

PHILSME DIGITAL

JULY 2026

# MAGAZINE



## BIR TRICKS AND HOW TO LEGALLY PAY LESS TAXES

Ed Cervantes

Founder and Lead Tax Educator

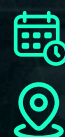


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# PHILSME

2026 EDITION

BUSINESS MAGAZINE

## HOLDING WHAT WAS BUILT

*After loss, leadership did not arrive as a choice—it arrived as responsibility. In stepping into what her husband built, Trixie Esguerra-Abrenilla learned to lead not from certainty, but from continuity.*



**CHINKEE TAN** on financial resilience | **FRANCIS KONG** on courageous leadership | **MON ABREA** on entrepreneurship & responsibility | **STARTING A BUSINESS** — Where Every Business Truly Begins | **DAVID ABRENILLA** — The Builder Behind PHILSME | **STORIES** from founders & industry leaders



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# The Smart Way to Pay Less Tax: Lessons from EC TaxPH's Ed Cervantes

PHILIPPINE  
**SME**  
BUSINESS NETWORK

By: Franchezca Romano

When business owners hear the phrase "pay less tax," many immediately think of loopholes, shortcuts, or complicated accounting strategies.

According to CPA, tax educator, and EC TaxPH Founder Ed Cervantes, the answer is actually much simpler: "Pay the lowest legal tax you can defend."

Speaking during the 41st PHILSME Business Networking Meeting, Ed challenged one of the biggest misconceptions among entrepreneurs—that paying more tax automatically means you're safer, while paying less means you're taking risks. The reality?

Good tax management isn't about overpaying or underdeclaring. It's about understanding your options and making informed decisions.

## Finding the Right Tax Lane

Many SMEs choose their tax type based on what friends, accountants, or fellow entrepreneurs recommend.

"Mag-8% ka na lang."

"Mag-itemized ka para mas mababa ang tax."

But according to Ed, there is no universal answer.





Depending on your business model, expenses, and qualifications, the right choice could be the 8% income tax option, Optional Standard Deduction (OSD), Itemized Deductions, or even BMBE incentives. The same business with the same sales can end up paying dramatically different tax amounts simply because of the tax option selected.

The lesson? **Compute first. Decide second.**

## Don't Leave Money on the BIR Table

Many freelancers, online sellers, and service providers forget about one important thing: **withholding tax credits**.

If a client deducts withholding tax from your payment, that amount isn't lost income or an expense—it is essentially an advance tax payment credited to your account with the BIR.

Failing to claim it is like forgetting money in your wallet and walking away.

Ed encouraged business owners to keep track of their BIR Forms 2307 and maintain a simple monitoring system to ensure every peso withheld works in their favor.

## Not All Expenses Are Created Equal

One of the biggest tax myths among entrepreneurs is the idea that every expense automatically reduces taxes. Unfortunately, buying something just to "save on tax" rarely works the way people imagine.

For an expense to be deductible, it must be:

- ✓ Related to the business
- ✓ Properly recorded in the books
- ✓ Supported by valid documentation

As Ed reminded attendees, spending ₱100 doesn't mean you'll save ₱100 in taxes. Sometimes, you simply spent ₱100 to save ₱25.

### Apat na posibleng tax paths



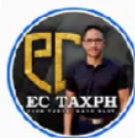
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Tax exemptions

Tax credits

BMDE and NOLCO

% VAT and withholding tips

Pre-filing checklist

**Pay the lowest legal tax you can defend.**



## Watch the Warning Lights

Low tax payments, unusually high input VAT, or sudden drops in sales can sometimes attract additional scrutiny from the BIR. But these aren't automatic violations.

Ed compared them to the warning lights on a car dashboard—they don't necessarily mean something is broken, but they do mean it's time to check under the hood and make sure your documents and explanations are ready.

## The Real Tax Goal: Peace of Mind

Perhaps the biggest takeaway from the session wasn't about deductions or exemptions at all. It was about confidence. Can you explain your tax returns one year from now? Two years from now? Three years from now? Can your invoices, books, bank records, and financial statements tell the same story?

Because according to Ed, real peace of mind doesn't come from paying the

highest tax possible just to stay "safe." It comes from paying the correct tax, backed by accurate records, complete documents, and solid legal basis.

For SMEs, that may be the smartest investment of all. After all, the goal isn't simply to pay less tax. It's to pay the lowest legal tax you can confidently defend.

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*Opening ceremony of the 18th PHILSME Business Expo & Conference at SMX Convention Center Manila.*

# 18th PHILSME Business Expo Draws 10,000, Reinforcing the Power of Real Business Connections

In a business environment increasingly shaped by artificial intelligence, digital platforms, and virtual communication, the recently concluded 18th PHILSME Business Expo & Conference delivered a powerful reminder: entrepreneurs still value face-to-face relationships.

Held on May 22-23, 2026 at the SMX Convention Center Manila, the event welcomed more than 10,000 visitors, featured 180 exhibitors and sponsors, and showcased over 260 business solutions, making it the biggest PHILSME edition to date. More importantly, it demonstrated that

despite rapid technological change, entrepreneurs continue to seek communities, mentorship, partnerships, and trusted business relationships that can help them grow

Under the theme **"Legacy in Motion: Empowering Growth to the Nation,"** the expo brought together startup founders, SME owners, corporate leaders, government representatives, investors, industry experts, and solution providers in what has become one of the country's largest gathering spaces dedicated to entrepreneurship and business development.





## Bigger Than Numbers

For PHILSME CEO and Managing Director Trixie Esguerra-Abrenilla, the event's success extends beyond attendance figures.

In her message in the official post-event report, she described the 18th edition as PHILSME's biggest yet, occupying two halls at SMX Convention Center Manila and bringing together thousands of entrepreneurs under one roof. But she emphasized that what mattered most was not the numbers themselves, but what they represented.

"What we created on May 22 and 23 was a living, breathing community of Filipino entrepreneurs who chose to show up, connect and believe," she shared.

That sense of community was evident throughout the expo floor, where conversations continued beyond conference sessions, networking extended beyond business cards, and

attendees actively sought opportunities to collaborate with fellow entrepreneurs and solution providers.

## Entrepreneurs Came With Real Business Goals



The post-event report also revealed valuable insights into the needs and priorities of Filipino entrepreneurs.

Among attendees, entrepreneurs and business owners represented the largest participant segment, while more than 43% were business decision-makers, including founders, directors, and C-suite executives. Micro and small

Micro and small enterprises accounted for 73.5% of attendees, reinforcing PHILSME's position as a platform built for the country's SME sector.

Perhaps the most revealing insight was what attendees said they needed most.

Nearly two-thirds of participants identified generating leads and sales as their primary business challenge, while finding reliable suppliers and partners emerged as the second most

common concern. These findings help explain why networking, business matching, mentoring, and relationship-building activities remained among the busiest areas throughout the event.

The data suggests that today's entrepreneurs are not simply looking for information. They are looking for people, opportunities, and relationships that can help move their businesses forward.



## The Meet Up Space Became a Hub for Community

Nowhere was this more visible than in the PHILSME Meet Up Space.

Throughout the two-day expo, the area became one of the event's most active engagement zones, hosting mentoring sessions, networking activities, founder discussions, and community gatherings.

Sessions led by the Philippine Chamber of Commerce and Industry Quezon City, Dean Pax Lapid's AI for Business mentoring, Toastmasters International, Kapayaman

Community, PH Business Network, and Kasosyong Malupet transformed the space into a hub for learning and collaboration.

The Meet Up Space also hosted PHILSME's official Media Presser, where leaders from financing, digital payments, AI-powered creative tools, and business growth solutions discussed opportunities and challenges facing Philippine MSMEs.

More than a venue, the Meet Up Space demonstrated how entrepreneurial communities are becoming increasingly important in helping founders learn, adapt, and grow.





## A New Chapter: The Launch of PHILSME Business Magazine

One of the defining milestones of the 18th PHILSME Business Expo was the successful launch of the inaugural PHILSME Business Magazine.

Officially introduced by magazine editor and PHILSME Media Director Angie Quadra-Balibay, the publication represents PHILSME's expansion from a business event platform into a year-round publishing and storytelling ecosystem.

The debut issue features entrepreneur stories, leadership insights, business perspectives, and the cover story "Holding What Was Built," which chronicles Esguerra-Abrenilla's journey in continuing the legacy established by PHILSME founder David Abrenilla.

The magazine attracted strong interest throughout the expo and quickly became one of the event's focal points, drawing entrepreneurs, exhibitors,

contributors, and partners to the exhibit area.

Beyond the launch itself, the magazine signals a larger vision: creating new platforms where entrepreneurial stories, lessons, and ideas can continue reaching Filipino business owners long after the expo concludes.

## Growing Beyond the Expo Floor

Another significant milestone was the continued expansion of the PHILSME Business Network.

During the expo, 35 new members were formally welcomed into the growing community, reinforcing PHILSME's mission of building meaningful connections among entrepreneurs, solution providers, and business leaders.

The network now provides year-round opportunities for visibility, collaboration, and learning through

media exposure, business features, networking activities, newsletters, and educational programs.

Together with the Business Magazine, Business Show, monthly networking events, monthly digital magazine, and future initiatives, these developments demonstrate PHILSME's evolution from an annual event into an ongoing ecosystem supporting Filipino entrepreneurship.



## Global Perspectives Continue to Shape Local Entrepreneurship

The expo also demonstrated how Filipino entrepreneurship is becoming increasingly global.

A special panel discussion, "The Overseas Filipino Advantage: What Working Overseas Teaches About Entrepreneurship," brought together overseas Filipino entrepreneurs and business leaders who shared how international exposure influences business thinking, leadership, and innovation.

The discussion highlighted how cross-border experiences continue to create new perspectives, partnerships, and opportunities for Filipino entrepreneurs. As Philippine businesses expand into

international markets and global networks become more accessible, these insights are becoming increasingly relevant for SMEs looking to grow beyond local boundaries.

## Real Results for Businesses

***Watch the Day 1 event  
highlights at this link***

The impact of the expo extended beyond attendance and engagement. Sponsor and exhibitor testimonials reflected tangible business outcomes, including client acquisition, lead generation, partnership opportunities, and increased brand visibility.

Several participating companies described PHILSME as a key platform for understanding the SME market, strengthening credibility, and connecting directly with decision-makers. Others reported securing new clients and valuable business opportunities during the event itself.

The event also generated significant media exposure, with the post-event report estimating ₱25 million in media value and ₱75 million in total PR value through extensive media coverage and partner participation.

## Why It Matters to Entrepreneurs

***Watch the Day 2 event  
highlights at this link***

The success of the 18th PHILSME Business Expo highlights an important lesson for today's business community.



Technology continues to transform how businesses operate. AI is changing workflows. Digital platforms are creating new opportunities. Automation is improving efficiency.

Yet entrepreneurs still invest time in attending events, joining communities, participating in conversations, and building relationships.

The reason is simple: business growth often begins with trust.

Whether finding a mentor, securing a client, discovering a supplier, meeting a partner, or learning from another entrepreneur's experience, many opportunities still emerge through meaningful human connection.

## PHILSME Perspective

The 18th PHILSME Business Expo proved that the future of entrepreneurship is not about choosing between digital and face-to-face engagement. It is about combining both.

As entrepreneurs embrace technology to scale their businesses, they continue to seek communities that provide support, collaboration, learning, and opportunity.

From attracting more than 10,000 attendees to launching the first PHILSME Business Magazine, welcoming new Business Network members, expanding community engagement through the Meet Up Space, and generating measurable business outcomes for exhibitors and partners, the 18th edition marked a significant milestone in PHILSME's evolution.

More than an expo, PHILSME is becoming a year-round platform where Filipino entrepreneurs can connect, collaborate, and grow together.

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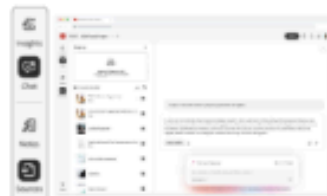
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*PHILSME Media Director and Editor Angie Quadra-Balibay presents the inaugural PHILSME Business Magazine during the opening program of the 18th PHILSME Business Expo & Conference at SMX Convention Center Manila.*

## PHILSME Launches First-Ever Business Magazine Celebrating Filipino Entrepreneurs

PHILSME marked a major milestone in its mission to support and elevate Filipino entrepreneurship with the launch of the inaugural *PHILSME Business Magazine: The Heart of Filipino Enterprise* during the opening program of the 18th PHILSME Business Expo & Conference at the SMX Convention Center Manila on May 22, 2026.

Introduced before thousands of entrepreneurs, founders, executives, exhibitors, government representatives, and business leaders gathered for one of the country's l

argest SME events, the 144-page publication expands PHILSME's role

beyond events and networking into long-form business storytelling. The launch was accompanied by a dedicated exhibit featuring contributors, featured entrepreneurs, partners, and supporters of the magazine.

Presented by PHILSME Media Director and Editor Angie Quadra-Balibay, the magazine was described as a portrait-led publication built around the lives, decisions, and defining moments behind Filipino enterprise. Rather than focusing on business advice, frameworks, or success formulas, the publication documents the personal journeys, difficult choices, setbacks, risks, and turning points that shape entrepreneurs and business leaders.



*Entrepreneurs, partners, featured personalities, writers, and community leaders gather at the PHILSME Business Magazine exhibit following the launch of the publication during the 18th PHILSME Business Expo & Conference at SMX Convention Center Manila on May 22, 2026.*

## **A Different Way of Writing About Business**

According to the magazine's editorial vision, most business publications explain entrepreneurship through lessons, strategies, and conclusions. PHILSME Business Magazine takes a different approach.

"We chose to document it."

At the heart of the publication is the belief that the most meaningful business lessons often emerge not from polished success stories but from the moments of uncertainty, pressure, and transformation that entrepreneurs experience while building their companies.

The inaugural issue focuses on narrative portrait writing—long-form stories anchored on defining moments in the lives of founders and leaders. These stories explore the decisions made under pressure, failures that changed direction, personal sacrifices, and insights gained through experience.

This editorial approach reflects PHILSME's broader commitment to understanding entrepreneurship not merely as a business activity but as a human journey.

## **More Than a Magazine, Part of a Growing Entrepreneurial Ecosystem**

The launch of PHILSME Business Magazine also represents the continued evolution of the PHILSME platform.

Over the years, PHILSME has grown beyond its annual expo to include a business website, social media channels, video content, networking programs, podcast interviews, business community initiatives, and educational platforms. The magazine adds another dimension to that ecosystem by creating a permanent space for deeper storytelling.

As noted in the publication's creative direction, while digital platforms provide speed and reach, print offers something different: permanence, reflection, and depth.



The magazine was created to give entrepreneurs a platform where their stories can be read with attention, revisited over time, and appreciated beyond the fast-moving nature of digital content. It serves as a tangible record of the people behind Philippine enterprise—founders, family business leaders, innovators, creators, and business builders whose experiences often go undocumented.



The inaugural 2026 edition of *PHILSME Business Magazine: The Heart of Filipino Enterprise* debuted with two distinct covers: a portrait cover featuring PHILSME CEO and Managing Director Trixie Esguerra-Abrenilla and a concept-driven artwork cover titled *Built Under Pressure*. Together, they reflect the publication's mission to document the leadership journeys, challenges, resilience, and defining moments behind Filipino entrepreneurship.

## Inside the Inaugural Issue

The first issue features a diverse collection of entrepreneur stories, leadership reflections, expert perspectives, and business insights drawn from across the Philippine SME landscape.

The cover story, "Holding What Was Built," profiles PHILSME CEO and Managing Director Trixie Esguerra-Abrenilla, exploring leadership, continuity, and the responsibility of carrying forward a vision through change.

Beyond the cover story, the magazine includes portrait features on entrepreneurs and business leaders from various industries, including the Barretto siblings, Dr. Mary Jane Alvero-Al Mahdi, Ed Cervantes, Carlo Carbonell, Jay Olos, Peggy Bose, Renz Lingamen, Eiza Fiel Tampus, Gabby Roa-Limjoco, the Sine Haraya family, Brian Corella, Alec and Yanni Cuenca, David Abrenilla, and Rinna Castillo.

Together, these stories form a collection of entrepreneurial experiences that reveal what business success often looks like behind the scenes—moments of sacrifice, reinvention, resilience, responsibility, and growth.

The publication also features original perspective pieces from some of the country's most respected business voices, including financial educator Chinkee Tan, leadership expert Francis Kong, and tax reform advocate Mon Abrea. Their contributions address critical topics such as cash flow management, leadership communication, and responsible entrepreneurship.

Additional conversations with entrepreneurs and industry leaders such as Valerie Fischer, Dean Pax Lapid, Eli Abela, Karina Reyes, and Weng Natividad further expand the issue's exploration of business leadership and growth.

## Exploring the State of Philippine Entrepreneurship

Beyond individual founder stories, the magazine examines broader issues affecting today's business environment.

The inaugural issue includes insights on where businesses truly begin, the [growing divide facing Philippine SMEs](#), the continuing relevance of print in a digital age, and the consequences of weak business messaging and positioning.

The publication also dedicates space to documenting PHILSME's own platforms and initiatives, exploring how business communities, networking opportunities, learning sessions, and [entrepreneurial conversations](#) contribute to business growth.

These sections reinforce the magazine's role not simply as a collection of profiles but as a reflection of the evolving Philippine SME ecosystem.

### A Collaborative Editorial Effort

PHILSME Business Magazine was made possible through the work of a multidisciplinary editorial and creative team led by Editor Angie Quadra-Balibay.

Contributors to the inaugural issue include Abraham Tayao, Krizzia Nieva, Marissa Balidoy, Hannah Laya Granda, Christabella Cabildo, and Marjorie Misolas, alongside expert contributors Chinkee Tan, Francis Kong, and Mon Abrea. Creative direction was led by

Ric Gindap and Design For Tomorrow, helping shape the magazine's premium visual identity and collectible coffee-table format.

The publication debuted with two covers: a portrait cover featuring Trixie Esguerra-Abrenilla and a concept-driven artwork cover titled Built Under Pressure, symbolizing the realities entrepreneurs face as they navigate vision, risk, capital, market challenges, discipline, resilience, and legacy.

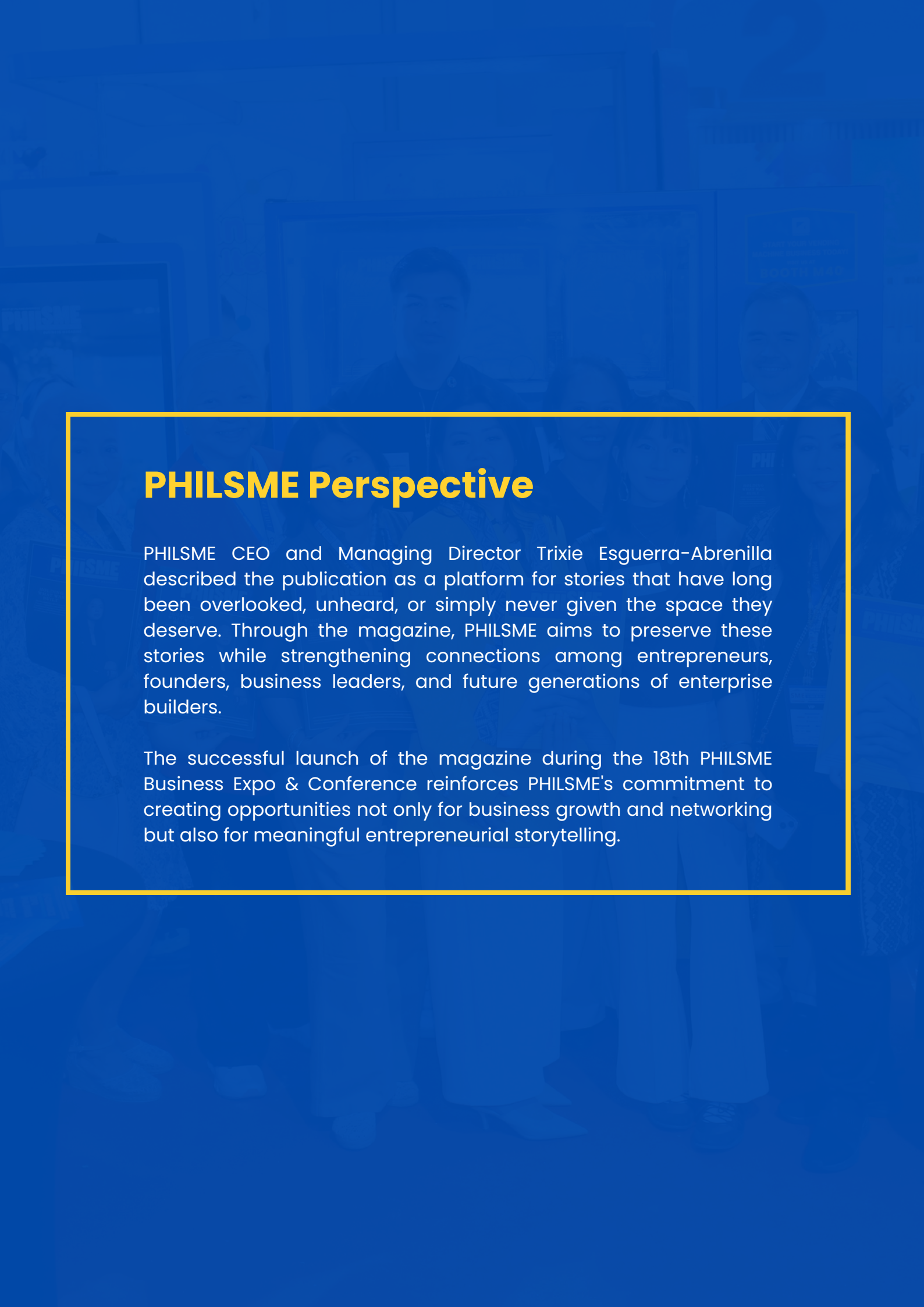
### Why the Launch Matters

The launch of PHILSME Business Magazine arrives at a time when Filipino entrepreneurs have unprecedented access to information but often limited opportunities to engage with the deeper stories behind business leadership.

By documenting the experiences of founders, executives, and innovators through long-form storytelling, the magazine seeks to preserve lessons that might otherwise be lost in the pace of modern business communication. For PHILSME, the publication is more than a magazine launch. It is an investment in storytelling as a tool for learning, inspiration, and community building.

As the organization continues to expand its role in supporting entrepreneurs, the magazine provides a new platform where Filipino business leaders can share not only what they built, but also what it took to build it.



A group of people, including PHILSME CEO Trixie Esguerra-Abrenilla, are shown holding copies of the PHILSME magazine. The background is a solid blue color with a faint, semi-transparent image of the group. The text is white and yellow, set against a yellow rectangular border.

## PHILSME Perspective

PHILSME CEO and Managing Director Trixie Esguerra-Abrenilla described the publication as a platform for stories that have long been overlooked, unheard, or simply never given the space they deserve. Through the magazine, PHILSME aims to preserve these stories while strengthening connections among entrepreneurs, founders, business leaders, and future generations of enterprise builders.

The successful launch of the magazine during the 18th PHILSME Business Expo & Conference reinforces PHILSME's commitment to creating opportunities not only for business growth and networking but also for meaningful entrepreneurial storytelling.



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*Entrepreneurs, exhibitors, and business decision-makers connect at the PHILSME Business Expo, where SMEs explore opportunities, partnerships, and the realities of building sustainable enterprises.*

## Where Every Business Truly Begins

Starting a business in the Philippines is often imagined as a moment driven by passion, creativity, or opportunity. But for many entrepreneurs, the real beginning happens much later—when a business transitions from an idea into a formal responsibility shaped by compliance, systems, and long-term operational demands.

For first-time founders, the challenge is rarely limited to launching a product or making an initial sale. The more difficult transition begins when entrepreneurs decide to formalize their operations and enter a system that requires structure, reporting, and consistency.

This is where many small businesses begin to encounter the realities of entrepreneurship beyond the excitement of starting up.

### **The Difference Between an Idea and a Registered Business**

Many aspiring entrepreneurs assume that registering a business is a straightforward, one-time process. In practice, it involves multiple stages that require coordination across different agencies and local government units.

Business owners must secure a business name through the Department of Trade and Industry (DTI) or the Securities and Exchange Commission (SEC), depending on the structure of the enterprise. This is followed by barangay clearances, city permits, and Bureau of Internal Revenue (BIR) registration requirements.

Each step introduces additional responsibilities, including:



- issuance of official receipts or invoices
- bookkeeping and records management
- tax filing obligations
- annual permit renewals
- compliance monitoring

Individually, these requirements may appear manageable. Together, however, they form a system that many first-time founders underestimate.

The challenge is not simply the paperwork itself, but the shift in mindset required to operate within a formal business environment.

A registered enterprise is no longer an informal side activity. It becomes an entity expected to comply with deadlines, maintain documentation, and operate within legal and financial frameworks regardless of business performance.

## Why Early-Stage Businesses Struggle

Many SMEs prepare enough capital to launch but fail to fully anticipate the financial realities of sustaining operations.

Founders often budget for:

- inventory
- equipment
- initial marketing
- rental deposits
- business setup costs

What is frequently overlooked is the need for operating capital during the unstable early months of the business.

Rent continues whether sales are

strong or weak. Inventory must be replenished. Utilities, salaries, taxes, and compliance expenses continue even during slow periods.

This creates one of the most common operational pressures for SMEs: cash flow management.

For many businesses, profitability is not the immediate issue. Survival depends on maintaining enough working capital to sustain operations while customer demand stabilizes.

This is why many early-stage enterprises struggle not because of weak ideas, but because execution becomes fragmented under operational pressure.

## The Operational Reality Behind Entrepreneurship

As businesses grow, entrepreneurs quickly realize that operations involve more than selling products or services.

Founders are simultaneously expected to manage:

- customer acquisition
- supplier coordination
- compliance deadlines
- documentation
- accounting
- staffing
- inventory management
- business development

Without systems in place, these responsibilities can overwhelm small teams or solo entrepreneurs.

Some business owners delay formal registration after encountering regulatory complexity. Others successfully register but later struggle to keep pace with recurring obligations.

In some cases, entrepreneurs move too quickly without validating market demand, only to discover that customer traction is weaker than expected.

These realities reflect a broader challenge within the Philippine SME ecosystem: the gap between starting a business and sustaining one.

## **The Shift From Informal Effort to Structured Enterprise**

Despite the difficulties, formalization remains a critical step toward long-term business growth.

A registered business gains:

- greater credibility
- access to partnerships
- opportunities for financing
- participation in formal supply chains
- eligibility for expansion programs and government support

More importantly, structure allows businesses to scale sustainably.

This is why entrepreneurship requires more than ambition alone. It demands operational discipline, adaptability, and the willingness to build systems that support long-term growth.

For Filipino entrepreneurs, the challenge is not simply to launch a business, but to remain resilient through changing market conditions, rising operational costs, and evolving compliance requirements. At the same time, the conversation also extends beyond entrepreneurs themselves. Government agencies, private sector

organizations, and business ecosystems continue facing the broader responsibility of simplifying processes, improving accessibility, and helping more Filipinos transition from informal income generation into sustainable enterprise-building.

## **Why This Conversation Matters for Philippine SMEs**

The Philippine economy continues to rely heavily on SMEs as drivers of employment, innovation, and local economic activity. Yet many small businesses continue operating in environments shaped by limited resources, operational uncertainty, and administrative friction.

Understanding the realities behind formal entrepreneurship helps founders prepare more strategically—not only for launching, but for sustaining growth over time.

Starting a business, in this sense, is not a single event.

It is a long-term commitment to building systems, adapting to challenges, and operating with clarity despite uncertainty.

For many entrepreneurs, that is where business truly begins.

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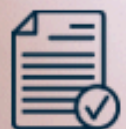
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*Entrepreneurs and SME leaders explore digital platforms, business systems, and technology solutions at the PHILSME Business Expo in Manila.*

# The New Divide Facing Philippine SMEs

Something fundamental has shifted in how Philippine SMEs operate—and it is happening faster than many businesses can adapt.

Digital adoption is no longer simply a competitive advantage. For many SMEs, it has become a structural divide separating businesses that can scale and evolve from those struggling to keep pace with rapidly changing market conditions.

The rise of artificial intelligence (AI), e-commerce ecosystems, digital payments, and platform-based business models is reshaping how

entrepreneurs operate, market, sell, and compete. For Philippine SMEs, the question is no longer whether digital transformation matters, but whether businesses are prepared to respond to it.

## The Growing Gap in Philippine SME Competitiveness

Micro, small, and medium enterprises remain the backbone of the Philippine economy.

According to the Department of Trade and Industry (DTI), MSMEs account for 99.6% of businesses in the country and



employ roughly 65–66% of the Philippine workforce. However, despite their economic importance, these businesses contribute only around 36% of the country's GDP.

One reason behind this imbalance is structural.

More than 90% of Philippine enterprises are micro-businesses, many of which still rely heavily on manual operations, informal systems, and labor-intensive processes. Most are concentrated in sectors such as retail, food, and basic services—industries that face intense competition and are highly vulnerable to disruption.

This vulnerability became especially visible during the pandemic.

As mobility restrictions disrupted foot traffic and physical operations, businesses that depended solely on offline transactions struggled to survive. Meanwhile, SMEs that adapted through digital platforms, online selling, delivery systems, and social commerce found ways to continue operating—and in some cases, expand.

The shift did not end after the pandemic.

Rising operational costs, global economic uncertainty, and evolving consumer behavior continue pushing SMEs toward digital adaptation.

## Digitalization Is Reshaping How SMEs Operate

According to the Philippine Institute for Development Studies, only 10–16% of

businesses in the country are considered digitally advanced or actively integrating digital tools into operations.

This creates a widening divide between businesses that can leverage technology and those that remain dependent on traditional operating models.

For SMEs adopting digital tools effectively, technology creates opportunities to:

- expand market reach
- streamline operations
- reduce friction in transactions
- improve customer engagement
- access data-driven insights
- operate with leaner teams

Meanwhile, businesses that resist adaptation face increasing pressure from competitors operating with faster systems, stronger online visibility, and broader customer access.

The growth of platforms such as Shopee, Lazada, TikTok Shop, and Facebook Marketplace has accelerated this transition.

A physical storefront alone is no longer enough for many SMEs.

Businesses are increasingly moving toward omnichannel operations—integrating physical and digital customer experiences into a unified strategy.

This shift reflects how consumers themselves have changed.

Research by McKinsey & Company shows that around 80% of Filipinos now shop across both online and offline channels. Customers expect

convenience, accessibility, speed, and personalization across multiple touchpoints.

For SMEs, this means visibility is no longer confined to physical location. Marketing is increasingly platform-driven, customer discovery is algorithm-based, and purchasing decisions are influenced by digital engagement.

## **The Rise of Leaner, Faster Business Models**

Technology is also changing the barriers to entry for entrepreneurs.

While capital remains important, digital tools now allow businesses to test ideas, launch products, market services, and build audiences with significantly lower operational costs than before.

AI tools, automation systems, and digital platforms enable entrepreneurs to:

- create content faster
- automate repetitive tasks
- analyze customer behavior
- simplify communication
- manage online transactions
- scale visibility without large teams

Instead of relying entirely on physical expansion, SMEs can now reach national and even international markets through digital channels.

This evolution is particularly important in saturated industries where competing solely on price is increasingly unsustainable.

Businesses that build strong digital identities through branding, customer experience, specialization, and consistent online presence are more likely to retain customer loyalty and protect margins.

The operating environment itself has fundamentally changed.

Success today depends less on how much work a business performs manually and more on how effectively it integrates systems, data, and technology into decision-making.

## **Why This Matters for Philippine Entrepreneurs**

For many SMEs, digital transformation is often misunderstood as a purely technical issue.

In reality, it is a business survival issue. The challenge is not simply adopting new tools for the sake of innovation. The deeper issue is whether a business model is structured to adapt to changing customer behavior, platform economies, and increasingly digital consumer expectations.

Entrepreneurs who delay adaptation risk facing:

- declining visibility
- slower operations
- weaker competitiveness
- limited scalability
- higher operational inefficiencies

Meanwhile, businesses that invest strategically in digital systems position themselves to respond faster to market shifts and growth opportunities.



This does not necessarily mean every SME needs advanced AI infrastructure or large-scale automation.

For many businesses, transformation begins with practical improvements such as:

- digital payments
- social commerce integration
- online customer engagement
- inventory systems
- data tracking
- digital marketing
- operational automation

Small improvements in systems and efficiency can create significant long-term advantages.

## **The Future of SME Growth Is Increasingly Digital**

The broader reality facing Philippine SMEs is clear: the business landscape is no longer divided simply by size or capital.

It is increasingly divided by adaptability.

Businesses that can integrate technology into operations, customer engagement, and decision-making are becoming more resilient and scalable. Those that remain dependent on outdated systems face growing pressure in a market shaped by speed, convenience, and digital accessibility.

For entrepreneurs, the challenge is no longer determining whether change is happening.

It is determining whether their business is prepared for where the market is already heading.

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NATIONWIDE

### Marcos to sign 2025 budget before Christmas

By BETHENA KAE ONTE

President Marcos is expected to sign before Christmas the P6.352-trillion national budget for 2025, which he had certified as urgent on Tuesday, Sept. 24.

"Yes, that is the goal so that we can have a merry Christmas, not just for the administration but for the people—a national budget for progress, prosperity, and development for the Filipino nation," House Speaker

Martin Romualdez said when asked if the President is expected to approve the budget before the Christmas season.

The House speaker said with Marcos certifying the 2025 General Ap-

propriations Bill (GAB) as an urgent measure, they are compelled to pass the bill on the second and third reading on the same day.

He expressed confidence that the GAB will be transmitted to the Senate

after passing it on Wednesday night. "We will pass it on third and final reading tonight and will be ready for transmission in short order to the Senate. This is the most important measure we are facing now in the Congress and I am confident that we will be able to finish it tonight after it was certified as urgent by Malacañang, that's why it will be done," Romualdez said on Wednesday.

Marcos convened the 6th Legislative-Executive Development Advisory Council (LEDAC) meeting on the priority Common Legislative Agenda (CLA) and other important

### US missile system will remain in PH

By THE ASSOCIATED PRESS

American and Filipino security officials have agreed to keep a US mid-range missile system in the northern Philippines indefinitely to boost deterrence despite China's expressions of alarm, two Philippine officials said on Wednesday, Sept. 25.

The US Army transported the Typhon missile system, a land-based weapon that can fire the Standard Missile-6 and the Tomahawk Land Attack Missile, to the northern Philippines as part of combat exercises in April with Philippine troops and to test its deployability aboard an Air Force aircraft.

Tomahawk missiles can travel over 1,000 miles (1,600 kilometers), which places China within their target range. Officials are considering keeping the missile system in the northern Philippines up to April next year, when US and Philippine forces are scheduled to hold their annual Balikatan — Tagalog for "shoulder-to-shoulder" — large-scale combat exercises, he said.

The two officials spoke to The Associated Press on condition of anonymity because they were not authorized to discuss the sensitive US missile deployment publicly. There was no immediate

### Downward inflation prices ease



September 27, 2024 3:00 pm Manila +30°C 4%

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NEWS BUSINESS ECONOMICS OPINION ENTERTAINMENT SPORTS TECHNOLOGY LIFESTYLE SPECIALS

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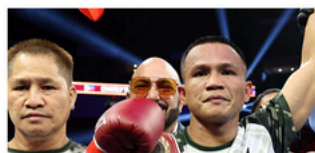
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Broadcast journalist Ben Tufio bares Senate bid  
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Nine ruling party candidates in Japan vie to replace outgoing prime minister  
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### FEATURED

#### ARTS AND CULTURE LIFESTYLE

### What does it take to make an artist like Lea Salonga or Joey Ayala?

Or Julie Luch, Gino Gonzales, Genet Caringal, or Mario O'Hara—CCP celebrates 55 years by honoring the country's foremost artists

By AA PATRICKARAN  
Sep 21, 2024 10:17 PM

Although Joey Ayala, who was among the recipients of the 2024 Gawad CCP para sa Sining for what he has accomplished in music, might have delivered the most riveting acceptance speech (he was candid, he was clever, and he was funny)—"CCP (Cultural Center of the Philippines) po ha, not CCP (Communist Party of the Philippines)"—drawing the most lively reaction from the audience at the 55th anniversary celebration of the CCP at the Samsung Performing Arts Theater on Friday night, Sept. 20, it was the Gawad para sa Sining awardee for the visual arts Julie Luch who might have so eloquently and profoundly shared the condition of the artist.

"May this award spur me on not toward greater heights, but toward the lower depths," she said. "Because it is in the lower depths that the artist may see, smell, taste, and feel the festering wounds of suffering humanity."



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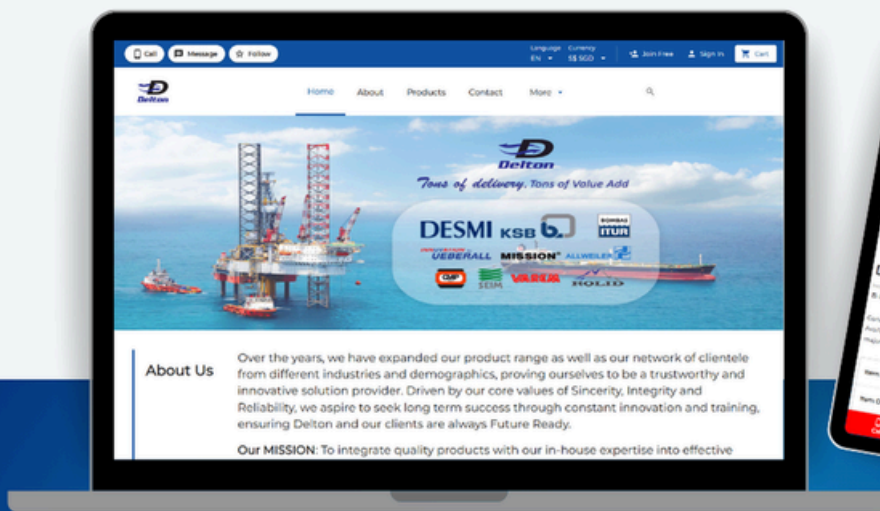
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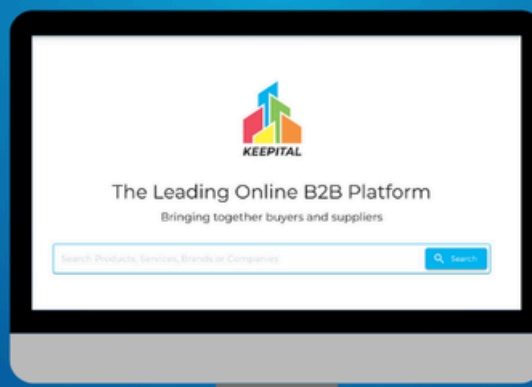
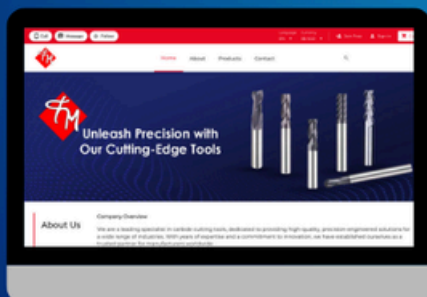


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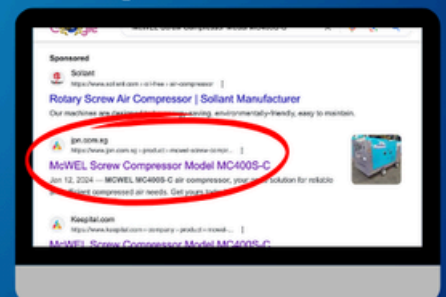
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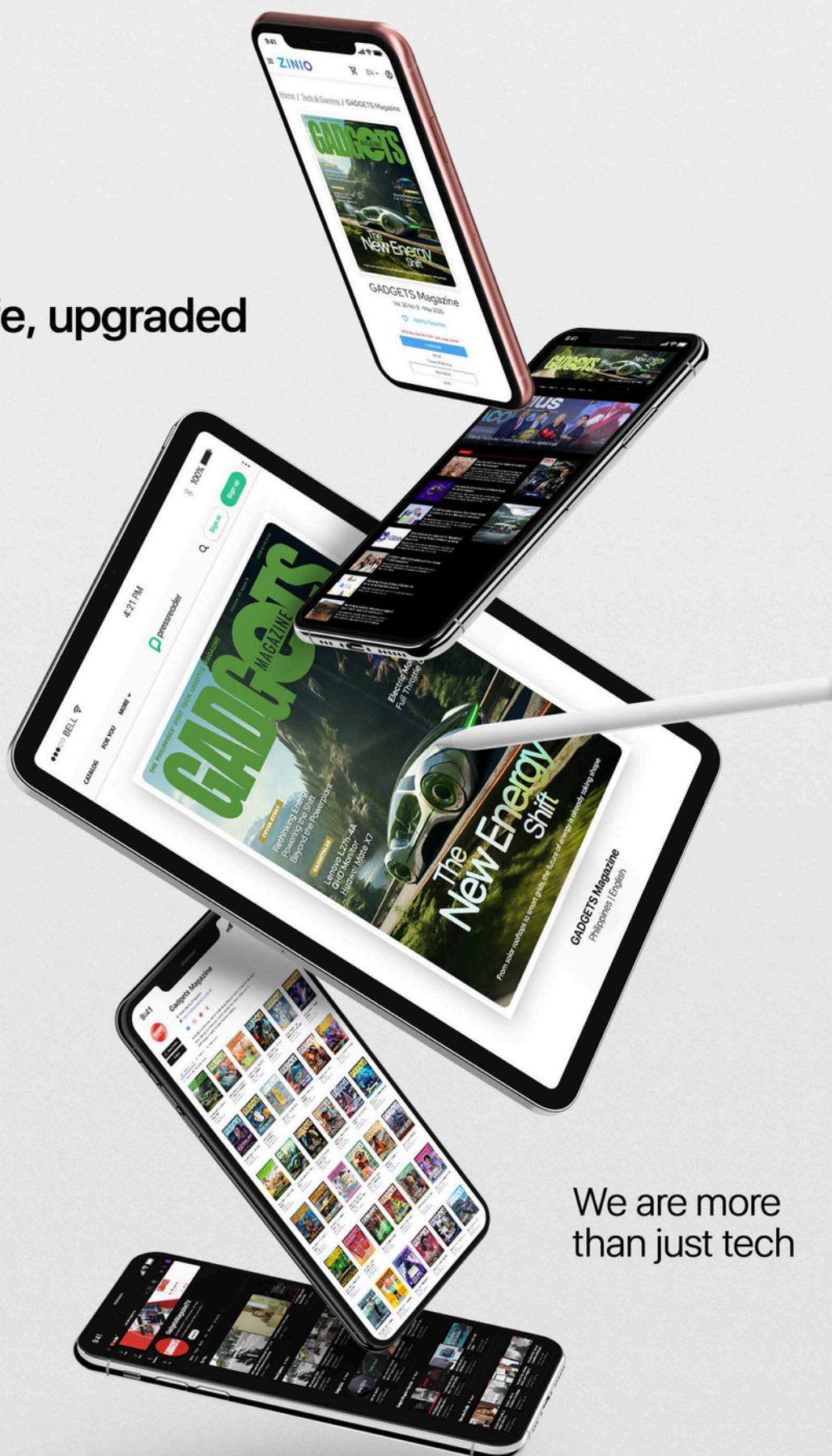


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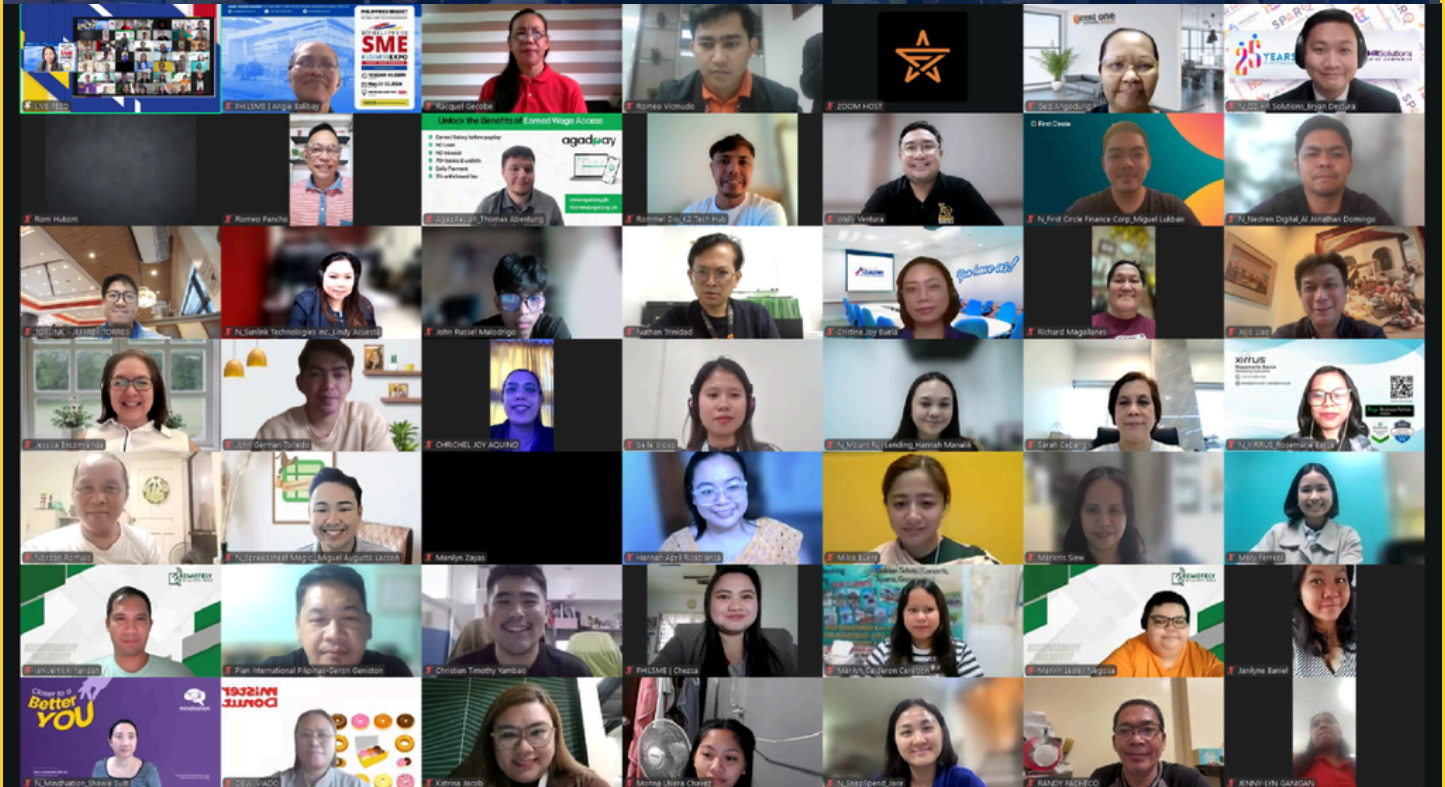
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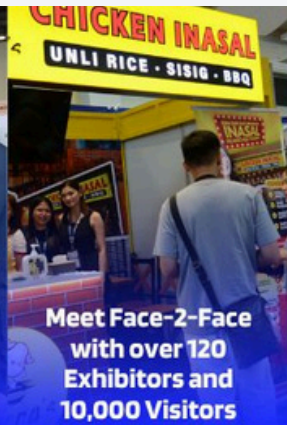
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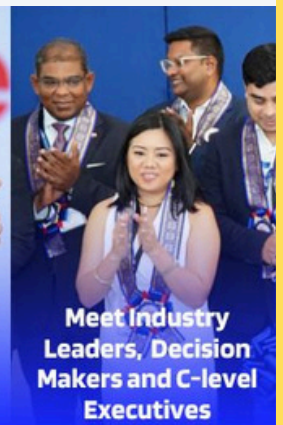
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