

# PHILSME

AUG  
2025

THE DIGITAL MAGAZINE FOR SMEs,  
START-UPS & ENTREPRENEURS

AUGUST 2025

PHILSME



## Work Anywhere, Anytime: How Flexible Office Spaces Support Business & Franchise Expansion

Rowena Natividad  
Country Manager at IWG

**IWG** International  
Workplace  
Group



**Discover, Connect, and Grow  
at the 17th PHILSME Franchise Expo**

**NOVEMBER 28–29, 2025**  
World Trade Center, Metro Manila

# PHILIPPINES' BIGGEST

BUSINESS EXPO, CONFERENCE & NETWORKING EVENT  
FOR SMEs, START-UPS & ENTREPRENEURS



## 17<sup>th</sup> PHILIPPINE SME BUSINESS EXPO

ENTREPRENEUR & FRANCHISE EDITION



**NOVEMBER 28-29, 2025**

EVENT DATE



**10:00AM - 06:00PM**

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The Philippine SME Business Network, also called "**PHILSME**" is a professional membership group of business solution providers dedicated to empowering Small and Medium Enterprises (SMEs), Start-Ups, and Entrepreneurs. Our goal is to provide members with a proactive communications platform to increase their business growth and help develop new business relationships.

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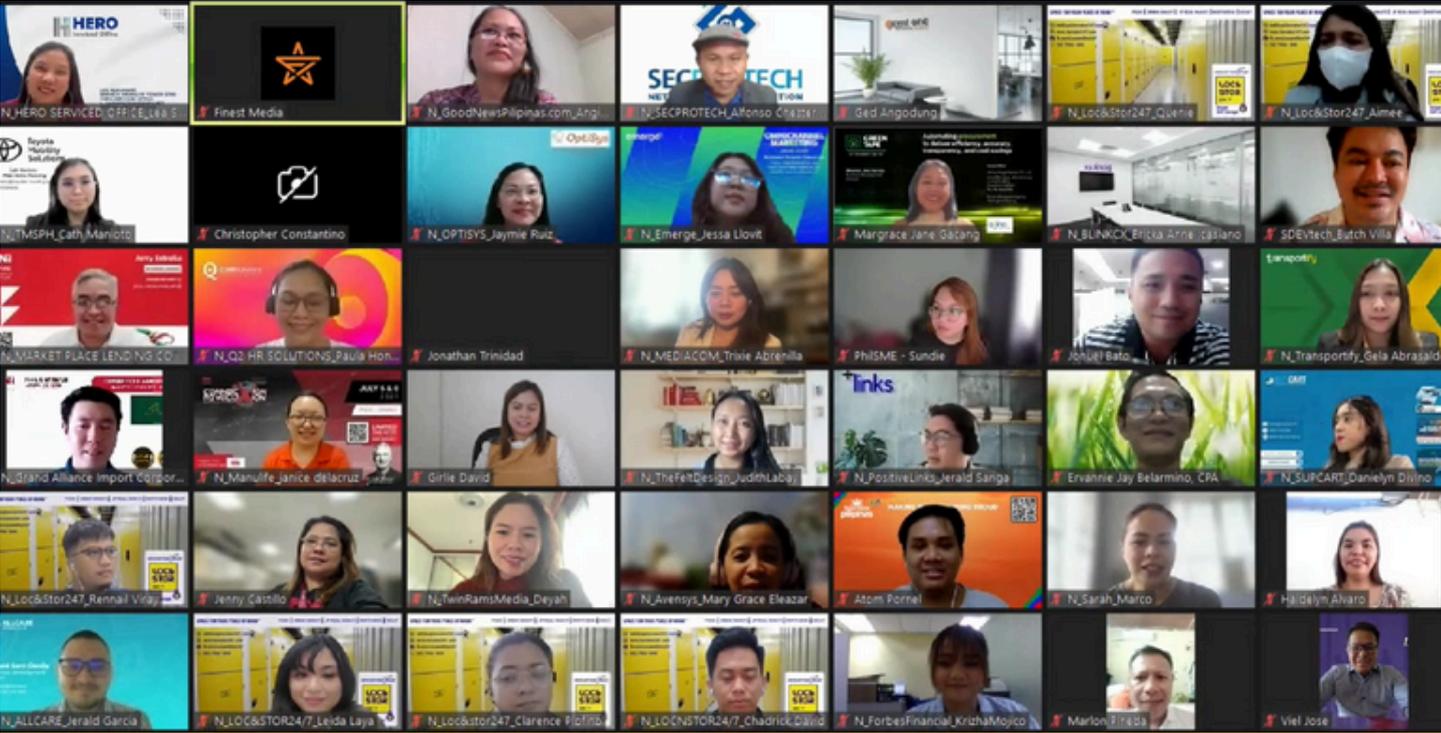
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# IWG's Rowena Natividad Reveals Cost-Saving Flex Work Strategy at PHILSME Meet

PHILIPPINE  
**SME**  
BUSINESS NETWORK

In a market obsessed with “the next big thing,” sometimes it's the quiet consistency and sharp execution that leads real revolutions.

Just ask Rowena “Weng” Natividad, the powerhouse Country Manager of International Workplace Group (IWG), the group behind Regus, Spaces, and HQ —the Philippines' and the world's largest flexible workspace network.

Under her leadership, IWG's Philippine network didn't just grow —it tripled. From 22 to 73 centers, and counting. That expansion reflects a deeper shift: the hybrid work model is here to stay, and companies are realizing that flexible workspace isn't just a perk, it's a strategic move that can slash up to 40% from overhead costs.



Attendees had the opportunity to participate in insightful discussions and meet members of the PHILSME Business Network who presented unique business solutions to an active online community.

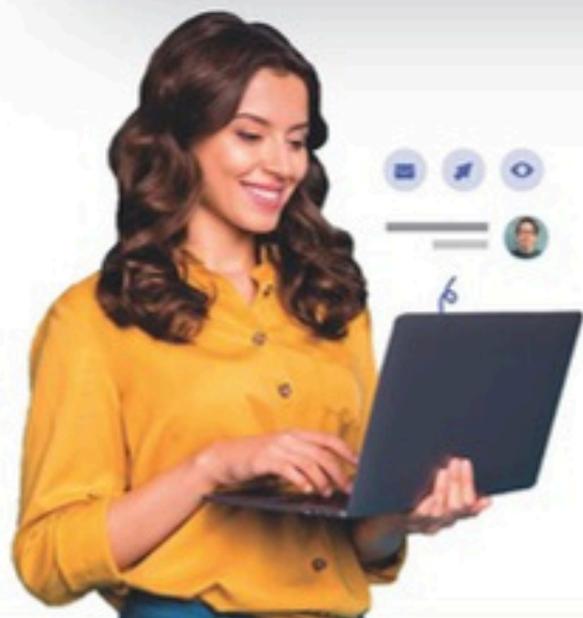
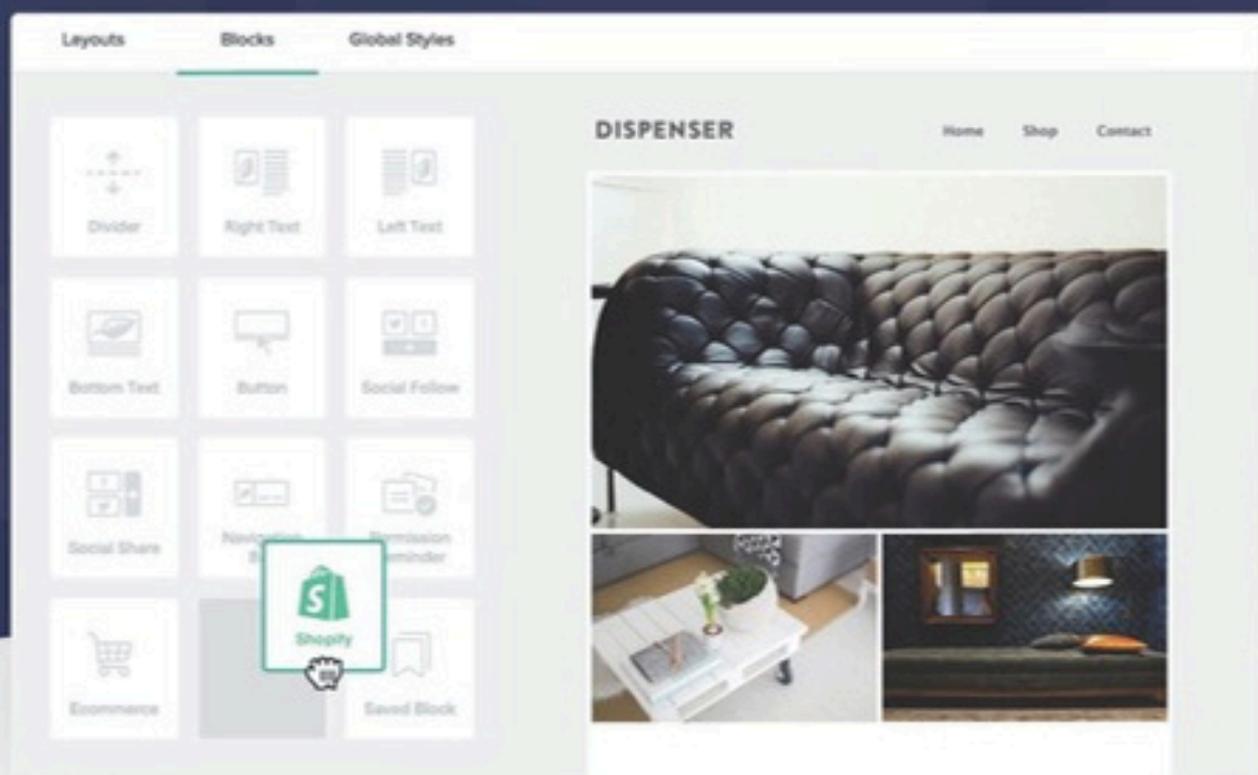
Hosted by Trixie Abrenilla, CEO and Managing Director of PHILSME Business Expo and Network and Hannah Granda, Co-Founder and COO of Sine Haraya.

(Read more on Page 12)



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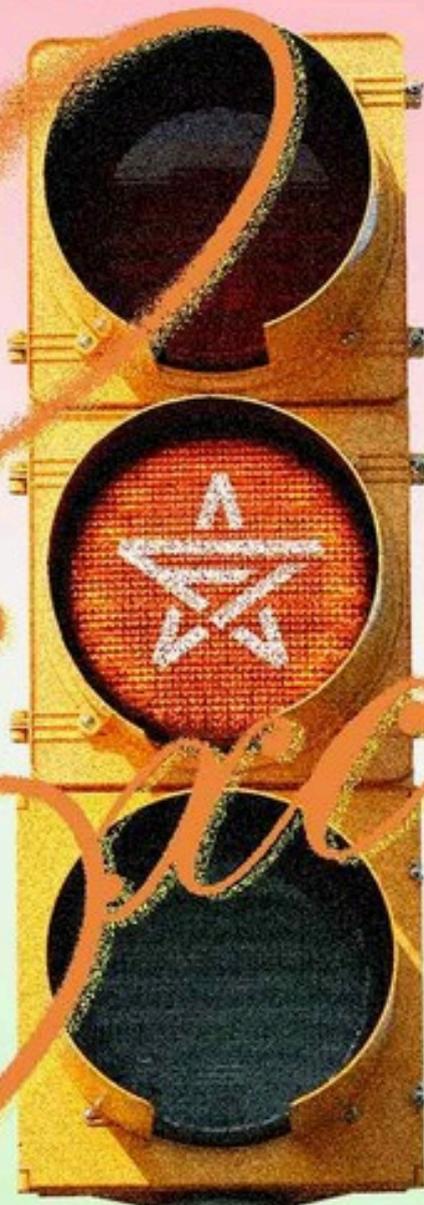


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# IWG's Rowena Natividad Reveals Cost-Saving Flex Work Strategy at PHILSME Meet

By: Franchezca Romano

At the recent 33rd PHILSME Networking Meeting, Natividad broke it down simply: "Businesses want to be closer to where people live. That's where the demand is." With many professionals now working part-time from home, being in the central business district isn't always necessary or cost-effective.

IWG helps companies adjust by offering ready-to-move-in professional spaces across the country, from city centers to suburban hubs, even inside supermarkets.

"Cost efficiency is music to everyone's ears," she joked, then added seriously, "but it's also about scalability, brand credibility, and talent retention. That's the value flexible workspaces deliver."

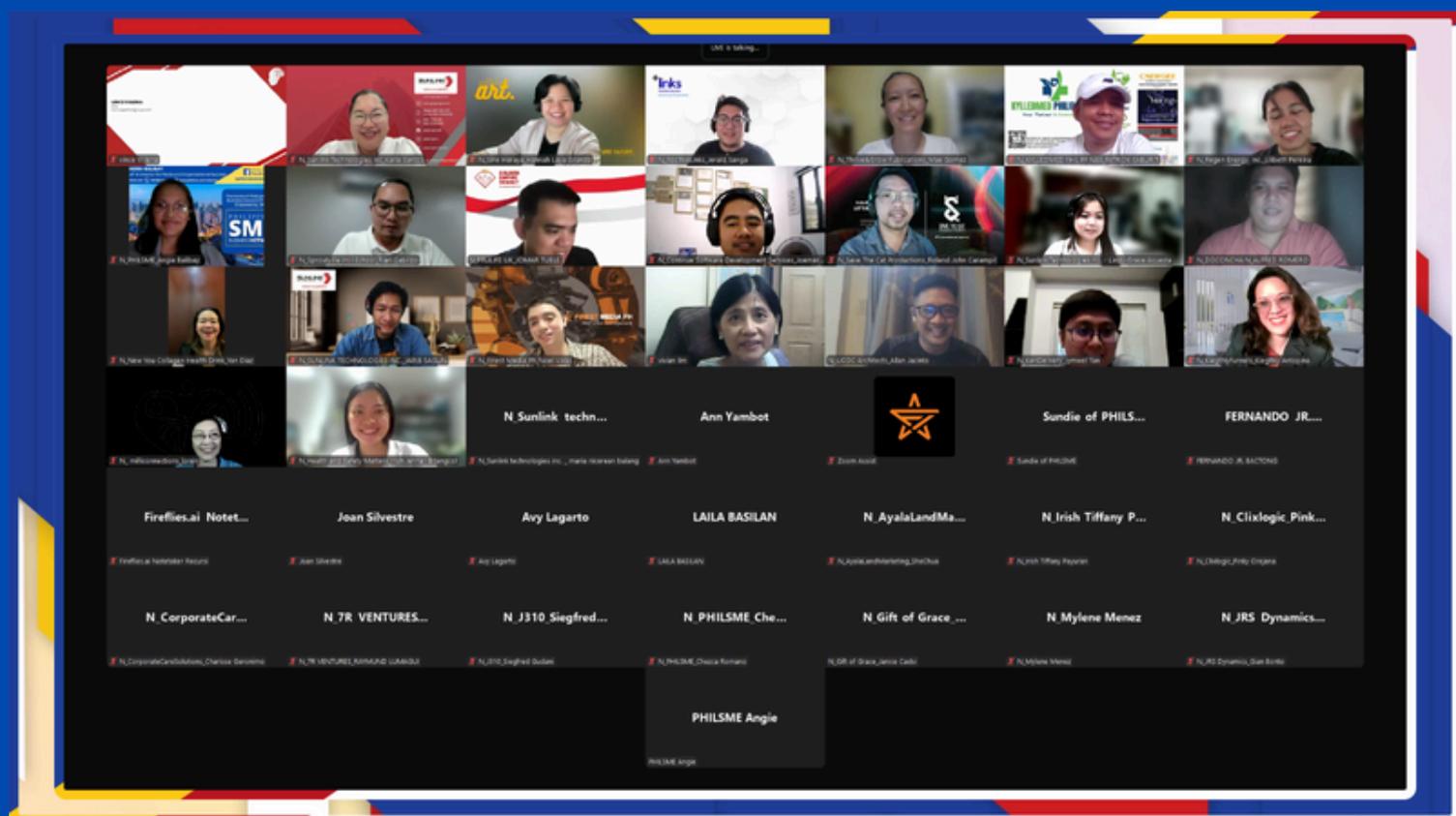
## A Global Finance Mindset, A Local Impact

Before taking the helm in the Philippines, Natividad was Global Finance Director at IWG's Service Center, supporting decisions in 120+ countries. That global lens helped her see how to bring global standards and results closer to home. The proof? She secured Southeast Asia's first two cluster deals, locking in 18 workspace sites in one go. She also recently accepted the Philippine Woman Leader Award from CMO Asia and the World Women Leadership Congress.

## Her Leadership Mantra? Stick to the Basics.

When asked about her leadership style, Natividad doesn't reach for trendy jargon. "Understand the basics. Stick to them. Be consistent. Be reliable," she said. "People buy from people, and trust is the foundation of every deal."

She credits creativity as her edge, especially when infrastructure is lacking. "If there's demand but no building, I ask: how else can we show up in that market? That's how Lipa's supermarket workspace was born."





## The Future: Local, Lean, Limitless

From 22 to 73 centers. From 122 to 125 countries globally. Under Natividad's watch, IWG isn't just expanding —it's evolving to meet the future of work. And in doing so, it's helping businesses across the Philippines do the same at 40% less cost. Because, as Natividad proves, sometimes winning isn't about reinventing the wheel, it's about making it roll smarter, closer, and farther than ever before.

Members of the PHILSME Business Network were also given a chance to present unique business solutions to the active online community. Featured member of the day is Sunlink Technologies Inc.

Join this fun, high-energy, and collaborative group. To learn more about the PHILSME Business Network or the 17th Philippine SME Business Expo (PHILSME) on November 28-29, 2025, at the World Trade Center, Metro Manila, contact [sunshine@philsme.com](mailto:sunshine@philsme.com), text, or call +63 916 642 7813, or Viber/WhatsApp +63 968 569 8358.

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BENEFIT	PLAN 100K	PLAN 300K	PLAN 500K	PLAN 1M
LIFE (Core)	100,000	300,000	500,000	1,000,000
Total & Permanent Disability (TPD)	100,000	300,000	500,000	1,000,000
Crisis Cover Benefit (CCB)	50,000	150,000	250,000	500,000
PA-Accidental Death & Disablement (ADD)	100,000	300,000	500,000	1,000,000
PA-Burial Benefit (BB)	10,000	10,000	10,000	10,000
PA-Hospital Income Benefit (HIB)	600	600	600	600
PA-Accidental Medical Expense Reimbursement (AMR)	10,000	30,000	50,000	100,000

### ANNUAL PREMIUM PER CLASS

Occupational Classes are risk categories of the member's occupation

Occupational Class	PLAN 100K	PLAN 300K	PLAN 500K	PLAN 1M
Class 1 - Office type, non-hazardous occupations	634.15	1,725.95	2,817.75	5,547.25
Class 2 - Jobs involving limited exposure to occupational hazards (including limited manual labor, but not using machinery)	734.23	1,938.03	3,141.83	6,151.33
Class 3 - Skilled or semi-skilled occupations, including those using light machinery	834.30	2,150.10	3,465.90	6,755.40
Class 4 - Industrial jobs using heavy machinery or unskilled jobs	1,034.45	2,574.25	4,114.05	7,963.55

**Disclaimer:** Sample premiums above are based on age 35 years old, and are intended solely for Pru Life UK's direct enterprise business account. Rates in this brochure are purely indicative and NOT yet final. Actual rates may vary based on the actual ages in the census list, total number of employees, occupational mix, and benefits amount selected.

\*Based on the Insurance Commission 2024 rankings for New Business Annual Premium Equivalent & Total Premium Income for Variable Life Insurance



For further assistance and inquiries, please reach out to [PRUPartner@prulifeuk.com.ph](mailto:PRUPartner@prulifeuk.com.ph)

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Sheena Kotik  
President of RK Franchise Consultancy

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At the heart of Zoho's offerings is **Zoho CRM Plus**, an advanced customer experience platform that goes beyond traditional CRM. Zoho CRM Plus enables real-time collaboration across sales, marketing, and customer support teams, helping businesses deliver seamless, personalized customer experiences. With built-in analytics, automation, and intuitive customization, it's designed to optimize every customer touchpoint and drive revenue growth.

Supporting this is **Zoho Workplace**, which combines email, document management, and communication tools to enhance team collaboration. For comprehensive financial management, **Zoho Finance Plus** integrates everything from invoicing to expense tracking, while **Zoho One** offers an all-inclusive suite of applications to run your entire business, delivering a seamless experience across every department.

In addition to its robust functionality, **Zoho is committed to affordability and data privacy**. Its flexible pricing plans ensure businesses of any size can access world-class tools, while Zoho's strict no-ads, no-data-selling policy guarantees your information remains secure.

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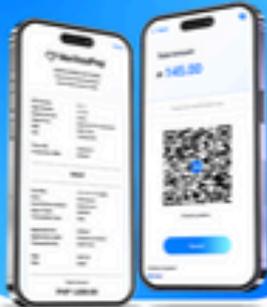


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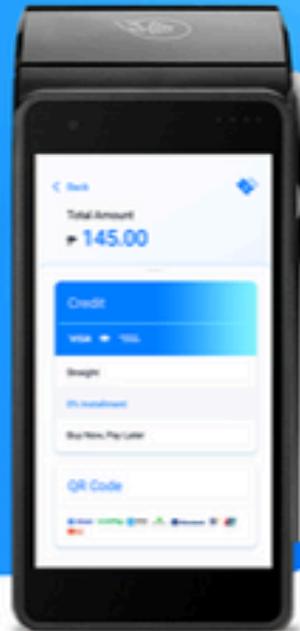
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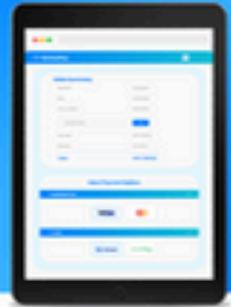
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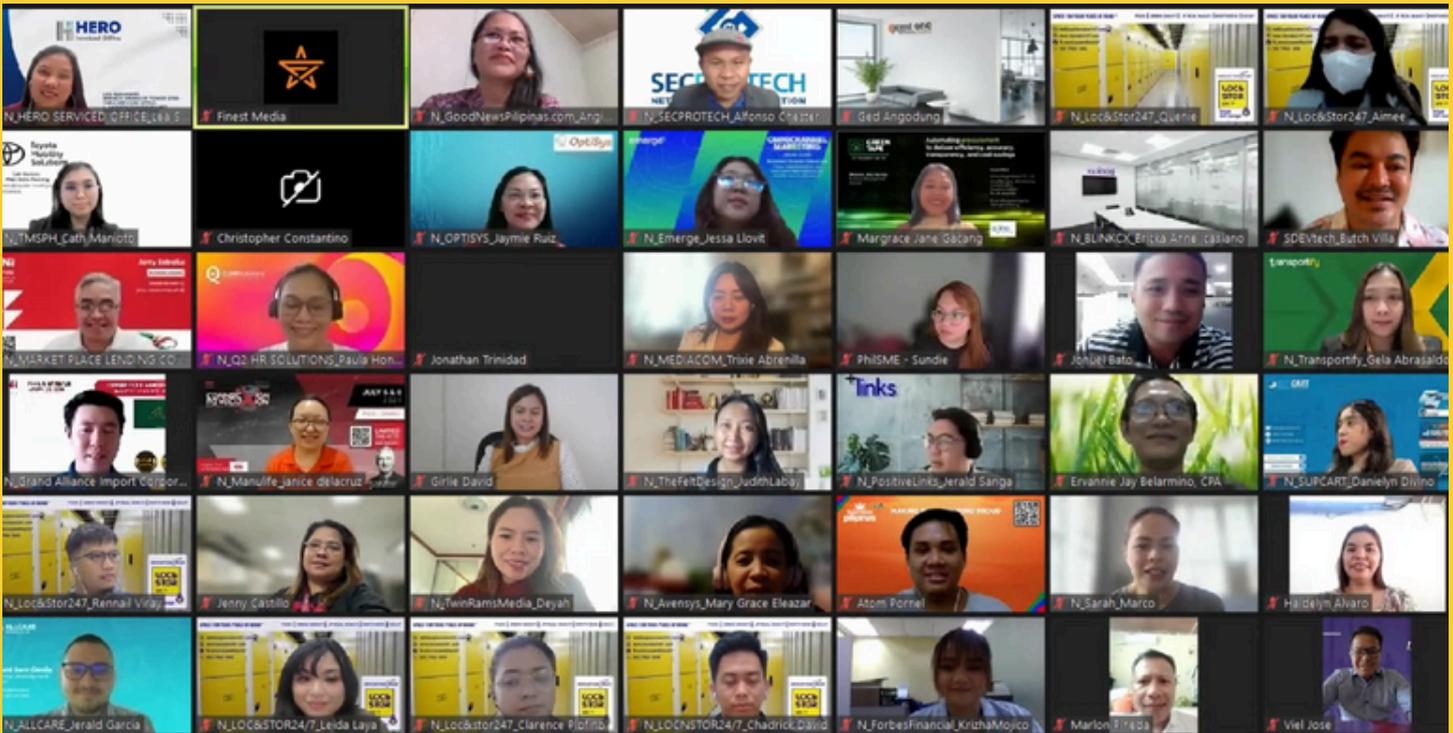
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