs in their digital transformation, especially in this time when going online has become imperative for most businesses. Through GlobalLinker, we provide them access to business tools to pivot their business models," said UnionBank's SME Segment Vice President, Jaypee Soliman.

Launched in 2018, UnionBank GlobalLinker has assisted MSMEs in their digital transformation through a platform that helps them grow their businesses. To date, it has onboarded 50,000 members and enabled more than 1,000 business owners to set up online shops through virtual training and onboarding sessions.



Best Social Media Project
Triple Asset Awards



Best Customer Loyalty Program
Digital CX Awards



Client Innovation Awards
Infosys



Best Customer Relations & Brand Management
The Digital Banker



Best Social Media Marketing Campaign
Retail Banker International



UnionBank

One of Asia-Pacific's most helpful banks during COVID-19

UnionBank has been ranked as the second most helpful bank in Asia-Pacific during the coronavirus crisis – the only Philippine bank in the top 20 list.

Most Helpful Banks in Asia Pacific During Covid-19

2



UnionBank



102.09

Rank (2020) +	Logo	Bank	Country +	BQS for COVID-19 (2020) +
1		kakaobank		102.21
2		UnionBank		102.09
3		Kotak Mahindra Bank		102.09
4		VPBank		101.61
5		Citibank Singapore		101.42
6		CTBC Bank		101.39
7		Taipei Fubon Bank		101.31
8		Asia Commercial Bank		101.23
9		Citibank (Hong Kong)		101.22
10		CIMB Niaga		101.10



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The Asian Banker
International
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RBI Asia Trailblazer
Awards 2020
Max 5.0 - Digital RM, Project
of Retail Banking Center



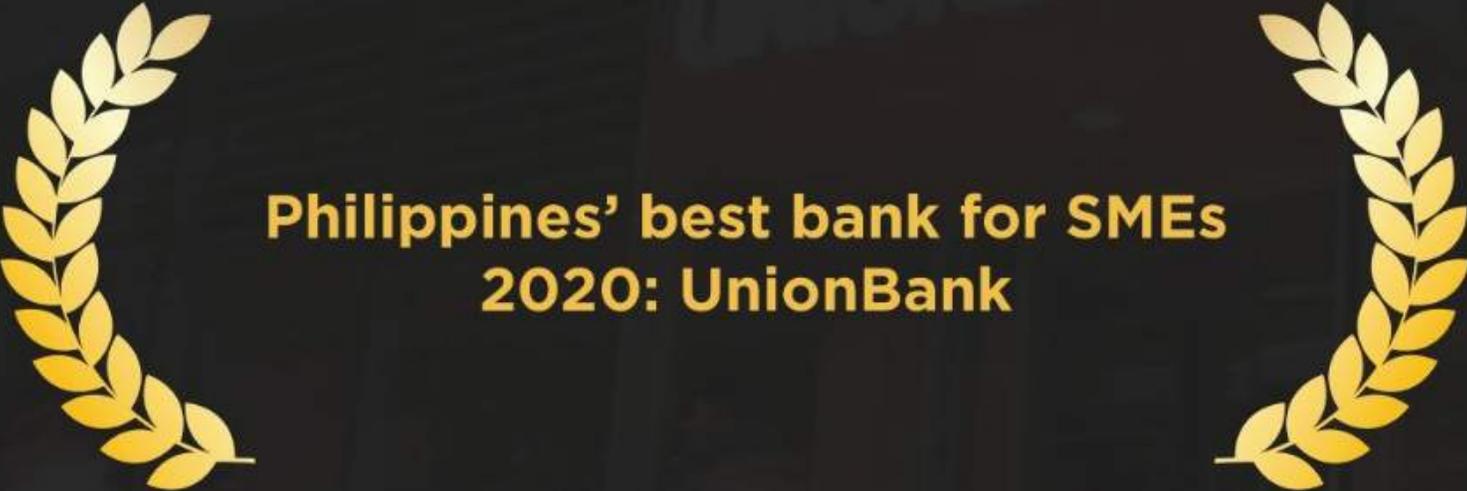
Global Banking
and Finance



Retail Banker
International
Retail Banking International
Global Awards



Asian Banking
and Finance
Retail Banking Awards



**Philippines' best bank for SMEs
2020: UnionBank**

**Best Bank Awards 2020
Asiamoney**

Union Bank is making an admirable contribution not just to its own bottom-line but to the future of its country

- Asiamoney



UNIONBANK WINS **EIGHT (8) AWARDS** AT THE RECENTLY CONCLUDED 11TH ANNUAL RETAIL BANKER INTERNATIONAL AND ASIA TRAILBLAZER SUMMIT AND AWARDS 2020.

WE SHARE AND CELEBRATE THESE AWARDS WITH **U!**



**Send
i2i**



**Digital
RM**



**UBGL Trade
Connect**



**Project
Bitbox**



**The ARK
Ambassadors**



**DSAI
Institute**



**Agile
HR**



**The
ARK**

CONGRATULATIONS AND LET'S CONTINUE TO POWER THE FUTURE OF BANKING!

#BizMadeEasy!

FREE MEMBERSHIP



Join a network of 325,000+ MSMEs worldwide

UnionBank GlobalLinker: One free account, multiple benefits

-  Network to grow your business
-  Access exclusive offers & deals
-  Create your own online store for free

UnionBank GlobalLinker has built a growing community in the Philippines enabling Filipino MSMEs to get connected to over 325,000+ MSMEs from 150+ countries.

- 40,000+ MSMEs Digitally Empowered
- 1,000+ Online Stores Created
- 200+ Industry Forums to Network

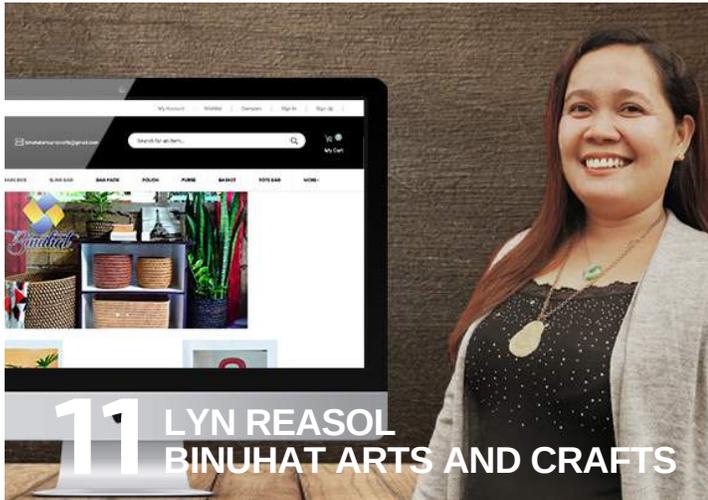


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COCODELI**

This social enterprise is
creating positive change to
the lives of coconut farmers



WOMAN ENTREPRENEUR EMPOWERS FARMERS THROUGH HER ONLINE GROCERY

Despite the significant role farmers play in the Philippine food security and economy, they still remain the poorest in the country facing many challenges. This is why **Iloisa Romaraog**, founder of **Session Groceries**, wants to change the game for farmers.

In 2018, when Benguet farmers were forced to throw away tons of vegetables due to oversupply, Romaraog stepped in and offered her online grocery store to farmers to help them sell their produce directly to consumers. With Session Groceries, farmers can fairly decide the price of their harvest. What started as an online grocery store, Session Groceries has found more meaning in doing business as they provide better access to market for farmers.

In conversation with GlobalLinker (**GL**), Iloisa Romaraog (**IR**) shares how she empowers and helps farmers through her business.

"We hope to help more farmers to be rich two years from now and to have a farmers' millionaire club."

GL: How did you come up with your business idea?

IR: It's always been my dream to have my own tech company. It started when we had a business like Honest Bee in Baguio City. When Typhoon Ompong hit Benguet, Session Groceries became a way to help the affected families. And when there was an oversupply of vegetables in 2018, we decided to help. That's how Session Groceries started helping farmers.

GL: How did you deal with the challenges of running a business?

IR: It's fun because you're like doing a system out of norm, like it's never done before, but you're doing it. I also have to deal with the mentality of farmers. Dealing with people is a challenge. Not everyone is aligned with your vision, so there are times we experience theft. Some of the vegetables that we have were stolen. What we do is that we stick to those people who follow the rules because we need to create a good system so the quality of our products will not get affected.

"No amount of money can ever compensate when you know that you're able to give hope to these farmers."

GL: How was your experience with the farmers?

IR: I'm happy to see our farmers getting empowered. It's empowering because we are able to teach them how to sell their products. We have a farmer who has been selling broomsticks for the past 15 years. His house doesn't have a furnished floor. Last August, he was able to buy and build a roof for his production. It happened because we taught him about proper pricing for his product. He now knows that he should not sell his product for a price lower than P200.

Access Iloisa Romaraog's [full story here](#)



"Promote your online stores because not all people know that you have an online store. Treat it as if it's your physical store."

Creating a digital showroom

Not letting any circumstances stop her from running her business, Lyn managed to create her own online store with the help of the DTI and UnionBank GlobalLinker.

"It was a huge help to me. I'm so happy because I now have a digital showroom where I can post all my products, connect with my customers, and accommodate inquiries from local areas and abroad."

GOING DIGITAL: ENTREPRENEUR BOUNCES BACK WITH HER ONLINE STORE DURING THE PANDEMIC

"Trade fair is like a harvest season for MSMEs," exclaims **Lyn Sheryl Reasol**, the woman behind **Binuhat Arts and Crafts** that offers handwoven products made by women of Dinagat Islands.

Lyn is one of the many MSMEs who are used to participating in various trade fairs to market their products, and find exporters and big clients.

However, it was a different story with the COVID-19 pandemic.

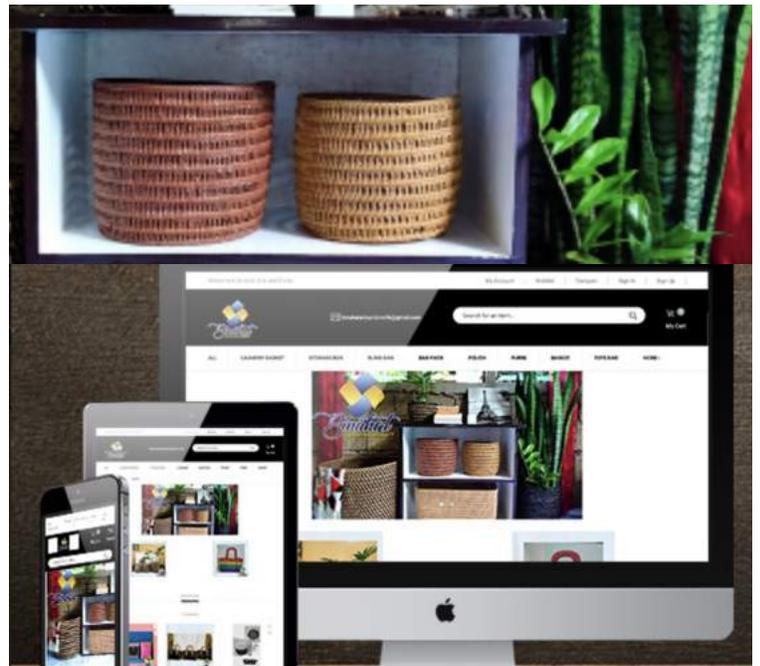
At the beginning of the year, I was so excited and I already prepared my products for trade fairs. But due to lockdown, physical trade fair were cancelled," the female founder explains.

Because of this, her products were stuck in cargo supposedly delivered in Metro Manila that left her with no on-hand products.

Finding opportunities in the crisis

With no sign of things getting back to normal, Lyn decided to explore digital channels to keep the ball rolling for her business.

At the start of lockdown, I started posting products on my personal Facebook account and asked my family and friends to share it." And within that day, she was able to receive several inquiries. The Department of Trade and Industry (DTI) also came to her rescue and invited Lyn to attend a webinar on how to create an online store through UnionBank GlobalLinker



Participating in digital trade fair

Knowing that creating an online store was just the first step, Lyn participated in DTI's virtual trade fair to market her products and promoted them to various social media channels.

The Binuhat Arts and Crafts owner joined Gawang Pinay, a digital trade fair featuring women-led enterprises organized by DTI in partnership with UnionBank GlobalLinker.

From participating in digital trade fair and promoting her online store to various social media channels, Lyn was overjoyed to share that what she earned from her digital activities in a span of a month is equivalent to attending two to three physical trade fairs. Access Lyn Reasol's [full story here](#).

CALL CENTER AGENT TURNED MOMPREENEUR STARTS BUSINESS WITH P1,000



Working as a call center agent for 11 years caused **Hazel Asignar**, 39, to suffer from several illnesses.

Although she was allowed by her company to have an indefinite leave for a couple of months, her health condition didn't improve; it even went downhill as she lost 20 kilograms along the way. After a year of an indefinite leave, she decided to resign as advised by her doctor.

"When I resigned, the first thing that came to my mind was how to pay for my medical expenses. I also had a fear (on how to support) my eldest son who was about to get into college at that time," she shares.

Starting a food business with only P1,000

Without a stable income and appalling medical bills, she was buried in debt and was forced to look for another source of income to make ends meet.

Coupled with her determination and flair in cooking, she launched her food business, **Ninang's Kitchen**, and started selling bagoong (sautéed shrimp paste) in 2017 with only a capital of P1,000."

At that time, I tried posting on social media and I was overwhelmed to receive a lot of orders," she recalls.



Overcoming challenges

With a growing demand for her product, having enough working capital became her problem.

"I was afraid to get a loan because I have a bad credit history and I still have debts." Asignar shares that she used to get advance payments from her customers to keep her products rolling and meet the orders.

But her situation changed when a good friend lent her P20,000 to bring her products to the largest Regional Trade Fair in Bohol."

I joined the regional trade fair with the help of my friend. I was able to get purchase orders from the three major malls in Bohol," she exclaims.

It was her biggest buyers at that time and all of her products worth of P100,000 were sold out during the event. With her milestones, she was able to have the adequate working capital to expand her business and she was also able to pay all her debts. To find out more about Hazel's products, you can visit her online store at ninangskitchen.linker.store

"There are times that I would think of going back to work while managing my business. But I realized, I cannot serve two masters. If I want to be successful in my field, I should only focus on one thing."



Legaltree

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THIS LAWYER-ENTREPRENEUR MAKES LEGAL SERVICES SIMPLE AND AFFORDABLE WITH HIS LEGAL TECH STARTUP

He who has less in life should have more in law — is this social justice principle true today?

According to the 2019 edition of the World Justice Project's 'Global Insights on Access to Justice', only 20 percent of Filipinos receive legal help — leaving 80 percent of Filipinos without legal assistance. Worse, out of the 20 percent, 72 percent of them sought legal help from friends and families while the remaining 15 percent sought help from lawyers and the rest are from various institutions.

This is why lawyer and entrepreneur **Atty. Jason Rudolf Arteche** has stepped up to address this underlying issue and founded **Legal Tree**, a legal tech startup dedicated to making legal services simple and affordable.

In conversation with GlobalLinker (GL), Atty. Jason Arteche (JA) shares his business journey on how he aims to do this using his technical expertise and legal knowledge.

GL: Tell us a little bit about your business journey. What motivated and excited you to start it?

JA: My years of legal practice have exposed me to the high cost of legal services. I've seen first-hand how many people don't have access to legal services because it's too expensive and difficult to use. Legal consultations cost thousands of pesos while personal and business documents (i.e. affidavits and contracts) cost just as much. Looking for an experienced lawyer with the right specialization is also time-consuming and difficult. As a result, most people don't use legal services and are either abused or taken advantage of.

This is why I founded Legal Tree. Legal Tree is a social enterprise with the goal of empowering Filipinos to protect their rights and making legal services accessible and helpful for them. My vision is a Philippines where anyone who needs legal services can easily get it.

“My vision is a Philippines where anyone who needs legal services can easily get it.”

GL: What is the USP of your business?

JA: With Legal Tree, individuals and businesses can create and customize their personal & business documents anytime online within minutes using our innovative Q&A tool. We have a growing library of 80+ essential documents to date.

GL: What are the challenges for your business to grow bigger, better, and faster from here? What are you doing to tackle them?

JA: It's also a challenge to penetrate the market considering our product is the first of its kind. We have to simultaneously build the market's trust because credibility is a crucial factor in choosing legal services.

To overcome these challenges we aim to expand the team to better serve our clients. We also have a 7-day free trial for clients to create documents and experience the service first-hand. Access Jason Arteche's [full story here](#).



HOW CELEBRITY-MOMPREENEUR NENE TAMAYO BOUNCED BACK FROM LOSING MORE THAN P1 MILLION



“At this time of pandemic, we have to be a navigator and not a survivor. If you’re just a survivor, you will just wait for this pandemic to be over. Being an entrepreneur, we have to be the navigator so we can still continue our operations.”

Losing more than P1 million from several failed ventures did not stop celebrity-momprenneur **Nene Tamayo - Plamio** to pursue her desire to become a successful business owner.

After all, she knew that losing money and failing are all part of the process.

From running a convenience store to managing a comedy bar and restaurant, Nene had to close down all of her businesses to stop from bleeding money.

Despite being in a distressing situation, she didn’t lose the right perspective and embraced all learning from her failures to slowly rebuild herself and come out even stronger.

Bouncing back from failures

Years later, she established **Nene Prime Foods** that was born out of her love for Spanish sardines and her interest in cooking.

Before Nene Prime Foods, the celebrity-momprenneur had to slow down after losing a lot of money. She started all over again and participated in different bazaars and trade fairs with her buy and sell products. “I didn’t stop because I really wanted to have a business,” she shares.

Encouraged by her husband, she started cooking Spanish style milkfish sardines. “There’s no harm in trying anyway, so I tried cooking and ordered 10 kilos of milkfish to make my own recipe.”

She asked her aunt to teach her the recipe, but she later found out that her aunt’s recipe contains a lot of msg (monosodium glutamate). This caused her to experiment for less than a month using different kinds of spices and herbs to offer a recipe without msg. She then started giving it to her friends and neighbors and sought their feedback for improvement.

Starting again and conquering self-doubt

With orders coming in, she decided to turn her recipe into a product. She took a leap of faith and registered her business in 2014.

Fast forward today, from being a one-man team, Nene already has employees to help her with the production and delivery. She was also able to expand her offerings into 5 products catering to different markets. “Before our offering is only for the high-end market, but now, we already created products for retailers so that everyone can afford and taste our products,” she explains.

Navigating the new normal

With Nene’s mind set to achieving growth and profitability, there’s no sign of her slowing down even amidst the COVID-19 pandemic. Access Nene Tamayo’s [full story here](#)



COFFEE-LOVER TURNED ENTREPRENEUR BLENDS PASSION AND ADVOCACY TO HER BUSINESS

With a passion for coffee, **Angela Regis** together with her husband started **Dream Wide Awake**, a cafe and creative company.

They bring pop-up beverage bars to events and provide commissioned creative services. They take pride in their products that are made with all-natural ingredients sourced locally and prepared sustainably.

In conversation with GlobalLinker (GL), Angela Regis (AR) shares her business journey.

GL: Tell us a little bit about yourself

AR: I'm Angela, Ella for short, born leftie but was trained to be a rightie in my early years. Save for the challenges in illustration and brief moments of dyslexia, I'm now grateful to have a good combination of right and left brain thinking. I believe this gave me the flexibility to shift from the corporate world into entrepreneurship. Together with my husband Christian, I'm now able to pursue my passion by combining creative liberty with calculated moves.

GL: How did you start your business?

AR: We're regulars at cafes, where we feel relaxed and felt inspired. Sometime years ago, the so-called third wave coffee hit the Philippine shores, and we got interested. We discovered that coffee is both an art and science—two things that me and my husband love!

As our interest grew, we took barista lessons and eventually decided to put up our own mobile cafe business, where we bring a coffee cart to pop-ups and events. Along the way, we've met wonderful people on our entrepreneurial journey. We've explored more sustainable ways of living and doing business and it became our advocacy.

"COVID-19 taught us that the lean season can extend well beyond our projections. These days, we're learning that Plan B isn't really that bad at all, because it may even lead to a better path than we've originally planned."

GL: Tell us about the unique challenges that you have faced working on this enterprise.

AR: It's a rollercoaster ride! As an events-based company, we experience the 'feast or famish' effect, wherein the peak and lean seasons are high in contrast. We needed to learn - and we're still learning - on how to manage our finances so that when the lean season comes, we can still be in good shape.

GL: Do you think that there are things in our Filipino culture that prevent women from being becoming entrepreneurs?

AR: There are still a lot of patriarchal notions that society tries to construct when it comes to women. However, there's a silver lining. I see more and more women taking charge of their life, household, and business.

To find out more about Angela's products, you can visit her online store at dreamwideawake.linker.store



HE STARTED WITH NOTHING & HAS BEEN RUNNING HIS BUSINESS FOR NEARLY 30 YEARS



Seeking greener pastures, **Louie Villena** moved to the US to join a foreigner who offered him a business partnership. However, a few months later, he found that this supposed foreign business partner turned out to be a con man.

Louie ended up coming back home to the Philippines with no job and money.

“The first question that came into my mind (at that time) is how can I support and feed my family,” Louie shares. “My son back then was 3 years old and my daughter was just a baby,” he adds.

With not enough cash and a family to feed, he took the plunge into entrepreneurship using his extensive management experience in the corporate world and founded **Energy Systems**, a management consulting training/ brand. When he started offering his services, his early clients would pay him in kind in exchange of his services. “I didn’t have any cash flow and I had a hard time (to make ends meet) for my family for about a month or two.”

Trying times

Louie considers his first two years in business as the most trying period of his entrepreneurship journey.

“I almost gave up because I was earning only around P3,000 per month when I was used to getting at least 10 times of that back in the 90s,” he recalls.

“But I gave it another six months. And when I assessed it, I discovered that I was earning P7,000 a month. It was still very low as compared to what I was used to getting from the corporate world,” he shares.

His persistence paid off when he finally sealed a deal with a major client. “They availed my services for a year. It was already beyond what I was getting back during my corporate

“If your mission, vision, and values don’t match with your business partners, then don’t try to associate yourself with them.”

years. I knew then I’m not going to stop.”

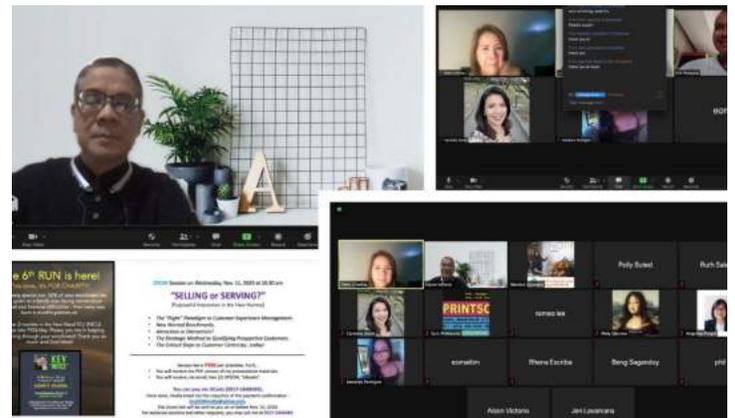
Key ingredient for running a business for 30 years

The veteran entrepreneur has been running his consulting business for about 30 years now and has served more than 500 clients from small and medium enterprises to multinational companies.

When asked about his secret ingredient for staying in the business for three decades, he answers, “I collaborate well with my clients and even with my peers in the industry. Because there have been times where I have to partner with consultants and other trades in my field so I have had no problem with that.”

“I am here to collaborate,” he emphasizes.

Access Louie Villena’s [full story here](#).





HOW SHE STARTED SMALL WITH ONLY 200 PACKS OF PRODUCTS & MADE IT BIG

Due to war conflict in Lanao Del Norte, **Hope Joy Palermo**, together with her family, moved to Puerto Princesa City, Palawan with the courage to have a fresh start and better life for their son.

Moving to another province, they brought 200 packs of banana chips which came from their family business hoping to establish a new venture in Palawan. Her husband, Christian, displayed the products in his brother's canteen, and to their surprise, the 200 packs of banana chips were sold out in less than an hour.

The wife and husband duo did not expect at first to receive positive response for their products.

"We thought we will only sell a few packs. But from 200 packs, it grew into 500 until we received more and more," Hope shares.

With the growing demand, the couple decided to register and started their business in 2009 as **Real's Food Products**. "When we started the business, it was only me and my husband."

"We only have a small cooking pot and gas stove. But we kept on producing because it's really our passion," she shares.

From the couple's desire to give a good life to their son and bring food to the table, it eventually grew into empowering more people, especially in their community, by training and hiring them for the business.

Getting discovered by DTI

They used to display their products only at small canteens until a staff from the Department of Trade and Industry (DTI) – Palawan discovered their products. DTI-Palawan managed to help them have additional distribution channels to help their business reach more customers.

Hope Joy, later on, became part of the first batch of DTI's Kapatid Mentor Me Program (KMME) in Palawan. With no business degree, she is grateful for the mentorship and training she received during the program which greatly

benefitted her as an entrepreneur and her business.

In fact, after the KMME program, she was able to come up with new product offerings for her business. From five products including banana chips with different variants, she now offers 15 products including her latest product – coconut chips in different flavors.

Her products are also FDA-approved and are now available at Pasalubong Centers in Palawan and SM establishments in Cebu, Mall of Asia, and Boracay.

To get to know more about Hope Joy's products, you can visit her online store at realfoodproducts.linker.store

"It's not easy to run a business, but you can overcome and manage all challenges when there's someone who can mentor or guide you through the ups and downs."

PRACTICAL TIPS FOR ASPIRING & BUDDING ENTREPRENEURS

Staying on top

It's one thing to tackle the challenges of business, but it's another thing to stay in the ball game. That's the fear of almost all businessmen - it's to stay on top.

You should know due diligence, how to save, how to spend, and how to be crazy (innovative) because you will experience everything - it's a roller coaster ride.



Rebecca Topacio

President, Jimbec Food Products

Make an impact

Be true to your advocacy. It's going to be difficult if you're only going to do it for profit. It isn't easy, but when you see its impact on the community, everything is worth it.



Camay Villeroz

Founder,
Impact Living

Fail Faster

Don't expect that your business will be successful on your first try. The best marketing is to provide sample products or services. Don't believe in too much thinking and planning. Go out in the market. Have people try your services or products immediately and then ask for their feedback. Use that feedback to improve your service or product.



Gen Millare

Founder, Godmother

Build a solid portfolio

If you're starting out, check your resources, and clearly determine what you really wanted to do. Sacrifices are essential. This isn't a world for you to treat it like a hobby.



Carlos Payumo

Owner,
CP Garcia Commercial Space Leasing

PRACTICAL TIPS FOR ASPIRING & BUDDING ENTREPRENEURS

Stay true to who you are

Know the real you. If you follow your bliss, you'll always be where you're supposed to be regardless of the challenging situation around you.



Angela Regis
Founder, Dream Wide Awake

Pursue what you love

You have to have enough courage and strength to persevere so that despite the challenges you will still continue because you love what you do and you are happy doing it.



Hazel Asignar
Owner, Ninang's Kitchen

Trust your yourself

You have to study your market and business. It's difficult if you don't study the market. But don't just study it, you might get paralyzed. You have to balance it. If you have an idea for a business, you have to study then take some action. You will never know unless you try.



Iloisa Romaraog
Co-founder, Session Groceries

Stay patient; don't rush things

As a startup, it's so easy to feel that your business is not growing as fast as it should despite the amount of time and effort you've poured into it. Don't be discouraged. In due time, you will also realize the fruits of your labour.



Jason Arteche
Founder, Legal Tree

TURNING ADVERSITY INTO OPPORTUNITY: ENTREPRENEUR STARTS A BUSINESS AFTER LOSING JOB



Hannah's Handicrafts, named after her daughter Hannah, offering and supplying handmade bags, clutches, purses, and fashion accessories to different companies in the Philippines and abroad.

Hannah's Handicraft uses locally sourced materials mostly available in Cebu like abaca and pandan, and other indigenous materials like coconut shells, wooden beads, and sea shells. Together with her husband, Gerard, she runs Hannah's Handicraft and provides jobs to at least 40 neighbours within her community.

Dealing with insufficient working capital

Despite her extensive experience after working in several export companies, the road to having a successful business wasn't straightforward.

Cristina had to deal with insufficient working capital while running her business. To solve this, she would often ask her buyers for 50% down payment to fulfil orders. For years, Cristina had to deal with this in order to pay her employees and to ensure her business continues its operation.

"We've been through the ups and downs that helped us to stand our ground. We remain faithful and utilize what we have now to survive and adjust."

But things changed when she participated in various bazaars and trainings organized by the Department of Trade and Industry (DTI). Through continuous improvement and being observant of trends, she was able to supply her products to major establishments including SM's Kultura and Rustan's Mall. Hannah's Handicrafts also exports products to United Kingdom, the Netherlands, Germany, and the United States.

Navigating the new normal

As her business offers non-essential products, Cristina has to deal with the challenges brought by the COVID-19 pandemic. Though she admits that this is a difficult situation for her business, Christina is maximizing this time to improve her operations, develop new products, and boost her business' online presence.

Recently, she opened her own online store through UnionBank GlobalLinker to maximize the digital potential of her business. With cancelled physical trade fairs due to pandemic, Cristina admits that going online allowed them to introduce their products to a wider audience.

To find out more about Cristina's products, visit her online store at hannahs2006handicraft.linker.store



Anyone would agree on how tough and stressful it is to lose a job. But for **Cristina Anggana**, losing a job, after the company she worked with shutdown, meant a new beginning.

What seemed like an unfortunate event paved the way for her to establish her own business.

Utilizing her two decades worth of experience in garments merchandising, Cristina started



COPING WITH LOSS & GRIEF: MOMPREENEUR CONTINUES TO MANAGE BUSINESS WITH FLAIR AND PASSION

After the unexpected death of her husband, **Chona Chua** suddenly had to navigate everything all by herself: raising and taking care of three daughters, running a household, and managing a 13-year-old business, **Chona's Recipes**.

For weeks and months, she would struggle with accepting the fact that her constant partner who used to be her helper and critic for her business, and a devoted father to her children was no longer with them.

"I was depressed. I lost my focus and even my passion," she shares.

Dealing with grief, Chona had a hard time concentrating and fulfilling orders for her business.

She was on the verge of shutting down her venture, but not until an opportunity came knocking down to rekindle the fire she had lost.

"I thought I'm going to close my business, but DTI (Department of Trade and Industry) gave me an opportunity to be part of Kapatid Mentor Me Program (DTI-KMME)."

"(Through the program) I've had a motivation again, courage and confidence to move forward and do my business.

"When she thought that it was all over, the mentorship program became her refuge, learning from the experiences and stories of her fellow entrepreneurs and mentors. "I realized that I'm not alone.

"Her renewed passion helped her to embrace gradually the new challenges and responsibilities she had to face on her own.

Business born out of passion

Chona's Recipes was born out of her love for pastries and baking. Established in 2007, it started as a small venture offering pastries as giveaway every December.

In 2015, a great opportunity came in disguised as a request from a friend. She was asked to make a three-tier wedding cake, which she hadn't done before.

Having no experience to do it, she was reluctant to accept the offer. However, her friend was confident enough that she could make it. "How could I reject my friend if she trusted me with all her heart; even she knew that I haven't done it before."

After the occasion, she posted the finished product on her Facebook page that became pivotal for her business to receive several inquiries. This led her to broaden her offerings and she started accepting customized cake for various occasions.

And the rest, as they say, is history. Thanks to her friend who believed in her, her entrepreneurial journey took off.

To know more about Chona's products, you can visit her online store at chonasrecipes.linker.store

"If you have the passion, you will understand your business better. It's not just about earning money, but you will also spend your time learning and understanding even the smallest details of your business."

A FORCE FOR GOOD: BRAND AGENCY HELPS MSMES TO ACHIEVE BRAND INDEPENDENCE

"I see UnionBank GlobalLinker as a brand that I can partner with. Members there just want to learn, grow, and network."

While traditional brand and digital agencies are focused on retaining clients, **Gen Millare**, CEO of **Godmother**, took a different approach.

Instead of designing services to keep clients under their belt, he designed it in a way that businesses can stand up on their own.

Together with his business partners from Australia and Japan, he established Godmother, a brand agency devoted to creating brand independence, providing tools, tips, and tactics so businesses can do branding on their own.

"We see branding as a force for good and not as a tool to make money and hide knowledge," he shares.

Failing and learning

During his early 20s, Gen tried setting up his first corporate brand agency, but it failed. "I was too idealistic back then so it didn't work. I worked with three people who have a PhD degree. It was like they are taking orders from a kid."

He tried founding another agency for the second time. But this time, his employees are all young people. "It also didn't work because they are too idealistic and it was unstable."

Using all his experiences and learning from his failed business ventures, Gen established another brand agency for the third time that paved the way to the birth of Godmother.

During the interview with GlobalLinker (GL), Gen Millare (GM) exudes his passion to help MSMEs through sharing his expertise in branding.

GL: We are curious about the name of your brand agency. Why is it called 'Godmother'?

GM: The thing that we want to do with Godmother is to

support and guide business owners just like how a godmother guides and supports her godchild.

This goes well hand in hand with what we believe in which is brand independence.

We don't want to tie up with companies forever. We want them to do their branding on their own as quickly as possible. We want everybody to be independent.

GL: What are your challenges in doing your business?

GM: A lot of people here in the Philippines do not



understand what branding really is. They thought it's just a logo, a logo change or a name. When in fact, it's what the customers feel about your company. So they'd rather pay a freelancer who can create a logo. It's a lack of understanding. That's why in Godmother, we wanted to focus on education. We want to give tools, free advice, and things they can download so they can understand (what branding is).

Access Gen Millare's [full story here](#).

FROM TEACHER TO ENTREPRENEUR: HOW SHE FINDS SUCCESS IN EXPORTING

After realizing the huge demand for wood accessories in the international markets, **Crispina Singh**, together with her husband and cousin, started **Crissander Enterprises**, a manufacturer and exporter of handmade accessories and gifts.

They have a wide collection of wooden handicraft accessories including earrings, bangles, and necklaces.

Despite having no prior background in fashion, Crispina, a computer engineering graduate and a former teacher did not let circumstances hinder her dream to have a business. She equipped herself through researching and studying the market, and grasped what she can to fully understand the fashion industry – or at least understand what she's getting into.



“With UnionBank GlobalLinker, we built our own eCommerce store for free. We are using it for marketing. Especially this pandemic, we need to be in the eCommerce space for us to survive.”

Yet, her business did not go smoothly during its early years.

Until in 2016, they captured the attention of the Department of Trade and Industry – Region 7 (DTI-R7). Seeing their potential, the DTI-R7 provided necessary tools and mentorship to help Crispina and her business thrive.

They help us with product development. They provided industrial designers to help us improve our products. They even chose our products to represent the Philippines in a global fashion show in Hong Kong,” Crispina explains.

In conversation with GlobalLinker (GL), Crispina Singh (CS) shares the key ingredients behind the success of her business.

GL: How did you start your business?

CS: Women in America and Africa are used to wearing big

earrings at that time so my husband told me if we can make our own earrings.

We tried to find suppliers in Cebu since they are good at making handicraft products made out of woods. But at that time (2012), we are having a hard time looking for suppliers for big earrings so we decided to produce it on our own.

It's hard at first because I don't have any knowledge of making it because my background is in computer engineering and making fashion accessories is far from my experience. But together with my cousin, we tried researching how to produce fashion accessories out of wood.

GL: How did you find international clients?

CS: By joining national trade fairs, we were able to gain buyers. My husband is based in the USA and is helping as well to look for buyers there/increase our buyer network.

GL: What have you learned from managing your business for eight years?

CS: First, I learned that you really need to innovate especially if you are in the fashion industry. One really needs to innovate to remain competitive.

Access Crispina Singh's [full story here](#).

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we are on the
pathway to
something better...

Restyle
Transform



FORMER OFW TURNED ENTREPRENEUR HELPS BUSINESSES ELIMINATE ENERGY WASTE



Working overseas for eight years allowed **Warren Van Perez**, founder of **Tradersturf.Energy**, to see the vast opportunities of the Philippines from a broader perspective.

With this, he returned to the Philippines with a heart not only to create job opportunities but also to help businesses make environmental impact through eliminating energy waste.

In conversation with GlobalLinker (GL), Warren Van Perez (WP) shares his business journey on how he is raising awareness to help businesses reduce energy costs.

GL: Tell us a little bit about business journey. What motivated and excited you to start it?

WP: It began with a few side hustles in the middle of my 8-year stint as an OFW (Overseas Filipino Worker) in Singapore together with my wife. From buying stuff from the US and China and selling them online, winning a startup idea competition, and to earning a partnership with a UK-based energy services organization.

With the partnership, it led us to establish Tradersturf.Energy and we decided to move back to the Philippines. With the rising energy cost and its damaging effects on the environment, it is timely that we deliver solutions that will make facilities in the Philippines become energy efficient.

GL: What is the USP of your business?

WP: We make energy consumption visible in real-time. We monitor, target, and achieve energy savings for clients, so they don't have to do it alone. These are all made possible by our UK-designed IoT and AI-powered Energy Monitoring System.

We digitize and modernize the client's energy monitoring process to realize energy savings through energy efficiency. The best part is clients can avail of our products and

"The resources that can be found within the UnionBank GlobalLinker are valuable and are tailored to the local business environment. Every SME should be encouraged to be a part of this community."

services with zero initial capital. Under a shared savings contract, we only charge our clients a portion of the amount of energy savings that we're able to deliver. The project will finance itself.

GL: What are the challenges for your business to grow bigger, better, and faster from here? What are doing to tackle them?

WP: Energy efficiency is not on the top of mind of businesses not even the larger corporations in the Philippines. Instinctively, businesses drive up revenue to survive but they should also make it their primary goal to drive down cost. It's our job to make businesses realize that these opportunities are already present within them. There is money to be made in eliminating energy waste if only they were visible. And that's ultimately what we will do for them.

Access Warren Van Perez' [full story here](#).





MY ENTREPRENEUR JOURNEY: FROM SARI-SARI STORE OWNER TO CHOCOLATE MAKER

By **Mary Grace Belviz**, General Manager of **Rosarios Delicacies**

As a woman I have instilled myself a few roles in my life: a caring mother, a loving wife, a God fearing daughter, a passionate innovator, and a determined entrepreneur with a heart.

Ever since I was young, I have always had a business-minded approach in life, which I could probably attribute to my experience as a storekeeper for our family's small sari-sari store on weekends during my childhood and teenage years.

Coming from a poor family, I had to learn to make ends meet at a young age. That is why when I was in college, I turned to arranging and selling flowers, and would sometimes take up catering gigs just to pay for my tuition and other miscellaneous fees.

Life wasn't easy back then but somehow, I always got through every challenge life has thrown to me. I just always kept a positive attitude and chose to look at the good in every situation.

In February 2001, I got married into this 'chocolate family', the Belviz, and handled the processing side of my husband's family business while my other half continued managing the farms.

Since that time, my love for food processing and my husband's love for farming became my passion to continue what their family has started.

My father-in-law, Mr. Severino C. Belviz, was working as a Plantation Manager of Davao Fruits Corporation for 26 years, managing cacao plantations and was a pioneer in planting cacao in Davao City.

Our family is into farming of fruit trees like durian, pomelo, mangosteen and cacao, and we usually sell them as fresh produce. But then the production rate of fresh fruits exceeded our expectations and a lot of the produce were being wasted, so instead of

"We chose to live our life continuing the passion, the love, and the legacy my father-in-law started when he built this company, hoping to help those who have difficulties just as I did when I was younger."

lessening our production, we took it as an opportunity for value adding to our fruits through processing.

For 18 years, I have established and managed Rosarios Delicacies. At first, we only produce processed durian products such as durian candy, frozen durian and durian jam. As time passed by, we started processing langka, mangosteen, marang and other fruits produced in the farm. But due to the high seasonality of durian, fruiting only for three months in a year, we started to intercrop more cacao under the durian trees..

That is, until in 2015, I was accepted as a scholar in Ughent, Belgium to attend a workshop about Cocoa and Chocolate processing. Due to this prestigious opportunity, I was able to improve our production.

Access Mary Grace's [full story here](#).

UNLOCKING OPPORTUNITIES: THIS MOMPRENEUR MADE A UNIQUE VERSION OF BUKO PIE!



“Linker.store is a big help to my third branch in Quezon City wherein there’s a huge market for online ordering. I’m thankful to UnionBank GlobalLinker for the training they provided and for the opportunity to expand the way I do business.”

Entrepreneurs are opportunity seekers. When problems arise, they don't see them as roadblocks in their paths; rather, they view it as an opportunity to unleash their creativity and create innovative solutions.

This goes with the story of **Leonora Magaling**, the owner of **TLM Yema Buko Pie and Pasalubong Center**. The mompreneur, who hails from Malolos, Bulacan, used to supply coconuts around her hometown and other nearby provinces.

She would often have coconuts left after all her delivery transactions. Instead of seeing this as a problem, she saw this as an opportunity to use the remaining coconuts to sell Buko Juice and Buko Shake.

“I started a small store where I sell Buko Juice and Buko Shake. It went well until a lot of people started paying a visit to try it,” Leonora shares.

As her buko juice gained popularity, she noticed that there are a lot of coconut meats that are left unused.

Unlocking opportunities out of challenges

Her entrepreneurial spirit once again emerged to solve this problem. “You should always find opportunities. We have to think that there’s a solution to every problem.”

Using her background in cooking and baking, she experimented on how to preserve the coconut meat which later gave birth to her growing business, the TLM Yema Buko Pie and Pasalubong Center.

But her Buko Pie is not an ordinary Buko Pie; it has a twist where she made her own version. Her Buko Pie comes with a variety of flavors including Buko Pie with Cheese, Buko Pie with Chocolate, Buko

“It’s made from all-natural ingredients. It doesn’t have any preservatives or artificial flavors,” she explains.

When asked about her motivation for her business, Leonora, a mother of three, becomes emotional. “It’s my desire to put my family’s future secured no matter what happens.”

“I asked myself, ‘What are the things that I can do? How can I help my husband who is an OFW (Overseas Filipino Worker)?’ This is what has kept me going to overcome all challenges because I want to help my family.”

Coping with the new normal

With her growing business, she didn't forget to acknowledge the assistance that the Department of Trade and Industry (DTI) provided to her. Aside from the training to improve her product and business operations, DTI has also helped her cope up with the new normal.

To find out more about her products, visit her online store at tmyemabukopieandpas.linker.store



THIS SOCIAL ENTERPRISE IS CREATING POSITIVE CHANGE TO THE LIVES OF COCONUT FARMERS

Despite being primarily an agricultural country, farmers in the Philippines continue to live in poverty. The lack of training, capital, and the high cost of farming inputs have prevented farmers from fully realizing their potential.

To tackle these underlying issues, **Rodel Sinapilo**, along with his parents, established **Cocodeli Coconut Products** with small capital. Not only are they producing coconut sap products, but they are also making sure that their coconut farmers are continuing to improve their quality of life.

In conversation with GlobalLinker (GL), Rodel Sinapilo (RS) shared his business journey.

GL: Tell us a little bit about your business journey. What motivated and excited you to start it?

RS: The business was started by my parents using an initial capital of P20,000. In 2008, we started selling lambanog (coconut wine) using a small scale and native distillery equipment. In 2014, we expanded by producing coco sugar, coco vinegar and coco honey syrup.

I was an IT professional in Singapore at that time and I saw the potential of this business because it is an emerging product with a potential to make it big in the international market. I thought that it can also be a social enterprise - an opportunity to help coconut farmers. That made me excited and motivated and I quickly moved back to Philippines to focus on growing the business.

GL: How's it working with the farmers? Can you share some impact stories you've had working with them?

RS: We hired 15 farmers and provided housing for their families. We also established a Coco Sap Producers Association that looks after the welfare of coco sap farmers in Candelaria, Quezon. We also opened the farm to the community and provided training and hands-on sessions

to those who are interested to learn how coconut sap farming works.

GL: What are the challenges for your business to grow bigger, better and faster from here? What are you doing to tackle them?

RS: For now, it would have to be the location of our production house. Since our farm is based in Quezon Province, it is a bit challenging to transport goods and deliver to Manila-based clients on a regular basis as it entails shipment cost which we need to bear. We are currently partnering with organic stores in order to have our products available in Manila as we also work on having a satellite office in Manila to house our products to cater to our clients' needs.

Access Rodel Sinapilo's [full story here](#).



I highly recommend UnionBank GlobalLinker to other SMEs as it will help streamline things and it's a great partner to help you grow your own business.

THIS MOMPREENEUR GOT HER MILLION DEAL AFTER 4 YEARS OF TRIAL & ERROR

With only P3,000 pesos in her pocket and her interest in soap making, **Angelica Chongco**, a mompreneur and owner of **Mayumi Organics**, built a successful business despite the challenges she had to face – from managing her ventures while having a little business background, dealing with her insecurities, to raising her family.

Established in 2013, it took her four years of trial and error before she got her biggest break in business - closing a P1.3 million deal from a single client within a month.

Mayumi Organics is an advocate of zero waste and promotes package-free bath and body goods.

In conversation with GlobalLinker (GL), Angelica Chongco (AC) shares her business journey.



"UnionBank GlobalLinker helps me to network with other entrepreneurs and helps me to scale up my business."

GL: Tell us a bit of your business journey

AC: I left my corporate job to take care of my child with special needs. That time, I told myself that I need to earn while I'm at home so I can have the best of both worlds. I have an interest in soap making so I rekindled my interest and started reselling (soaps).

GL: What are the milestones of your business?

AC: I started Mayumi Organics in 2013, but my biggest break was in 2017 when I had a P1.3 million deal with a client in just a month. Because of that deal, we were able to open a physical shop. In 2018, I started producing shampoo bars and joined pop-ups or bazaars. During the early stage of my business, I also joined pop-ups or bazaars but it failed. It's by the year 2017 to 2018 when my business really took off.

GL: It took you a few years before you got your big break. What kept you going during the early stage of your business?

AC: This is what I saw myself doing for the rest of my life. This is where I saw my purpose. It's something that I'm not willing to give up even if I undergo difficulties. That's why even though I've experienced hardship, I didn't change my path. I continued. There were also people telling me that my business has potential, so that encouraged me and pushed me to keep going. I kept educating myself and joined associations like the Philippines Society of Cosmetics Science.

GL: What's on your mind when you got that big break?

AC: That was the time when I really wanted to quit. I felt like my business was not going anywhere. At that time, I enrolled my child with special needs in a progressive school so I had to be with my child all the time. I could no longer respond to queries on social media. I didn't have any drive to continue. But then, I got this project. It was as if the universe was telling me not to quit.

Access Angelica Chongco's [full story here](#).

There were a lot of sacrifices on my part to the point that I'm not going out anymore. I missed a lot of special occasions. But everything is worth it.



CREATING POSSIBILITIES ONE WOOD PRODUCT AT A TIME

Back in 2016, **Catherine Padrinao** joined a school bazaar where she made her first wooden crates and trays with the intention to just highlight her display for her home-baked goodies.

People noticed the setup and asked where she got the wooden crates and trays. That gave her the idea to make some and sell online to her fellow home bakers at first. Luckily, she was blessed to have the resources to start with from her late father's legacy who was also in the woodworks industry before. It had been her family's long desire to really have a business.

Her husband came up with the business name one night which was also derived from his favorite bible verse, 'That with God all things are possible', and so **Crate Possibilities** was born in early 2017.

The couple started with online selling. Since she is a stay-at-home mom, she just utilized their resources through the help of their skilled workers and her time at home. Her brand was given an invitation to join a bazaar at U.P. Town center in December 2017 that made the couple more convinced and decided to really pursue and grow their business.

Their first market exposure led them to get more orders and they received a lot of good feedback from their clients as well. Praying and wanting to make it really big one day, they made their first step by having their business DTI registered early in 2018.

This even led them to the many opportunities offered by the agency. Catherine has come across the Kapatid Mentor Me Program (KMME) program when she attended one of DTI's free seminars.

And as their business believes that with God all things are POSSIBLE and with a lot of prayers, their biggest blessing came when she was officially chosen to be a mentee of KMME program. It was an answered prayer at that time. DTI has changed her mindset to always be better than what she was yesterday. Competition, struggles, and challenges will always be there and its part of being an entrepreneur to face all of these.

She is a firm believer that they are here for a reason, for a purpose set by Him. She hopes that through Crate Possibilities and the many possibilities that their products can give, people will also be reminded that in life all things are possible if they never give up, work hard and have faith in Him.

To find out more about Catherine's products, you can visit her online store at cratepossibilities.linker.store



"Through my products, I hope people will be reminded that in life all things are possible if you never give up, work hard, and have faith in Him."



LEGACY OF HANDCRAFTED EXCELLENCE: BRISTOL SHOES'OWNER SHARES RECIPE OF SUCCESS

Seeing the tireless work of her parents in establishing **Bristol Shoes**, **Erlinda Abacan** took over the business after her parents decided to retire.

Although she wasn't immersed in the world of shoemaking before, she accepted the opportunity to manage the business as her way to give back to her parents while raising her two kids.

From offering handcrafted made-to-order shoes, Erlinda managed to rebrand Bristol Shoes as a ready-to-wear brand in 1982, leading many of the brand's iconic designs.

Starting out from their humble production under the roof of their modest home, Bristol Shoes then moved to a bigger production and later on opened their first branches in Marikina Shoe Expo, Cubao, and Landmark Makati.

In conversation with the GlobalLinker (GL), Erlinda Abacan (EA) shares her business journey.

GL: Tell us about your unique challenges that you have faced working on this enterprise

EA: A great challenge I faced was when the factory and its workers were passed on to me. The shoemakers of my parents were used to a certain style of working, which was different to what I wanted. I remember there were a lot of heated arguments with them but eventually, we learned to listen and adjust to one another.

"Even though I cater to the opposite gender, I've learned a lot from my father: quality matters over anything else."

"If you create a work environment that values the work of one another, it doesn't matter what your gender is because the whole company operates as a unit and not as an individual."

GL: What is the unique advantage of being a woman in business?

EA: Perhaps, one of women's advantages in business is our ability to multitask. The ability to multitask is such an advantage when it comes to business because when you're the owner of a company, you have to pay attention to the different departments that have their own functionalities.

Access Erlinda Abacan's [full story here](#).



WOMAN ENTREPRENEUR STARTS WITH P500 TO TURN HER HOBBY INTO A BUSINESS

From a simple hobby, **Christine Voorheis** managed to turn her skill in crocheting into a business, **Cvoorheis Handicraft** that offers hand-crochet creations for wearables, home & lifestyle.

With a starting capital of P500 only, Christine, who used to be a company employee, pursued her business fulltime while raising her son.

In conversation with GlobalLinker (GL), Christine Voorheis (CV) shares her business journey.

GL: Tell us a little bit about yourself.

CV: I accidentally turned my hobby into a small business. Crochet is my craft talent I learned from my Mom.



"If you want to achieve your dreams, you need to face your fear. Don't be afraid to fail and just keep trying to achieve it."

GL: How did your business start?

CV: I started this business from the amount of P500, because of the first order of my co-parents in the Day Care school of my son. Friends and family motivated me to keep going at what I was doing.

GL: Tell us about the unique challenges that you have faced working on this enterprise.

CV: I was scammed when I was in the second year of my business. I felt discouraged at that time because of what happened but lots of people told me to use it as an experience.

It took time and effort for me to build my confidence again to do the business.

GL: How many women workers you do have and what jobs and responsibilities do they have? What is the ratio between men and women?

CV: For now, since I still consider my enterprise as a small business. I don't have workers or employees. I work alone in my business. But most of the time I give opportunities to some crocheter in my community, I let them make items for me. And I pay them for the price of their items.

GL: As a woman, was it harder or easier to face this challenge?

CV: Hard part is that sometimes I experience discrimination. Some people try to say that women should just be doing household work. But for me, it's still easier to face this because I can manage my time and schedule.

GL: What is the unique advantage of being a woman in business?

CV: Women do not easily give up on any matter. They always have a backup plan for everything. As women, we also manage the household and it makes it easy for us to face any challenges.

To find out more about Christine's products, you can visit her online store here at cvoorheishandicraft.linker.store





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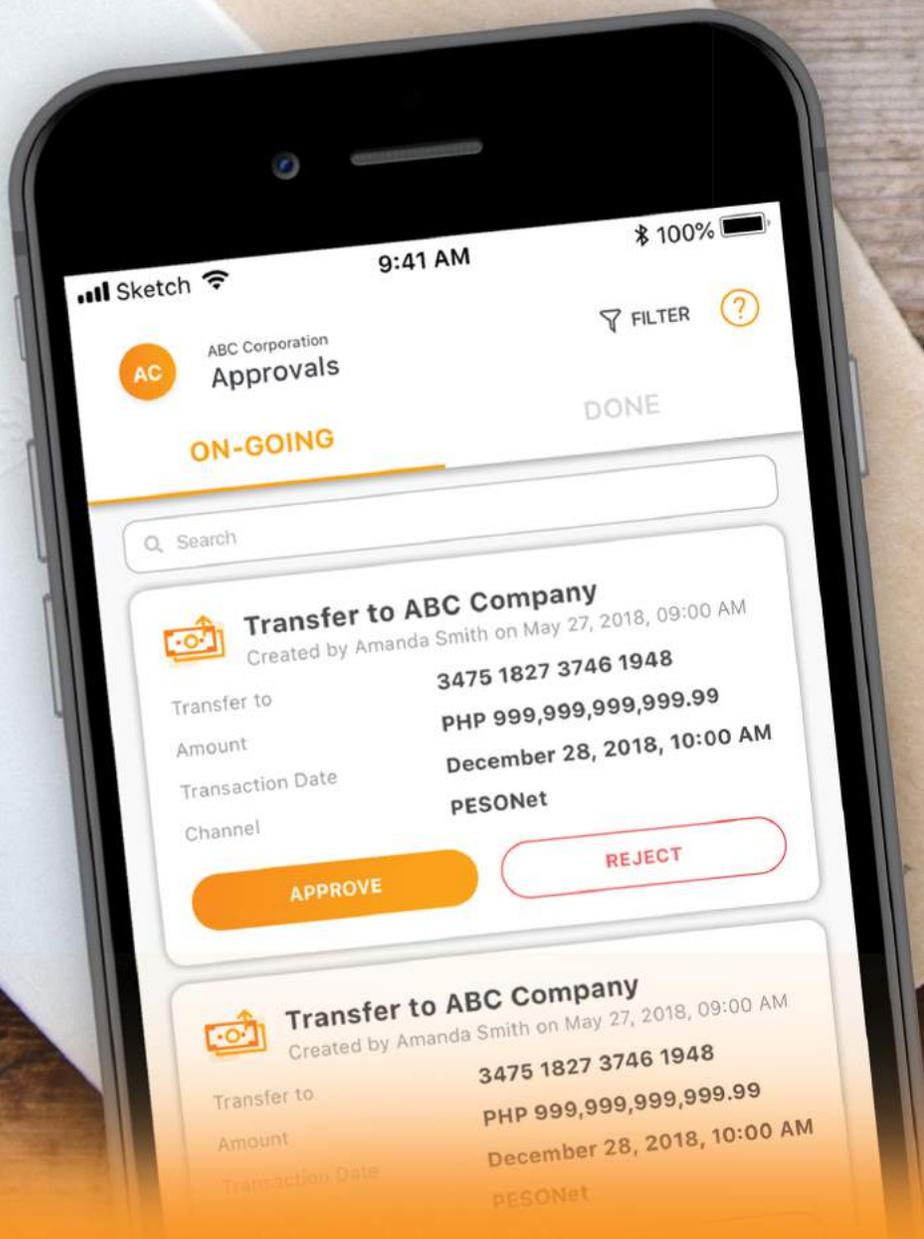
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