

Coca-Cola
Philippines

5by20



A Decade of Women Economic Empowerment
in the Philippines

About the Book

Recognizing the power of women that comes from their continuous reinvention of themselves and their roles as givers and providers, the Coca-Cola Company has committed to promoting women's strengths and creating economic opportunities for them through the 5by20 initiative.

This book follows how Coca-Cola Philippines, together with its partners, began, expanded, and sustained the 5by20 program, which touched the lives of over 250,000 Filipino women. Written are their stories of overcoming difficult realities – typhoon, war, domestication, expatriation, repatriation, inflation, and the pandemic – and becoming financially capable and better entrepreneurs.

This book hopes to inspire others in the public and private sectors to do more and continue to do more for women in the country and all over the world.



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ADRIASIN, MERCEDITA B.
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AGNAS, MA. JOY A.
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AGUILAR, SUZETTE A.
AIDEA, MERLINDA R.
AIGABRE, FE V.
ALAYON, LORNA T.
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ALCANAR, JONAY A.
ALCANAR, MERCEDITA D.
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ALEGRE, VIRGENIA C.
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ALH, CARMELITA T.
ALIPO-ON, KRISTINE F.
ALIPO-ON, RITCHELLE T.
ALMOROTO, CHERRY A.
ALMOSARA, ENNIE R.
ALUNGAY, ANIE L.
ALUNSGAGAY, LORENA C.
AMANDE, EDITHA S.
AMANDO, MELITA K.
AMION, EUSEBIA N.
AMIROL, SUMATRA A.
AMURAO, SANTA FE T.
AMURAO, TEODY A.
ANDINO, LYDIA P.
ANDITOR, VERONICA B.
ANGELES, CYNTHIA S.
ANGELES, RAFAELA A.
ANTARAN, MYLENE P.
ANTARAN, TERLY T.
APALLA, FLORIDA L.
APALLA, LUZVIMINDA M.
AQUINO, MARITESS O.
AQUINO, NENITA C.
ARANETA, MARY ANN B.
ARANETA, NEMIA V.
ARCILLA, EVELYNA T.
ARCILLA, ZENAIDA S.
ARIAS, CHERRY C.
ARIAS, LOLITA L.
AROMIN, PRESCILLA D.
ARON, HELEN F.
ARZAGA, NESTORIA M.
ARZAGA, SALLY G.
ASUNAS, DELIA N.
ASUNCION, CRESTINA
AUMAN, MARITES A.
AUMAN, MERIAM P.
AVISO, EVELYN C.
AVISO, LEVITA M.
BABANJA, MAY G.
BABANO, MERRY CRISS
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BACOL, CARALINA S.
BAE, CONSEQUEZA P.
BAE, NORMA F.
BAHIA, LAURA Q.
BAHIA, MARICAR B.
BALANA, DAIDEN C.
BALANA, LEAH C.
BALCOS, LILIBETH M.
BALCOS, THELMA B.
BALINGESA, JUSTINA C.
BALINGIT, FLORA L.
BALORO, CRISTINA G.
BALORO, VICKY C.
BANAY, MA. FE Q.
BANAY, MARIE LENIE A.
BANJAO, LILIBETH S.
BANJAO, WARMELITA D.
BARANI, NASHIBA A.
BARANTANAN, MARISSA D.
BARINDO, DELIA J.
BARING, MATILDE J.
BARRIGA, MARILYN J.
BARRIGA, MERAG A.
BASAS, ERLINDA S.
BASAS, MA. DELIA V.
BATAWANG, LETICIA T.
BATAWE, VIRGINA B.
BAUTISTA, EMELIA M.
BAUTISTA, ROSALIE B.
BAYANI, JOSEPHINE L.
BAYANI, SARAH MAE B.
BEBAYO, MATILDE B.
BEBAYO, PRECIOSA B.
BELIR, AIDA A.
BELIR, PACENCIA D.
BENEDICTO, EUGENIA R.
BENEDICTO, JANICE F.
BENEDICTO, JONALYN S.
BERGALINO, MINERVA L.
BERGANID, VICKY F.
BERGANIO, DAYNITA L.
BERNARDO, CRISLYN B.
BERNARDO, ISABEL F.
BERNARDO, MELLY M.
BETE, ADA O.
BETE, JENNY G.
BETE, JULITA P.
BINANLAO, LAURYLEN G.
BINANUA, MARIVIC P.
BINANUG, NANCIANA P.
BLANCO, MARY JANE A.
BLANCO, NORALYN C.
BLANDO, ANNABEL V.
BOLIDO, CRISTINA J.
BOLIDO, ELVERA B.
BOLIDO, YOLANDA S.
BONGOL, MARNIE U.
BONGOLITO, JULIET V.
BONGOLON, JULITA S.
BORJA, JESSA M.
BORJA, PRECIE C.
BORJA, QUIRINA P.
BRATO, MAURA M.
BRAULIO, MICHELLE G.
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BUAGA, MARILYN S.
BUAGAS, DARLENE JANE J.
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BUENDIA, VIRGILIO D.
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CACHERO, MAY-ANN T.
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CAGASAN, MARIA DAISY M.
CAGASAN, RUTCHIL T.
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CALABROSO, LEAH C.
CALABROSO, PATRICIA C.
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CALUMBA, LUCILA A.
CALUMBA, RICTHIE A.
CAMILO, JOSEPHINE C.
CAMILO, ROSITA T.
CAMILO, ROXAN M.
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CANOZA, ANICETA C.
CANOZA, JULIE C.
CANOZA, MARISSA F.
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CARINO, VIOLETA D.
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CONJE, ELIZABETH B.
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CRACO, INOCENCIA R.
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CRUZ, NECIA H.
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DADACAY, PRIMITIVA E.
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DAHAN, NADIELYN M.
DAHAN, VIZMENDA G.
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DALUPAN, NELINA C.
DAPAR, CORSINA L.
DAPAR, INES M.
DAPAR, ROBELIN A.
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DAVID, JOSELLE B.
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DE CASTRO, FRANCY B.
DE CASTRO, GLORIA E.
DE CASTRO, LEONORA M.
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DEGAMO, MEDIAM C.
DEGAMO, RECHEL B.
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DE JESUS, RODELIZA I.
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DELA CERNA, ROGEN E.
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DELA CRUZ, MADELINE I.
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DELA CRUZ, VERNA C.
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DELA ROSA, KIMBERLY E.
DELA ROSA, ROSIE P.
DELGADO, FLORGIN R.
DELGADO, MARIDES C.
DELGADO, MERLY R.
DELOS SANTOS, CHARIE R.
DELOS SANTOS, JEAN L.
DELOS SANTOS, RELINDA N.
DEO, ALJEAN MARY T.
DEO, MA. LYNETTE O.
DEOCADEN, MARYLENE L.
DE PAZ, ELVIRA R.
DE PAZ, NIDA M.
DE PEDRA, KERLENE A.
DEUNDO, SHERYL C.
DEUNIDA, ADELINA M.
DEUS, JENNIFER D.
DIAZ, EMERITA A.
DIAZ, MARLA M.
DIAZ, NYMFA B.
DINGAL, ARMIDA M.
DINGAL, GLORIA B.
DINGAL, RHODA M.
DISTR, MERIAM P.
DISTR, MERLY C.
DISTR, REYNALYN B.
DOLLENTE, ERLINDA L.
DOLLENTE, ESTER T.
DOLLENTE, JOVELYN D.
DOMO, ELENITA M.
DOMO, NASARIA P.
DOMO, REMEDIOS R.
DOTE, ACELA P.
DOTE, MARIVEL S.
DOTE, RUTHLAND E.
DULAY, MARCELINA P.
DULAY, ROWENA B.
DULAY, VIOLETA M.
DUNGO, GEMMA A.
DUNGO, LEONILYN T.
DUNGO, LIBERTY B.
EBORDA, JAMEDA M.
EBORDA, LOURDES F.
EBORDE, ESTRELLITA A.
EGACO, JOCELYN G.
EGAGAMAO, JOSEPHINE M.
EGAGAMAO, MARILYN L.
ELLAH, ALJILIKA N.
ELLAMA, ALEMAY V.
ELLAMA, MARILYN C.
ENAJE, CONCHITA E.
ENAJE, FIDELA D.
ENAJE, MYRNA D.
ENOLVA, ZORAIDA E.
ENOMAR, ALENIA S.
ENOMAR, ALENIA S.
ERGINA, IVY S.
ERGUIZA, ELVIRA J.
ERGUIZA, GINA N.
ESCOLANO, JULIET I.
ESCOLANO, LEONIDA M.
ESCOLANO, LORETA H.
ESPANA, ARGIE P.
ESPANA, EUSEBIA N.
ESPANA, EMMA L.
ESPINO, JENNIFER M.
ESPINO, PAULINA S.
ESPINO, RIZALINA S.
ESTANILLA, EUNICE M.
ESTANILLA, GINALYN O.
ESTANIO, MARITES D.
ESTORES, LOBELLE C.
ESTORES, RONILA U.
ESTORES, SUSANITA T.
EULATIC, AILYN N.
EULATIC, LEIZL S.
EULDAN, GENEVIEVE M.
FABRO, BABY A.
FABRO, EVANGELINE J.
FABRO, RHODORA D.
FAUSTINO, CRISTINA S.
FAUSTINO, ESTELITA R.
FAUSTINO, MA. BELEN C.
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FERNANDEZ, FELISA F.
FERNANDEZ, JUDITH M.
FERRER, ANITA F.
FERRER, CARMELITA B.
FERRER, CONSOLACION M.
FLORES, ANTONIA C.
FLORES, JOSEPHINE D.
FLORES, JOSIELYN G.
FLORES, LUISA
FLORES, RUBILYN C.
FLORES, TERESITA M.
FRANCISCO, CLARITA T.
FRANCISCO, MARIBETH B.
FRANCISCO, MILAGROS B.
FUENTEBELLA, ARLENE C.
FUENTEBELLA, REAH L.
FUENTEBELLA, ROSALIE T.
GABARDA, REMEDIOS G.
GABARDA, SALVE T.
GABAS, BERNARDINE A.
GACHE, EDELYN R.
GACHE, VERGINIA P.
GACHO, ROSEMARIE P.
GALANO, JOSEPHINE L.
GALANO, LUZVIMINDA M.
GALANO, MIRASOL M.
GALLARDO, LEILA M.
GALLARDO, LUCIA E.
GALLARDO, MARY ANN S.
GALVEZ, ADELFA E.
GALVEZ, MARIBEL I.
GALVEZ, ROSALYN C.
GANANCIAL, CARMELITA C.
GANANCIAL, MA. LUISA M.
GANANCIAL, NELIA G.
GARBOSO, RHEA SILVA G.
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GARCE, JILLY C.
GARCIA, INCRESIA
GARCIA, JOVELYN G.
GARCIA, RUHELA G.
GARRIDO, CRISTINA Z.
GARRIDO, MEMIE L.
GARRIDO, OTELIA D.
GAYO, ALPHA D.
GAYO, ANALYN E.
GAYO, IRENE D.
GENETE, ELENA G.
GENETE, NENITA V.
GENETIA, PERLA G.
GERNAN, MELINA A.
GERNANDIZO, CARYL A.
GERNARGUE, VEERLIE C.
GILDO, EVELYN P.
GILDO, SYLVIA C.
GILDORE, ALDA L.
GODOY, EVANGELINE C.
GODOY, FELIPA U.
GODOY, PERLA B.
GONZAGA, ELLEN E.
GONZAGA, JONABETH C.
GONZAGA, MA. DINE M.
GOPEZ, EDNA D.
GOPEZ, MARY JOAN V.
GOPEZ, MARY JOY M.
GREGORIO, MA. ELENA B.
GREGORIO, MARY ROSE Z.
GREGORIO, ROWENA V.
GUDES, BERNADETH B.
GUDES, ERNESTO L.
GUDES, MICHELLE C.
GUINANTA, APRIL JOY U.
GUINAOB, CECILIA G.
GUINARDO, EVITA C.
GUMERA, ALMA B.
GUMIA, FERRY HAZEL S.
GUMIA, LORNA R.
HABITAN, MARITES J.
HABITAN, MYRNA E.
HABITAN, MYRNA H.
HEMOROS, TESSIE P.
HEMPARO, JESSICA S.
HEMPARO, SHERLINA M.
HEYRES, JULIE F.
HEYRES, JULIETA A.
HEYRES, TERESA G.
HOMERES, GEMMA A.
HOMERES, JEAN D.
HOMERES, SHERMIE L.
IBARDOLAZA, LIBERTY I.
IBARDOLAZA, MABEL Y.
IBARDOLAZA, MELMAR S.
IHALAS, GLORIA T.
IHALAS, JENNY D.
IUKORA, CLARITA G.
INISA, JULIET V.
INISA, JULIET V.
INISA, LOLITA R.
ISON, FLORA F.
ISON, LYNN T.
ISON, YOLANDA O.
JAGTO, EMELINA E.
JAGTO, JENNIFER M.
JAGUALING, RECHLYN B.
JANIOLA, MARIANITA B.
JANIOLA, NELITA L.
JANITO, HELEN C.
JAVIER, DELSA J.
JAVIER, MARY JANE T.
JAVIER, MELBA B.
JIMENEZ, CIPRIANA B.
JIMENEZ, HERMENIGILDA D.
JIMENEZ, SUSANA S.
JOVEN, DOLORES J.
JOVEN, ISABELA C.
JOVEN, VILMA F.
JUMAO-AS, LETECIA E.
JUMAO-AS, MARGIE ANN Y.
JUMAO-AS, ZAIDA T.
KHO, MAYJOY P.
KHU, CHRISTINE G.
KHU, JUVY T.
LABINDAO, VILLA R.
LABINDAO, YANNA MAY A.
LABINE, LORENA T.
LACHICA, CHYCYL R.
LACHICA, ELEONORA A.
LACHICA, ZAREN JOY L.
LAGASCA, JOCELYN
LAGASCA, KIMMY JOY
LAGASCA, TEOFISTA B.
LAINGO, CORAZON S.

LAINGO, LIZA C.
LAINGO, MILA G.
LANGGAMON, JUVELYN Y.
LANGGAMON, MARY JOY T.
LANGGING, EMA B.
LAPORE, MERECEL R.
LAPORE, MERRY ANN G.
LAPORGA, NINFA B.
LASPONA, GENEROSA B.
LASPOÑA, DOLORES B.
LASPOÑA, MARETYL R.
LAURON, FREDISVINDA B.
LAURON, LETICIA M.
LAURON, MECHILLE D.
LAZARTE, ANNABELLE L.
LAZARTE, LEONIDES O.
LAZARTE, LEREY T.
LEMINDOG, IMELDA A.
LEMINDOG, OLENIA P.
LEMINIO, ROWENA M.
LEYSON, ARCELI B.
LEYSON, DIMYMOR Q.
LEYTE, MARY P.
LILIA, NILLAZ B.
LILO AN, MIGUELA Y.
LILLOAN, ROLLYMIE V.
LINTAD, LEAN O.
LINTAG, LOLITA N.
LINTAG, VILMA S.
LLANITA, JENETE 1.
LLANITA, LILIBETH S.
LLANITA, MARIA BEATRES N.
LOIGA, LILIOSA S.
LOJA, ELENA S.
LOJA, MA. FLOR B.
LOPEZ, ANALYN F.
LOPEZ, EDNALIZA D.
LOPEZ, EVELYN C.
LOSITANO, EMELIA D.
LOSITO, MARIA CECILIA L.
LOSITO, ROMILIE A.
LUCENA, CRISLIE G.
LUCENA, EDERLYN B.
LUCENA, KHASELYN B.
LUMANGTAD, JUDITHA L.
LUMANGTAD, KATRINA L.
LUMANGTAD, NINO N.
LUPIAN, GERARDA N.
LUPIAN, MARIETA P.
LUPIAN, NENITA L.
MABUAN, LORNA P.
MABUANG, MEBELEN B.
MABUANG, RUBELYN H.
MACARAO, BOLAWAN M.
MACARASIG, MARIA S.
MACARASIG, ROSALIE S.
MADERA, BASILISA A.
MADERA, EMILIA R.
MADERA, YOLANDA B.
MAGAMAYA, LORENA A.
MAGAN, ANNA T.
MAGAN, APRIL D.
MAGHIRANG, ANALYN D.
MAGHIRANG, KAMILLE L.
MAGHUYOP, CRISTY Q.
MAGSULIT, ENILDA E.
MAGSUMBOL, MYRNA F.
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MAMARIL, JENNIFER S.
MAMARIL, LUCENA D.
MANANAY, WILIA P.
MANANDAY, LOLITA D.
MANANDAY, MIANN M.
MANGANDI, JOVITA F.
MANGANDI, MARICAR C.
MANGANO, FLORIDEL T.
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MANLANGIT, CARMEN B.
MANLANGIT, TERESITA B.
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MANUEL, VIRGINIA Y.
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MERRIE, LATOGA D.
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MILLADO, JOAN G.
MILLADO, MARY S.
MIRANDA, HARIRA T.
MIRANDA, ROSSANA E.
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MOJADO, ANNIE V.
MOJADO, ETHYL S.
MOJADO, ROSALINDA B.
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MONDEJAR, GINA U.
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MONTE, JOVITA S.
MONTE, MARICEL F.
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MORALES N, LEONITA M.
MORALETA, PAMILA A.
MOSO, CYPRES G.
MOSO, JOSEPHINE P.
MOSO, VIRGINIA C.
MUSTERA, AMPARO B.
MUSTRADA, MARIETTA O.
MUSTRE, CHARLENE C.
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NAJITO, BONNALIZA I.
NAJITO, ROSITA V.
NARCISO, AILENE M.
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NARCISO, MARIVIC M.
NAVARRO, BERNADETTE A.
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OLAZO, FEDDIRICA C.
OLAZO, RICHIE C.
OLVINAR, AGNES M.
OLYMPIA, ANTONIETA M.
OLYMPIA, MARITES B.
ONG, EVELYN R.
ONG, PACITA M.
ONG, ROSANA E.
ORANTES, ANNE MARIE R.
ORANTIA, ROLINDA E.
ORANZA, VIRGINIA M.
ORMEGA, MA. TERESA G.
ORMENITA, MARIFE C.
ORMICHIGOS, LOLITA A.
ORTIZ, DESIREE D.
ORTIZ, ELIZABETH I.
ORTIZ, ILYN F.
PABILANDO, CONCHITA E.
PABILANDO, MARILOU P.
PABILANDO, TERESA J.
PACIS, GINA D.
PACIS, MILAGROS I.
PACIS, ROSE ANN JANE D.
PADILLA, ARMANDO T.
PADILLA, MARIA TERESA B.
PADILLA, MERRY GRACE M.
PAGASIJAN, KRISTINE GRACE U.
PAGASITA, MARCELINA S.
PAGASPAS, ADELINA A.
PAJARILLO, GENEVIVE B.
PAJARILLO, JANE J.
PAJARILLO, SONIA LISA S.
PALER, CARINA P.
PALER, MYRNA L.
PALER, NILDA N.
PALOR, FLORENCE C.
PALOR, JUVIE L.
PALOR, KIMBERLY JOYCE B.
PANDA, EMELYN C.
PANDAAN, BELINDA P.
PANDAAN, EVA M.
PANO, LUDELYN E.
PANO, PATRICIA H.
PANO, ROSITA R.
PARAGATOS, JONALYN
PARAGATOS, SHERYL C.
PARAGGUA, TEODORA L.
PAROHINOG, JANICE R.
PAROHINOG, LINA D.
PAROHINOG, NORMA D.
PASCUAL, CARMELITA L.
PASCUAL, FLORDELIZA B.
PASCUAL, MA ROWENA D.
PATINO, LELANIE T.
PATINO, NEOLITA M.
PATIÑO, JENNIE MARIE N.
PAZ, ELENA D.
PAZ, ELISA C.
PAZ, JOBELLE S.
PELIGRINO, ZONALYN E.
PELIGRO, ERLINDA S.
PELIGRO, MYRNA T.
PENUELA, EVANGELINE A.
PENUELA, JOVELITA D.
PENUELA, JULIETA D.
PEREZ, ADELAIDA E.
PEREZ, CYNTHIA M.
PEREZ, JESSICA P.
PESCADOR, EDNA R.
PESCADOR, JENNIFER CARINA P.
PESCADOR, MERCEDITA C.
PILAPIL, MILAGROS I.
PILAPIL, RAZEL P.
PILAPIL, ROSELYN A.
PINTUCAN, ELEANOR C.
PINTUYAN, ESTRELLA G.
PINUELA, TERESA C.
POE, JOSIE H.
POE, NORA Z.
POGADO, VIRGINIA D.
PONSICA, AMALIA A.
PONSICA, MARIA LOURDES P.
PONSICA, MILA C.
PRACIA, ELVIRA L.
PRACIA, ENRIQUITA S.
PRACULLOS, PABLITA L.
PUEBLAS, MARLY O.
PUEBLAS, MARYLITA A.
PUEBLA, PERLITA A.
QUERANTE, REGERNESA J.
QUERBO, ROSALIA P.
QUERIAZON, NURSHELA P.
QUILO, MARINEL C.
QUILO, NORAYA D.
QUILO, VIRGENIA Y.
QUIROL, MARGELYN
QUIROL, MARIA PASTORA B.
QUIROLJICO, NATIVIDAD A.
RAFAEL, LOLITA A.
RAFAEL, MAXIMINA T.
RAFAEL, YOLANDA R.
RAMIREZ, IMELDA R.
RAMIREZ, JULIETA G.
RAMIREZ, ROSE MARIE U.
RAMOS, EUFRECIÑA G.
RAMOS, GLORIA S.
RAMOS, ROWENA L.
RARA, MARICRIS F.
RARA, NARCISA S.
RARAMA, HELENA S.
REBUCAS, CLEMENCIA R.
REBUCAS, JOMALYN T.
REBUCAS, SUSAN B.
REGIS, AMALIA L.
REGIS, MARY JOANE JASMIN E.
REGIS, RACQUEL J.
RENON, FLORDELIZA O.
RENON, MARY JANE B.
RETURCO, LIWAYWAY C.
RETURCO, MARILYN M.
RETUTA, MARY ANN C.
REYES, ANGELA L.
REYES, CARL T.
REYES, MARICHU DOLORES R.
REÑON, EMMA Q.
RIMORIN, NIDA V.
RIMPOLA, JOY Y.
RIN, FEDELIA J.
RIVERO, ANASTACIA S.
RIVERO, ANNIE T.
RIVERO, MERLE A.
RODRIGUEZ, GEMMA G.
RODRIGUEZ, JOANN V.
RODRIGUEZ, NORMA A.
ROMANO, ARLENETA N.
ROMANO, JOLIN P.
ROMANO, ROSLIN T.
ROQUIRO, GRACE G.
RORRERO, MA. ROSARIO G.
ROSS, ZINAIDA C.
ROSS, IRENE R.
ROSS, JOCELYN C.
ROSS, LOLITA C.
RUIZ, AILEEN A.
RUIZ, JESSA Z.
RUIZ, JULIE PEARL S.
RUIZ, DAISY D.
SABAS, EVANGELYN C.
SABAS, MARY JANE M.
SACAYAN, CLEMENTINA B.
SACAYAN, JANICE L.
SACAYAN, MARELYN N.
SAIDAN, NELIA U.
SAIDIL, SALMA H.
SAIDONA, EVEN G.
SALAZAR, CHERRY F.
SALAZAR, MARY JOY T.
SALAZAR, PALERMA D.
SALINAS, CHRISTINE J.
SALINAS, JOVITA P.
SALINAS, VANGIE A.
SALVADOR, ANTONINA L.
SALVADOR, JOVITA S.
SALVADOR, MARY JANE M.
SAMPAGA, EMMA
SAMPAGA, GRACILDA N.
SAMPAGA, JANETH A.
SANCHEZ, ANNIE A.
SANCHEZ, JUANITA L.
SANCHEZ, MARILYN B.
SANSAN, NORA F.
SANSALIAN, GEMMA F.
SANSAN, RHODORA H.
SANTOS, BELINDA C.
SANTOS, MELISA L.
SANTOS, NENITA D.
SARABIA, GIRLIE T.
SARABIA, MERIAN B.
SARABIA, REA R.
SARMIENTO, BIENVENIDA L.
SARMIENTO, GLENDA M.
SARMIENTO, LAARNI A.
SAYCO, ELVIRA A.
SAYCO, MARIBETH V.
SAYCO, VERONICA A.
SEGUBAN, MELBA H.
SEGUBAN, NENITA O.
SEGUBAN, SHERYL G.
SEQUERRA, JEAN MARIE G.
SEQUIA, RAMONA R.
SEQUIAS, SHERLY A.
SEVERINO, EVANGELINE G.
SEVERINO, RHODORA D.
SEVERINO, SUSANITA A.
SIENES, MARICEL B.
SIERA, ANALYN T.
SIERA, ANA MARIE M.
SIMIANO, MICHAEL F.
SIMIC, LOURDES S.
SIMIHAG, SITTI AISAH A.
SISON, MARDELIZA G.
SISON, MARY JANE A.
SISON, MELANIE L.
SOLINA, ANNALIZA A.
SOLINAP, MICHELLE N.
SOLINAP, TERESITA P.
SOPOT, AMELIA P.
SOPREMO, FLORA S.
SOPRIAMO, MARICEL A.
SOUBIRO, STEPHANIE JOY E.
SOUBIRO, ESTILITA S.
SOUBIRO, MARY JANE S.
SUDARIA, CHERYL A.
SUDARIA, JOY S.
SUDARIO, ANALYN T.
SUMAGAYSAY, FELY D.
SUMAGAYSAY, JENARA E.
SUMAGAYSAY, LORNA M.
SUNICO, GENNY G.
SUNICO, MARY ANN G.
SUNICO, MORENA A.
TABALDO, MA. TERESA D.
TABALE, AILEEN L.
TABALE, GLENDA C.
TABOTABO, DORINA C.
TABOTABO, MARY ANGELICA L.
TABOTABO, RENING L.
TAGALA, LEA C.
TAGALA, LEAH L.
TAGALA, TESSIE M.
TALABUCON, JENNY CLARE C.
TALAC, AIZA T.
TALACAN, JACQUELINE N.
TAMAYO, GENEVEVE M.
TAMAYO, RODELLA A.
TAMAYO, VILMA M.
TANALLON, FRANCISCA T.
TANALLON, MARILYN E.
TANAMAN, MYRNA D.
TAOJO, PAUINA M.
TAOPO, JOSEPHINE D.
TAOS, EDEN C.
TAUP, BAIGANA S.
TAUP, NIHMA M.
TAUP, SITTI MELYSAR A.
TELBA, KAREN E.
TELEB, EMELYN H.
TELEBANGCO, TEODORA S.
TERRENEUVA, MA. AREAN R.
TERREON, EPEFANIA T.
TERRERAJ, LINDA L.
TIMBAS, IMELDA F.
TIMBAS, RUZELA G.
TIMBAS, SYLVIA C.
TIZON, ANN L.
TIZON, ARLYN P.
TIZON, JOSIE E.
TOLO, EVANELINE L.
TOLOBERIO, EMYLENE B.
TOLOD, DIGNA A.
TORILLO, JOSEPHINE J.
TORILLOS, LETICIA O.
TORILLOS, RODILLA Q.
TORRES, AILEEN L.
TORRES, ELISA P.
TORRES, JOYCELL L.
TRIMBIVILLA, MARY ROSE N.
TRIMADIL, MANILENA J.
TRIMUCHA, AMELIA B.
TUCJAYAO, MARY JANE B.
TUOCO, ARLENE J.
TUOCO, EVELYN D.
TUNOD, ERA T.
TUNOGAN, ELENA D.
TUOS, RONILIE B.
UCAT, LIBRA C.
UCHI, FELY B.
UCHI, ROSALINA C.
UNTAY, SULAIIKA A.
UNYAN, NACRISA P.
UNZA, YOLANDA D.
VALDEZ, AILEN G.
VALDEZ, CHERRY G.
VALDEZ, JANETE C.
VALES, GEMMA P.
VALES, LILY M.
VALES, LUCILA A.
VASALLO, NIDA L.
VASALLO, SHERILYN P.
VASAY, CRISPINA B.
VELUZ, ANGELICA MAY E.
VELUZ, DOLORES Y.
VELUZ, GINA L.
VERONA, ELISA C.
VERONA, LEA M.
VERONA, MANUELA R.
VILLA, BELINDA M.
VILLA, LEONARDO B.
VILLA, MELITA B.
VILLALUNA, EVANGELINE B.
VILLALUNA, SALVACION N.
VILLALUNA, SHIRLEY G.
VILLANUEVA, APRIL B.
VILLANUEVA, CATHERINE V.
VILLANUEVA, STEPHANIE C.
VILLARIN, ASUNCION T.
VILLARIN, KENNITH B.
VILLARIN, SHIELA M.
VILLEGAS, SHIRLEY C.
VILLEGAS, HERMANA C.
VILLEGAS, MELANIE R.
VISTA, ESTER B.
VISTA, MYLENE M.
VISTA, PELILIA B.
YAGO, DEBORAH L.
YAGO, MARICRIS M.
YAGON, FE A.
YBAÑEZ, JOSEPHINE C.
YBAÑEZ, LEONORA M.
YBAÑEZ, NILDA A.
ZABALA, ERLINDA D.
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5by20, Women and Coca-Cola

A Decade of Women Economic Empowerment in the Philippines

TABLE OF CONTENTS

viii	Message from the President, Coca-Cola Philippines Vice-President for Franchise Operations for Coca-Cola East (PH, VN, KN), Coca-Cola ASEAN and South Pacific
1	Chapter 1 A STAR Journey
27	Chapter 2 Going Back Home (WOMEN REACH)
43	Chapter 3 Coca-Cola’s Pandemic Response to Repatriates (OFW RISE)
57	Chapter 4 Future Proofing Sari-sari Stores (iSTAR)
77	Chapter 5 A Time to Rebuild (RESTART)
103	Chapter 6 The Women of Coca-Cola: Engaged and Empowered
125	Former Coca-Cola Presidents and General Managers
129	Infographic 5by20: A Program for Sustainability,
133	Bibliography



Coca-Cola is a company that started in the year 1886 and grew with the purpose of refreshing the world and making a difference. A big part of the company's success globally is women. In Coca-Cola, we believe that investing in and empowering women not only directly benefits the company but, more importantly, benefits the entire society and our shared future.

The journey of The Coca-Cola Company on women empowerment dates more than 80 years ago when the corporation elected its first female board of directors, Lettie Pate Whitehead Evans, in 1934. Ms Evans became one of the first female director of any major U.S. corporation when she was appointed to the board of The Coca-Cola Company and held this post for nearly 20 successful years.

In 2010, the Coca-Cola Company announced a global initiative to enable the economic empowerment of 5 million women entrepreneurs across our value chain by the year 2020 through business skills training, access to finance and assets, and networking and mentoring. We call this initiative 5by20. By the end of 2020, we were able to enable the economic empowerment of more than 6 million women across the globe.

In the Philippines, the implementation of 5by20 is the Sari-Sari Store Training and Access to Resources or STAR Program, implemented across all the 17 regions and 81 provinces of the country. The STAR Program has reached about 250,000 women involved in the sari-sari store business in the country and provided access to skills training and peer-to-peer networks to grow their businesses and become successful entrepreneurs.

As one of the building blocks of the Philippine economy, we recognize the important contribution of sari-sari stores in our company's value chain and the crucial role played by women in running these sari-sari stores. We admire how women have the ability to extend their care and nurture to the customers of their sari-sari stores. We are inspired that through their stores, women are also able to provide a livelihood to other members of their family and the community. Finally, we honor their personal sacrifices to make sure that their stores continue to operate, especially during the height of the pandemic when the community relied on sari-sari stores for basic goods.

The company may have surpassed our goal by 2020, but we know we can still do more to support and uphold women's economic empowerment. We continue to improve our different programs for the economic empowerment of women, with inputs from our partners in the public and private sectors. Sari-sari stores will remain to be our main vehicle to do this, recognizing that in the Philippines, a sari-sari store has a unique role.

This book is dedicated to all Filipino women who have chosen to empower themselves and, in the process, have empowered their families, their communities, and the country.

Tony del Rosario

President, Coca-Cola Philippines
Vice-President for Franchise Operations for
Coca-Cola East (PH, VN, KN),
Coca-Cola ASEAN and South Pacific





A STAR Journey



SARI-SARING HAPPINESS IN TACLOBAN. In 2014, a year after typhoon Yolanda, Coca-Cola Philippines met with the women sari-sari store owners and recipients of the Bridge Loan program implemented with the Negros Women of Tomorrow.





NARRA, PALAWAN. Women sari-sari store owners in training during the National Convergence Program for Empowering the Grassroot Women Entrepreneur in 2011, now known as Sari-sari Store Training and Access to Resources or STAR.



The Coca-Cola Company's 5by20 Global Initiative

The Coca-Cola Company is committed to empowering women across the globe.

Aligning to the United Nations' Millennium Development Goals on women empowerment, Coca-Cola launched its 5by20 Program in September 2010, a global initiative that aims to give millions of women the opportunities to reach their full economic potential and improve their quality of life.

Coca-Cola believes that as women's income increase, they will invest more in education, nutrition and health of their families. This will ultimately result in economic activity in the community as a whole.

As part of the 5by20 global initiative, Coca-Cola Philippines invested in a capacity-building program for women micro retailers in 2011 that would provide them access to business and life skills training, business resources and assets, and peer mentoring support that would help them achieve success.

They called this program **Sari-Sari Training and Access to Resources or STAR** -targeting women owners and managers of community retail stores or sari-sari stores.



INCEPTION AND CONCEPTUALIZATION. The pilot run in Palawan marked the beginning of the long-term partnership of Coca-Cola Philippines and TESDA.

STAR is born

The Philippines’ retail landscape in the communities is dominated by the “sari-sari store” (small community-based retail stores) and “carinderia” (small community-based eateries) that can be found in almost every street corner and mostly operated or owned by women. These small-scale retail (tingi) outlets found all over the archipelago are significant sources of income and livelihood for families and are mostly owned or run by women.

Coca-Cola Philippines entered into a partnership with the Technical Education and Skills Development Authority (TESDA) to develop the STAR Program, a unique training program tailor-fit to make the micro-retail business more sustainable and profitable.

The STAR Program was designed specifically to enable store owners to become better managers and entrepreneurs and to provide links to financial resources and peer mentoring support. To effectively provide the training and resources to STAR enrollees, the partnership was expanded to include micro-finance institutions and non-governmental organizations. The six regional partners that rolled out the Program include the Alalay sa Kaunlaran, Inc. (ASKI), Association for Social Advancement



Kome Kita is a wordplay of the owners’ name Kome and the Tagalog word Kumita which means to earn.

Philippines (ASA Philippines), Negros Women For Tomorrow Foundation (NWTf), First Community Cooperative (FICCO), Tagum City Council for Women Foundation, Inc. (TCCWF) and the TESDA Women’s Center (TWC).

A STAR evolution

Former Coca-Cola Philippines President Guillermo Aponte said that Filipino women are the driving forces behind the Coca-Cola's business. As part of the company's worldwide efforts in the economic empowerment of five million women all over the globe, the company piloted the Coca-Cola National Convergence Program on Empowering Grassroots Women Entrepreneurs in Narra, Palawan in 2011.¹ Through the assistance of TESDA's Region IV-B and the local government unit, training workshops were conducted that benefited 1,000 women members of two women organizations, the Taytay Sa Kauswagan Inc. and the Charity Women's Foundation.

According to Gilda Maquilan, former Sustainability Manager of Coca-Cola Philippines, the objective of the National Convergence Program was to make women grassroots retailers become better entrepreneurs. "Giving women retailers access to training on business, micro-financing, peer mentoring and merchandising will give them a better chance of getting their business off the ground and hopefully help them become successful entrepreneurs."²

In 2012, after the pilot in Palawan, Coca-Cola Philippines and TESDA formed the National Program Management Team (NPMT) that will oversee the national rollout of the STAR Program in 10 selected provinces.

The program yielded successful graduates that defined the 5by20 goals and the program's dynamics. Take, for example, Teresita Antonio of Puerto Princesa. She recalled how poor her family's life was in Bicol. They moved to Palawan and her family depended solely on P200 a day that her carpenter husband earned.³

"If there were no carpentry jobs available, we would have no money for our daily needs," says Teresita, who was one of the first graduates when the program started in 2011.

The availability of carpentry jobs in Puerto Princesa was no better in Bicol. She thought of putting up a sari-sari store to help her husband earn additional income for the family. Carpentry jobs in the islands were just as hard to find as it was Bicol. She thought of putting up a sari-sari store to help her husband. Pawning her old bracelet from her late father for P5,000 to raise



SARI-SARI STORE there is one in every corner; it is a source of additional income for store operators and their households.



ISLAND ENTREPRENEUR. Moving from Bicol to Puerto Princesa with her husband, Teresita Antonio put up a small store using a family heirloom as capital and named her store after her only son, John Clarence (left).

the initial capital, she named the store after her only son John Clarence.

Coca-Cola's area account developer helped Antonio on how to improve her store make-up and monitor sales. The local distributor assisted and made her avail of brand promotions and merchandising equipment to boost the income of their store. From the store's earnings, she was able to buy back the family lot in Bicol and redeemed the family heirloom from the pawnshop.

Bernardita Ribamonte was 77 when she enrolled in the program in 2011 in Puerto Princesa, Palawan. She's the breadwinner for her family. She's raising her grandchildren with the help of her sari-sari store, the 3 Kingz.⁴

Ribamonte starts her day at 6:00 in the morning, catering to the people who buy their necessities from her store. Looking at how

she operates her store, one would think that business comes naturally to her, but, on the contrary, Ribamonte didn't know anything about business. "My parents did not teach me how to earn a living," she said.

Her eldest grandchild, Christine Joy, helps her run the business. Their experience with the 5by20 program taught them many things, like how to sell their products properly, how to attract customers, and ways to make profit. This program enabled them to build a business that helps support the four generations of the Ribamonte family who depend on their matriarch. Lola Bernardita tells her grandchildren to be careful, to work, and study well; that they must learn how to deal with different kinds of people so they can attain a better future.

By 2013, the STAR Program was further enhanced with the involvement of

microfinance and civil society partners ASKI and NWTF, and further expanding the Program's reach across laboratories and demonstration centers for gender-responsive training for women in the micro-retailer sector.

Two STAR Center for Excellence facilities were also established with ASKI in Central Luzon and the TESDA Women's Center (TWC) in Taguig, which serve as innovation laboratories and demonstration centers for gender-responsive training for women in the micro-retailer sector.

The STAR Program has been recognized for its contribution to women's economic empowerment. In a speech delivered by former late Philippine President Benigno Aquino III during the Asia Pacific Economic Cooperation Meet, Women and the Economy 2015: Public-Private Dialogue on Women and the Economy last September 17, 2015, he cited "The training for women provided by TESDA, Coca-Cola and the microfinance institutions are essential to professionalize and formalize their approach towards typically informal

enterprises." The former President also shared in the same speech that training women sari-sari store owners in bookkeeping, inventory management, accounting, and other disciplines also taught them how to maximize the utility of their profits.⁵

In 2017, the STAR Program was expanded to include women in agriculture and repatriated women overseas Filipino workers (OFWs) through the Overseas Workers Welfare Association of the Department of Labor and Employment (DOLE). STAR Program was also extended to women beneficiaries of the Philippine Government's conditional cash transfer program or the Pantawid Pamilyang Pilipino Program (4Ps) in the National Capital Region, the women micro-entrepreneurs under the Kapatid Program of the Department of Trade and Industry (DTI) and GoNegosyo, and women in disaster-stricken areas.

The Program covers 17 regions, 81 provinces, and 778 cities and municipalities with 530 TESDA-accredited trainers nationwide.



MATERNAL TO ALL. Lola Bernardita supported four generations of her family through her sari-sari store.



CONVERGENCE OF PARTNERS. To deliver a holistic approach to achieve the objective of the STAR Program Coca-Cola established the National Program Management team comprising of TESDA, Micro-Finance Institutions and non-government organizations.

The STAR Program had taken root, as can be gathered from the life stories of Daisy Magote of Muntinlupa and Lita Igong-Igong, formerly of Compostela Valley and now from Tagum City.

Daisy, 37, mother of two, began her sari-sari store in 2012 at their home in Muntinlupa to augment the family income, but competition was tough. After her STAR training in 2017, Daisy pursued her business plan and added a carinderia to her store. The addition of the eatery increased her gross daily sales by 150%.

When the Covid-19 pandemic hit, Daisy was forced to close the store and eatery during the strict lockdown months. Business was slow when she reopened, so in May 2020, she began to operate online meal orders with free delivery. Thankful for the STAR program and LGU- Muntinlupa for the JRF Dagdag Puhunan Walang Tubo and free delivery E-bike, she saw her business grow, serving at least 100 meals a day. Daisy says that the STAR training taught her to separate

her business fund from the family budget. She now has savings and a separate college fund for her children. She is more conscious of her appearance as a hands-on business owner and more confident in decision-making. She opened her second carinderia in January 2021 to cater to her growing clientele and plans to expand her business to include catering.

As for Lita Igong-Igong, she found her path through a simple, time-tested formula. “Quitters never win—that’s what I learned,” Lita said. “It is important to find what works for your business and push hard.” After Typhoon Pablo washed out her home in New Bataan, Compostela Valley, in 2012, Lita wanted to start over and finally pursue her dream of owning an eatery and catering business. Thinking that a catering business has a better chance of flourishing there, she and her husband moved to Tagum City, Davao del Norte with their three young children and a baby on the way.



SMILING THROUGH THE LOCKDOWNS. Daisy Mogote was forced to close her store during the Enhanced Community Quarantine in March 2020. But in February 2021, she opened another branch in her Alabang community.

In Tagum, she ran a sari-sari store at their rented house, but the income was not enough for a family of six. Lita decided to sell barbecue beside her auntie's canteen along the highway. Later, with P1,000 borrowed from a friend and with her husband's help, she started selling cooked food for take-out. She fondly remembers having only one dish to sell on her first day but slowly added more dishes in time. Lita took over her auntie's rented space, and her food business grew. Soon, Lita was getting small catering gigs.

Lita was among the first batch of STAR trainees in Tagum City in 2014. Her eatery and catering venture advanced even more with her newfound business skills from the STAR

training. Her gross daily sales of P3,000 grew to about P8,000, not counting the income from catering events.

When the pandemic came, daily sales were reduced to P4,000, and there were no catering contracts. To keep her business running, she began offering food trays for delivery and even taught herself how to bake. Now her food trays, cakes, and cupcakes delivery business is thriving. In fact, her utility vehicle is fully paid for, and the family is moving into their own house this year. She is confident that she will be able to send all her children to school and is excited to pursue her next dream: to have her own event venue.



NO TO QUITTING. Despite typhoon Pablo (International name Bopha) ravaging Campostela Valley in 2012 and now the COVID-19 pandemic, Lita has never lost hope in what works for her business and belief in her STAR training learnings.



A year after its inception in Palawan, STAR Program was brought to the Metro Manila starting in Maricaban, Pasay City with Joy Munsayac-Cacal as one of the first program officers under Coca-Cola Philippines.

STARpreneurs: Roadmap to Self-Reliance

“Coca-Cola continues its legacy here because it believes in the capabilities of women. We believe in the Filipino women’s determination to improve their lives and that of their families. We believe that you can rise,” says Jonah de Lumen-Pernia, former Public Affairs and Communication Director, Coca-Cola Philippines.

Since its launch, more than 200,000 women have graduated from the Program. The winning strategy is enabling partnerships with businesses, non-government organizations, and government institutions that led to implementing grassroots mechanisms. This made a significant impact on beneficiaries in improving their

self-confidence; business skills; and financial capacities that led them to pursue their ideas and grow their businesses.

Single mother Charito Janolino can attest to how the power of knowledge with help from the Coca-Cola program could be a springboard to greater success.

Charito, 46, started her small sari-sari store in 2010 to support her children. She started a small store at their home in Carmen, Cagayan de Oro, and persevered through many ups and downs common in the business.

The STAR program changed her life. After she applied skills learned from the Program



LEARNING NEW STRATEGIES. The STAR program teaches every entrepreneur proper financial management and give guidance on how they will run their business.

in 2018, she noticed that her business had grown steadily. She monitored her daily sales, listed every sale, and kept a close watch over the store inventory. Charito separated the household budget from the business funds. One of the major changes she implemented was to put a cap on credit, something she used to be lenient with. She noticed her income doubled when she improved her business management practices.

She says she feels more confident now about facing the future. Currently, she is able to offer more products and has diversified into Pisonet operations. She dreams of becoming a Coca-Cola distributor someday.

Through STAR, women have been provided business and life skills training, access to business resources, and access to peer mentoring support. The program modules include:

1. Practicing Gender-based Values and Entrepreneurship Skills that touches on gender biases and gender issues relating to health, safety, and business values
2. Planning a Business that discusses market studies, promoting the business, budgeting and making a business plan
3. Managing a Business that includes keeping daily records, managing income, expense and credit, good housekeeping, and customer service.
4. Access to Resources that teaches how to build business networks, merchandising, and accessing and managing loans.

Graduates of the STAR Program shared that their key takeaways from the course that they have effectively integrated into their store operations include business planning, recording inventory, displaying merchandise

properly, and marking up the prices of the commodities that they sell correctly. Some good practices that they also learned from their experience in implementing their business plans include separating money for the family and stores operations; effectively managing their time to work and to attend to their family, and practicing self-care that entails not only improving their appearance for their customers but also taking care of their emotional wellbeing. These women share that they are now more confident in conducting business as they improve their social skills leading to better customer service; peer mentoring support provides an avenue for them to learn from each other by sharing business experiences.

Apart from increasing their daily profits, these graduates also measured their success by their ability to send their children to school. They feel that they have reaped the fruits of their hard work when they see their children graduate and become professionals. Also, there is a collective sense of pride among them because they are able to improve their families' conditions and help their spouses or partners support their families' needs.

These women also become the beacons of their communities, spreading positive influence as role models for other micro-entrepreneurs. When the Covid-19 pandemic hit the country, it rendered a heavy economic blow to businesses in the country. A number of retail stores were forced to stop operating while awaiting safety protocols from the Philippine government. The sari-sari store became the "go-to" center in most neighborhoods, as they served the needs of the community while shopping malls and supermarkets remained closed.

When businesses were finally allowed to operate, sari-sari stores and carinderias adjusted their operations and merchandise.



SHE SWAM WITH SHARKS. Carmelita Aspiras learned store management the hard way when she opened her business in 2010 that she sought her sister's support and learned the ropes "the STAR WAY" in 2015.

Apart from the regular food and beverage items, some started offering fresh and frozen produce, cooked meals, and dry goods. Some added remittance and mobile phone loading services, as well as utilizing cashless transactions after studying the potentials of these ventures in their neighborhood.

Inspiring is the story of Carmelita Aspiras, who still placed the highest value on the business learnings she received from the STAR Program.

Carmelita, 56, opened her sari-sari store in 2012 to support her three children, one of whom has special needs. Traumatized from a past experience with loan sharks, she borrowed

P20,000 from her sister and sold grocery items in her neighborhood in Taguig City. Her little store thrived, and with the family members helping out, the business grew. She became a STAR Scholar in 2015. Along with other women, Carmelita learned about business planning, good customer service, proper merchandising display, proper inventory, and more.

"I learned a lot from the STAR Program. I am now equipped with more ideas and strategies to become a successful entrepreneur," she shares. The most helpful topic for Carmelita was Managing Credit and Time Management. She says, "I already know my earnings. I am able to handle my loans and can manage my store well."

Applying her new skills, Carmelita has increased her gross sales from P3,000 to P6,000 a day. She is proud to say that she now has savings. She is relieved that she no longer has loans to pay to several lending companies. Now she only deals with one, the Simbayanan ni Maria Cooperative and is grateful that she is able to get insurance for her store and her family.

Although the COVID-19 pandemic brought challenging times to everyone, Carmelita saw the chance to get creative and be more resourceful. With the entire city under lockdown, she added essential items, sanitizers and face masks and shields, and

more fresh food to her inventory, knowing that customers would not be going to the wet market and big grocery stores. Following safety protocols, her store continued to thrive as she sold fresh fish, meat, vegetables, fruits, and even home-cooked meals.

Incredibly, during the lockdown, Carmelita's gross sales increased from P6,000 to P15,000 daily. From her earnings, she was able to pay off her loan balance of P102,000 from CARD Bank and purchased an electric bike worth P55,000 in cash. She has no more need for loans. She now uses capital from her own savings. And for Carmelita, that is most satisfying.



LESSONS IN LIFE. After applying new skills and engagement with microfinance institutions, Aspiras was able to expand her business.

Sari-sari store owners united

Philippine Association of Stores and Carinderia Owners, or PASCO, was organized under the initiative of 18 graduates of the STAR Program, who were thinking of ways to continue as a support group of women owners of sari-sari or carinderia stores. They established the organization as a continuous channel to exchange ideas on how to grow and improve businesses. The

strong camaraderie built amongst them helped increase their individual confidence and complemented the lessons they learned on economic empowerment and entrepreneurship during their STAR Program training. By the end of 2016, the group decided to register as a non-profit, non-government organization with the Securities and Exchange Commission (SEC). PASCO's vision is "a stable



EMPOWERING THE MSME INDUSTRY. The STAR program is not just about how to build good business sense but it also fostered oneness in aspirations between the women in the sari-sari store and carinderia industry. FROM Left, first table: Marsha Tonogbanua, Jovilyn Mendoza, Imelda Daffun, Emelita Alimanguhan, Haydee Araja and Maria Joy Friginal. center standing: Carina Reyes, Emma Alvarez, Victoria Aguinaldo, Cecille Andoy, Josephine Aton, Cristina Gutierrez. Right to Left - Lani Grepanaga, Gregoria Jaradal, Grace Domasing, Corazon Fabillar, Josephine Aton, Cecille Andoy and Cristina Gutierrez



Ito nga po mismo ang punto ng TESDA-Coke Sari-Sari Store Training and Access to Resources Program o STAR: ang bigyang-lakas at oportunidad ang libo-libong women microentrepreneurs na makiambag sa lalong pagpapaunlad ng kanilang pamayanan; maghatid ng higit na ginhawa sa kani-kanilang pamilya; at isulong pa ang makabuluhang transpormasyon ng ating ekonomiya. ‘Yun nga po ang hangarin ng STAR: ang tinatawag na “economic emancipation” ng mas maraming Pilipina.
 -the late former Philippine President Benigno Simeon “PNoy” Cojuangco Aquino III

and vibrant micro-retail industry where sari-sari and carinderya stores are sustainable, and its owners proactively take part in the development of the micro-retail sector.” As an organization, PASCO aims to:

1. Serve as a united voice of the micro-retail industry in matters affecting the micro-retail sector.
2. Implement advocacies, programs, or access services to facilitate responses to issues directly affecting the sari-sari and carinderya as legitimate community-based businesses.



MSME'S IN ACTION. Upon realizing their common problems, sari-sari store and carinderya owners organized themselves to reach out to more MSME's in the food and beverage section.



EMPOWERMENT HAS NO BOUNDARIES. From Palawan to NCR; from north to south; there's no stopping Coca-Cola's 5by20 to reach every Filipina regardless of location, situation and religion.

The organization's officers intend to sustain access to services such as training, business resources and peer mentoring for women. As an organization, PASCO articulated its position on issues that affected the micro-retailer sector. They had an audience with government agencies such as the Department of Trade and Industry and were invited to represent the micro-retail sector in some public hearings in Congress. The

organization continues to build its capacities through regular members' activities and exposing officers and chapter leaders to seminars and additional skills training to help improve their businesses. The STAR Program continues to be inspired by the stories of success of women entrepreneurs Teresita Antonio, Carmelita Aspiras, Lita Igong-Igong, Charito Janolino, Daisy Mogote, and Bernardita Ribamonte.



The 5by20 program in the Philippines showed how it was determined to implement sustainable programs for women that go beyond the gender equality discourse. Women responded to address the needs of women to earn better incomes through micro retailing or vending. While they are considered informal businesses, their huge presence confirms their importance in the local economy. Through partnerships with organizations aligned with our vision, we facilitated access to training designed to build their self-confidence, level-up entrepreneurial skills, provide access to affordable finance and business resources, and establish links to a network that develops leaders among them.

The Philippines' Program showed very positive results benefiting these women and their families. It became a good model for multi-sectoral partnerships in program implementation - business, government, non-government, and microfinance organizations. With this model, we recognize that Coca-Cola could continue to be a champion for women in micro retailing not only because

they are vulnerable to economic shocks but they are resources that steer social and economic growth in communities in many ways. To sustain impact beyond the program life of 5by20, Coca-Cola continues to initiate approaches intended to develop models to scale-up micro-retail businesses for women in the Philippines. To respond to their need for continuous learning to grow their businesses, we always seek creative ways to ensure that we reach our women beneficiaries wherever they are.

Coca-Cola will continue to live its purpose, which is to refresh the world and make a difference. We feel the responsibility to support the Filipino community, and when you've been operating in a country for many years, it's not just about the business anymore. Being part of the community can really make a difference.

Jonah de Lumen-Pernia,
Public Affairs and Communications Director,
Coca-Cola Philippines

STAR and the MFI's

Playing a vital role in providing for the needs of small businesses in a developing country, microfinance institutions (MFI) aim to provide access to resources to encourage entrepreneurial activities that help improve lives.⁶ In a developing country, it is a “a potent tool for poverty reduction by helping the poor increase their income, smooth consumption, build assets, and reduce their vulnerabilities in times of contingencies and economic shocks”.⁷

STAR Program's micro finance partners play a vital role in sustaining the training component as well as to provide STAR graduates an option to access capital and business resources.

ASA

To deliver the highest value for money, client-responsive microfinance as well as supplementary products and services to the poor through the enterprising women of each family—this is ASA Philippines' fundamental aim.

The foundation also establishes the right of women at all levels to participate in



ASA Philippines Foundation, Inc.

income-earning activities and facilitate their involvement in participatory decision-making processes.

STAR was a success because the foundation ensured credit access to MSMEs across their network. Since 2004, the organization never failed to deliver financial literacy and loan assistance.



Alalay sa Kaunlaran, Inc. (ASKI)

ASKI

To promote socio-economic development through client-focused financial and non-financial services anchored on Christian principles, the Alalay sa Kaunlaran Microfinance Social Development, Inc. (ASKI) has been in constant assistance with the STAR Program.

From a small office in Cabanatuan City, ASKI has grown to serve not only those in the rural communities but also overseas Filipino workers. The organization put up the Coca-Cola STAR Entrep Room in Sampaloc, Talavera, Nueva Ecija for training sari-sari store owners in the North.

FICCO

The First Community Credit Cooperative (FICCO) has been around for more than 60 years. From a school credit union located on the campus of Ateneo de Cagayan (now Xavier University), it opened and grew its membership in the communities of Cagayan de Oro City and in other parts of Mindanao. Today, FICCO is a major player in the country's credit sector and the cooperative movement.

FICCO caters to STAR scholars in Mindanao. They ensure that each women members get the most from the training through continuous assistance in entrepreneurship.



First Community Cooperative (FICCO)

NWTF

Founded in 1984 as a non-government organization that aimed to help women achieve self-sufficiency and self-reliance, particularly in low-income and depressed urban and rural communities. Negros Women for Tomorrow Foundation (NWTF) sought to increase awareness of their economic potential, increase their skills and productivity, and improve their quality of life.

NWTF assures utmost commitment to their STAR scholars by thoroughly monitoring their performance and assisting them in their needs as women in business in the Visayas region.



Negros Women for Tomorrow

TCCW

To be of service from one woman to another, the Tagum City Council of Women (TCCW) aims to empower women to engage in economic activities. The organization also aims to develop more microentrepreneurs and equip them with knowledge in business management through STAR.

To date, more than 1,000 scholars from the Davao Region benefited from STAR and are proactive in assisting other MSMEs through iSTAR.



Tagum City Council of Women, Inc.



STAR CENTER OF EXCELLENCE.

Former Executive Vice-President and President of Coca-Cola International, Ahmet Bozer (first from right) and former Coca-Cola Asia Pacific president Atul Singh (center) visited the TESDA Women's Center in August 2015. The center aims to be a world-class training facility for economic empowerment.

TESDA Women's Center: a social change facility for economic empowerment

The TESDA Women's Center (TWC) is the lead institution of excellence in empowering Filipino women in the Technical-Vocational Education and Training (TVET) sector. The Center is identified as the STAR Program Center for Excellence (CFE) as a response to the need to have a model training facility to implement the program. At the same time, it will serve as a benchmark institution to learn more about gender mainstreaming in TVET and women economic empowerment in the micro-retail sector internationally.

TWC became the program operations hub for STAR where major development activities

were conducted such as development of customized gender-sensitive curriculum and modules; training and trainor accreditation; pilot implementation and actual training site for program beneficiaries. In addition, it has contributed significantly in transforming the program to digital platform to ensure that the STAR Program is sustained beyond 2020. At present, the STAR Online Training Program is one of the online courses offered by E-TESDA.

Through TWC, the accomplishments of the STAR Program showcased the impact and fulfill the government's commitment under the United Nations Sustainable Development

Goals (SDG), particularly SDG 5 –achieving gender equality. Likewise, the partnership of Coca-Cola Philippines with TWC and having gender and development (GAD) at its core, has contributed to the government’s efforts in closing the gender gap targets.

Since TWC’s foundation in 1998, it has garnered several recognitions in demonstrating its role towards women empowerment in the TVET sector. The GADtimpala Bronze award in 2014 from the Philippine Commission on Women (PCW) recognized TESDA’s TWC as one of the most gender responsive government agencies for its performance in mainstreaming GAD in the bureaucracy. The agency effectively implemented gender-responsive programs. Again in 2019, the partnership between Coca-Cola and TWC yielded PCW’s GADtimpala Bronze award for Outstanding Gender-Responsive Government Women-focused Program. The award was conferred in recognition of STAR program’s positive impact on the economic empowerment of women.

The winning formula which resulted in these recognitions is its gender mainstreaming (GM) approach focusing on its end-goal of achieving gender fair TVET. GAD mainstreaming was practiced at different stages of development –from planning to programming, budgeting, implementation, monitoring and evaluation. The STAR training in TWC has empowered the women to become more self-confident in managing and sustaining their business. Empowering women in the micro-retail sector matters in building the economy because their active participation has a direct bearing on improving their standard of living and helps in job creation. It allows them to be more socially independent that brings better outcomes at the community level.



A VENUE FOR IMPROVEMENT. (from center left) Former Coca-Cola Philippines executives Atty. Adel Tamano and Gilda Maquilan planning with TWC personnel.



WOMEN AS CHANGE MAKERS. Maria Clara Ignacio, former TWC head talks about the importance of women in the economic landscape and why it matters to empower them.



NANAY NG STAR. Merle Pimentel (left) is fondly called “STAR’s Mother”. Beside her are STARpreneur Victoria Aguinaldo, Former TWC Chief Maria Clara Ignacio and Bella Teresa Lanado of Tulay sa Pag-unlad, Inc.

Q&A with former TESDA Director General, Senator Joel Villanueva



A PARTNERSHIP FORGED. TESDA's commitment to the 5by20 program was made stronger during former Coca-Cola CEO Muthar Kent's (right) visit in 2015. Here, presenting then secretary now Senator Joel Villanueva with the gold Coke bottle.

Was the STAR project unique to TESDA, or are there similar projects of this nature?

The STAR Project was unique to TESDA, and that it catered to sari-sari store owners and micro-entrepreneurs. While there were no similar projects of this nature when it was implemented in 2014, it complemented what we have been doing at the TESDA Women Center, which is empowering women through various skills training.

Were the targets set at the start attained?

Yes, we successfully attained the initial targets. Because of this, the Sari-Sari Store Training and Access to Resources (STAR) Program targeted to double its covered provinces and cities.

Can a project such as STAR be replicated by other private companies? What role does TESDA have in expanding such initiatives?

We can create a realm of possibilities when the public and private sectors come together for a defined cause. That's why the STAR Project should not only be replicated but also

expanded to reach more beneficiaries and provide reskilling or even upskilling to our micro-entrepreneurs.

As a lawmaker, how did your stint at TESDA help you decide what bills to sponsor?

My stint at TESDA greatly influenced my legislative agenda in the Senate. Most of the bills we sponsored were the synthesis of our experiences as head of TESDA before. There are many ways we can harness the power of technical and vocational education for our economic and social development.

Are you satisfied at where TESDA is going after you left? What changes, if any, do you want to see in TESDA?

TESDA is in the right direction as the authority in TVET in the Philippines. I'm glad that the current leadership of TESDA is continuing most of the programs we started. However, we want the agency to be more dynamic in responding to the changes around us, especially on artificial intelligence and the "new normal" education.

Q&A with TESDA Secretary Isidro Lapeña



A RELATIONSHIP THAT LINGERED. TESDA Sec. Isidro Lapeña (right) with Coca-Cola Philippine President Tony del Rosario. The partnership marks the lasting commitment to empower more women from the 5by20 program and beyond.

What is the direction is TESDA heading now relative to the STAR project?

TESDA is heading towards transforming most modules to digital format without compromising the standards in competency-building. Given the current global pandemic where most learners are constrained from participating in face-to-face interaction, the agency has prepared itself for digitalization to adapt to the current challenges in learning. Regardless of gender and circumstances, everyone may now undergo TESDA's courses such as iSTAR and OFW RISE, which have been digitally transformed to provide beneficiaries both online and offline learning opportunities to set up or enhance their businesses. In addition, with the support of micro-finance institutions and government agencies such as the OWWA and the DTI, it is now possible to provide loan assistance to MSMEs through the convergence program, ReSTART.

What areas can be expanded or improved?

I believe that, with the existing programs already available online, what we need now

is a massive information campaign. TESDA is continuously doing it through all available media channels, and we hope that our kababayans who have benefitted from the skills development courses at our training centers could share their learnings and experiences through their own social media accounts and which may also be shared for the agency's SA TESDA ABOT LAHAT campaign.

How can other private companies produce a program similar or complementary to STAR?

Companies are doing their own development efforts to amplify their sustainability programs by partnering with NGOs and government agencies. While they may adopt programs like STAR, they must validate their own programs' impact and our programs' relevance to their company's CSR goals by conducting social development studies prior to adoption and implementation. These studies are crucial to any project or program, these companies already have or may initiate because they serve as essential references to ensure that any program or project has continuity.



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**EMBASSY
OF THE
PHILIPPINES**

Going back home



A FORTUNATE SOUL. Alma Puyos was one of the OFW participants when Coca-Cola Philippines and the OWWA National Reintegration Center for OFWs piloted WOMEN REACH in Kuwait.

For 46-year-old overseas Filipino worker (OFW) Alma Puyos, it was the kind of tale that she had been warned of, but which she felt she had to risk just the same.

Like most OFWs, a job in the Middle East would give her and her family the opportunity to rise from their impoverished existence and possibly a life of less want with a few luxuries. At least, her family back in the Philippines would not have to struggle every day to put food on the table.

That was the dream. The reality she faced in the Middle East was not.

It was December 2017. With her heart pounding and hands trembling, the Filipina domestic helper grabbed the bags of garbage in the kitchen and walked towards the backdoor of her employer's three-story house. She composed herself and tried to act normal as she ran into Mohammad, a Bangladeshi cook preparing for supper, unaware that it would be the last time she would be seen in the posh residence after working like a slave there for almost a year.

"Mohammad, did you cook rice?" Puyos asked, trying to keep her voice as calm as possible.

"When I come back, we will eat," she said as she stepped out of the door, her eyes searching for her luggage she had thrown from the 30-foot-high balcony minutes before. When the coast was clear, Puyos tossed the garbage in the dump and hurriedly took the broken suitcase on the ground. She ran as fast as she could across the street, where Sally, a fellow Filipino who had now been living in the Middle East as a citizen, and her local husband were waiting to rescue her.

For almost a year, Puyos had endured hard labor and maltreatment in the hands of her employer, doing the work of a three-person

household staff with a salary of only P20,000 (\$416) a month. After her two fellow Filipino domestic helpers left in her fourth month, she worked up to 19 hours daily, doing chores while taking care of three kids and an elderly. Despite several appeals to her employer, she was deprived of rest days and medical attention as she lost weight and went undernourished.

She endured all these for months until her paternal aunt in their home province of Bukidnon told her to get in touch with her friend Sally for help. After sharing with Sally her situation, Puyos was able to escape and take refuge in the Philippine Overseas Labor Office-Overseas Workers Welfare Administration (POLO-OWWA), where distressed OFWs take temporary shelter.

Puyos finally arrived at the labor office located beside the Philippine embassy, where she stayed for almost three weeks while waiting for her travel documents. As luck would have it, Puyos arrived at the agency just in time for the five-day microbusiness training under Women Entrepreneurs Reintegrated and Economically Active at Home (Women REACH), the livelihood program for distressed OFWs like herself sponsored by Coca-Cola Philippines.



ROAD TO SUCCESSFUL REPATRIATION. (from left) Coca-Cola Philippines' Sustainability Manager Gilda C. Maquilan and VP for Public Affairs and Communications Atty. Adel tamano with OWWA Deputy director Josefino Torres and NRCO Director Jeffrey Cortazar joined efforts to equip distressed Filipina OFW's with skills to empower them to be economically active in the Philippines.

OPPORTUNITIES

Launched in 2016, Women REACH aims to provide local opportunities to women OFWs returning to the country by building their capacity to run their own businesses and providing them support to build their entrepreneurial confidence so they won't need to go abroad again. It is implemented in partnership with the Department of Labor and Employment (DOLE), merging components from the agency's Assist Welfare, Employment, Legal and Livelihood (Assist WELL) program.

The program is part of Coca-Cola Company's 5by20 global initiative that aims to empower five million women by the year 2020. In the Philippines, more than 250,000 women have become beneficiaries of the endeavor, including hundreds of returning OFWs like Puyos.

Puyos, along with nearly a hundred other participants, joined Women REACH's first overseas training in the POLO-OWWA office in the Middle East, where hundreds of



EXPANDING PARTNERSHIPS. Coca-Cola Philippines together with TESDA and OWWA NCRO joined efforts to make every distressed Pinay OFW equipped with skills to make them economically active.



EMPOWERING THE DISTRESSED. Women's economic empowerment champion, Luvy Villanueva talks about the hardship of being a woman and the perks of rising above the ruins.



SHARING WHAT LIES BENEATH. Shame and humiliation—are some of the factors that every Pinay OFW thought was waiting for them. WOMEN REACH team assured that the program completion would mean assurance that they will be economically empowered back home and will be guided every step of the way.

OFWs, most of them distressed, take shelter. There, she learned how to develop business ideas, launch and expand her own business, and manage personal finances. She also underwent self-discovery activities to boost her confidence, map her skills and prepare her for reintegration into the country.

These activities helped Puyos realize that women have an indispensable role not just at home but also in microenterprises. “I learned that us women can reach whatever we want to reach as long as we strive hard to get it,” said Puyos, now 49.

Women REACH focuses on women OFWs who are returning or have returned to the country because of circumstances or experiences that are upsetting or depressing and allow them to reintegrate into their respective communities by providing them alternative modes of livelihood.

The program targets two types of beneficiaries: first, the women OFW returnees who are already engaged in a retail business, carinderia, food stall, or restaurant business; and second, the women OFW returnees who are interested in setting up micro-enterprises of their choice.

After the training, beneficiaries are provided with access to the following:

1. Livelihood support funds worth P10,000 through the DOLE’s Assist WELL program
2. Microfinance
3. Mentoring by a pool of professional business coaches

The program’s ultimate goal is to make the OFW’s reintegration simpler and more seamless and make them choose to stay in the Philippines with their families by providing them with a package of services and mechanisms to facilitate their productive return.

“Women REACH aims for the economic empowerment of Filipino women migrant workers, especially domestic workers and caregivers returning from overseas work,” former Labor Secretary Rosalinda Baldoz said during the launch of Women REACH in March 2016.⁸

“The program partnership targets our returning women OFWs, especially our domestic workers and caregivers. The program shall equip them with the right support to build their entrepreneurial confidence so they can establish or enhance their own micro-enterprises within their own localities and eliminate the need for them to go abroad again,”⁹ she said.

Since its inception in 2016, Women REACH has held six training sessions—one each in Kuwait and in Singapore; and in Taguig, Pampanga,

Cebu, and Davao—and trained a total of 277 women, boosting their ability to either run their existing businesses or build their enterprises from scratch. After participating in the program, some beneficiaries have chosen to engage in backyard hog and poultry-raising and put up carinderias, sari-sari stores, and agricultural supplies.

Puyos, for her part, now tends to her 2.25-hectare land, where she and her husband grow sugar cane and corn. She also sells fertilizers, seeds, and other farming tools—the initial supplies of which were provided for by the DOLE under the Women REACH program. “[Women REACH] was really a huge help because it taught us what should be done, especially for our family’s future,” she said.

Modern-Day Heroes

Dubbed as Filipino modern-day heroes, OFWs are one of the Philippines’ top exports, serving as the backbone of many countries’ economies.

According to the Philippine Statistics Authority (PSA), as of 2019, there were about 2.2 million Filipinos working abroad—56 percent of whom are women, who are mostly employed in the domestic, entertainment, and caregiving fields Asia, with a high concentration in the Middle East countries like Saudi Arabia and the United Arab Emirates. OFWs help not just their own families but the Philippine economy as well. As they endure being away from their loved ones just to provide a better future for them and alleviate them from poverty, OFWs help power the country’s economy through remittances or the money they send back home. But while the OFWs earned four to five times higher than what they could possibly earn for the same type of work

While the OFWs earned four to five times higher than what they could possibly earn for the same type of work in the Philippines, when their remittances reach their families, savings and investment are given less importance even though they could greatly impact their economic future.

in the Philippines, when their remittances reach their families, savings and investment are given less importance even though they could greatly impact their economic future. This type of spending behavior entraps women OFWs to work overseas during all their productive years.

This is precisely what Women REACH tries to address: develop reintegration programs that tailor to the needs of returning Filipino migrant workers and consequently provide them with local opportunities and skills that will make them stay in the country in the long run.

“This program has been designed in such a way that it will be responsive to the skills and resources that they have,” said Gilda Maquilan, former 5by20 Lead and Sustainability Manager of Coca-Cola Philippines, during the Women REACH pilot training in Kuwait in 2017.



HOPE REFRESHED. After five days of sharing and relating their concerns, the women were able to process their situation while an assurance that great things are waiting for them at home.



ENGAGED AND DETERMINED. Participants found the group dynamics as an escape from their distress and a time to face their realities.



WHEN EVERYTHING ELSE FAILS. Rhoda Te joined the WOMEN REACH training when she felt that returning to Europe was no longer an option, agriculture became her alternative. WOMEN REACH training taught her to align her business with her skills and hobbies.

“We are one with the government in helping uplift this sector that once they are back with their families, they are also economically empowered in their own country,” she added.

With strong livelihood support from the government and private firms like Coca-Cola Philippines, returning OFWs

have the option to establish micro, small, or medium enterprises (MSMEs), which comprise about 99 percent of the country’s businesses and employ around 63 percent of the nation’s workforce. Building their own businesses not only contributes to the Philippine economy but also increases their families’ quality of life.

Choosing To Stay

Rhoda Te, 52, was one of the many OFWs who chose to stay in the Philippines after toiling abroad. A native of Digos City in Davao del Sur, Te, in 2015, abruptly returned from the Netherlands, where she worked as a housekeeper for seven years. There, she worked with an expired tourist visa, keeping a low profile to avoid unnecessary confrontations with authorities and fellow Filipinos that could lead to her deportation. At the same time, she endured homesickness just so she could provide for her family back in the Philippines.

“I really had a hard time adjusting because it was my first time to be separated from my family my whole life... I was culture-shocked for a long time. It took me a while to recover from homesickness, especially during the winter. It’s really depressing. I cry all the time,” Te said.

When returning to Europe was no longer an option, Te decided to stay in the Philippines for good. And to ensure a steady income stream, she and her husband Wilmer bought and bred livestock and ventured into an agricultural supply business while she returned to working as a teacher, her profession before she went abroad.

In 2019, Te, learned of Women REACH through a friend, who was also one of the beneficiaries. Eager to learn more insights on how to run a business, Te applied to the program and got accepted. During the training in Davao City, she learned how to manage finances and create business plans, and most importantly, listened to her fellow former OFWs’ rich life experiences.



READY FOR THE REPATRIATES. To further the economic empowerment training of returning OFWs, business coach and educator Prof. Salie Siao of Dela Salle University trained PH working staff from National Reintegration Center for OFW’s (NRCO) and International Labor Affairs Bureau (ILAB).



DOMESTIC DUTIES. Agustina Navarro took odd jobs in Cebu to help her husband and at the same time to care for their small children. Thus, losing focus on her sari-sari store that she put up after returning from Hong Kong.

“I really wanted to sign up because of the training that they offer,” Te said. “It was a really great experience. We listened to stories of different OFWs about businesses and how they started their own enterprises.”

“I also learned that you have to plan your business, which should be in line with your skills and hobbies,” she added.

Now, Te’s agribusiness continues to thrive— she now sells more agricultural supplies such as animal medicines and feeds—and can’t imagine leaving the Philippines again.

The same goes for Agustina Navarro, 48, a Cebu native who worked as a domestic helper in Hong Kong in 1999 to support her then

growing family. Unfortunately, she had to return to the Philippines after a year as her employer had lost her job, and she could no longer afford domestic services. Navarro went back home in 2000 with P30,000 in her pocket, a third of which went to the payment for her debt, while the rest went to home repair and initial capital for her business.

“I was excited to go home to be with my family again, although there’s a bit of regret because I lost my job, it’s okay. At least I am with my family again, Navarro said.

As soon as she returned, she set up a sari-sari store to augment the earnings of her husband Dennis, who worked as a machine operator at a furniture company. But because she was busy

raising her five children, she had to shut down her business and took on different work that would regularly sustain her family's needs.

For the next 13 years, Navarro took on various jobs—including working as a cashier and a call center agent—but repeatedly quit and tried venturing into the sari-sari store business in between. In 2018, with her children grown, she finally decided to go full-time in managing her store.

“The children have grown already. They are all studying, so it’s just me left at home,” Navarro said. “There is really money in sari-sari stores if you give it time and focus.”

The following year, in 2019, Navarro joined Women REACH upon a friend’s recommendation. There, she learned various

tips on how to expand her business, which she readily applied when the coronavirus pandemic hit in 2020. With her sales significantly reduced amid the lockdown, she tried selling other products like longganisa (sausages) and siomai (dumplings) and marketed them online, providing free delivery for orders P500 and above. She also started selling cactus and succulents, sales of which have been booming as people got stuck at home.

“I really tried other ways to earn money... So far it has paid off. My daily sales increased to P1,000 because people are now working,” Navarro said.

“Women REACH has taught me to set aside your daily expenses, separate it from your capital and earnings so you would know how much you should spend,” she added.



PRESSING ISSUES. Trainors in training discussed possible scenarios waiting for them once program implementation is in action.



GOALS IN ACTION. Bayan Academy’s Managing Director Carlo Sagun discusses with a trainee from NRCO the implementation program.

Opening Minds

The United Nations defines women empowerment as a “process by which women gain power and control over their own lives and acquire the ability to make strategic choices.” Its components include the women’s self-worth, their right to have and determine choices, their right to have the power to control their own lives, and their ability to influence the direction of social change.

For the graduates of Women REACH, women empowerment means using their skills and abilities for the improvement of their families and communities and choosing to unleash their full potential. Women empowerment is embodied in Navarro’s strong will to revive and expand her sari-sari store amidst the pandemic, Te’s enthusiasm to educate herself more about business, and Puyos’ ability to go beyond her personal experiences and refuse to have it define her person.

“We recognize that the social cost of migration within families is incalculable, especially detrimental when the women of family is the one who has to leave. I believe that this partnership with DOLE will enable us to help bring lasting positive impact in the lives of marginalized women OFWs,” said former Coca-Cola Philippines President Diego Granizo Carillo during the launch of Women REACH in March 2016. “When you invest in women and empower them economically, they tend to reinvest their income in family, education, and nurturing children.”

Puyos, Te, and Navarro all dreamed of a better quality of life for their families - a life where they are together in sickness and in health. Now, they are doing it right in the comfort of their homes, seeing their children grow right in front of them without the need to leave the country for greener pastures.



HOME AND ENTERPRISING.

Alma three years after the WOMEN REACH training—refreshed with learning; economically empowered and most of all, spreading happiness with her family.

Overcoming Trials

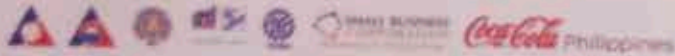
There is a future for women who experienced the same fate as her in the Philippines, Puyos said, especially with the strong support by the government and companies like Coca-Cola. Proud to have overcome the trials she had faced upon leaving and returning to the Philippines, Puyos credits the Women REACH program for having helped her become more prepared in facing adversities. “I thought distressed OFWs like me have lost hope, but the Women REACH program opened our minds on the possibilities we can do... that we have a future when we get back to the country,” Puyos said.

“I thank all the agencies who helped me come home alive... I may not have finished

my contract abroad, but I was able to receive support that enabled me to support my children to finish their studies. Plus, I was able to invest in a business for our livelihood,” she added.

For Te and Navarro, a simple “thank you” is not enough to express their gratitude to the people behind Women REACH—they just hope that the program continues and more returning women OFWs will benefit from it.

“I hope they continue Women REACH program so they can help more OFWs, especially those who did not have a good experience abroad,” Te said. “A big thanks to Coca-Cola and Women REACH.”



Matibay na Balik-Hanapbuhay Success Para sa Balikbayan!



OFW RISE: Pandemic Response for Repatriates

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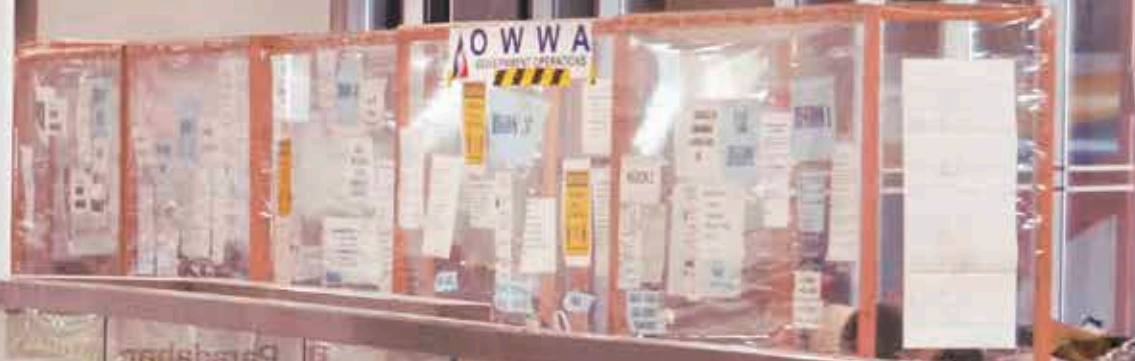
- Zeus/Tirona
- Gahak
- Puregold Kawit
- CEPZA Gate 5
- Savemore General Trias
- Divine Grace Medical Center
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A **DIGITAL WELCOME**. Advocate and actress Ms. Dimples Romana will orient every interested OFW's and will be in every step of the way as they register.

Employment and business opportunities for Overseas Filipino Workers (OFWs) so they can come home and stay home is more than simply a dream. It is an economic necessity in a world wracked by a pandemic.

Rising to the occasion, Coca-Cola Philippines and its partners retooled the 5by20 programs to offer entrepreneurship training and skills development assistance to the OFWs who

have been arriving in the country -repatriated because they lost their jobs in their host country. The OFW Re-Integration through Skills and Entrepreneurship Program (OFW RISE) is a co-leadership between Coca-Cola Philippines, Technical Education and Skills Development Authority (TESDA) and Overseas Workers Welfare Administration (OWWA) with Department of Trade and Industry-Philippine Trade Training Center (DTI-PTTC).



HOME AND RELIEVED. Maria Herbon, after spending four years in Abu Dhabi and 14 days in quarantine, came home to her family in Cavite just in time for Christmas.

Pressing Need

Even without the impact of COVID-19 on the country’s migrant workforce, bringing OFWs home for good and preparing for this is of paramount concern. While the latest government records show that OFW remittances recorded a high of \$2.98 billion, as of September 2020, or a 9.1% increase over the \$2.65 billion the BSP recorded in 2019, the social and economic costs of labor export as government policy has definite downsides. Coca-Cola Philippines and its partners responded to the influx of repatriated OFWs by retooling its STAR program into what is now known as OFW RISE.

“Under OFW RISE, they will learn how to prepare their own business plan and will have the opportunity to access possible livelihood grants and micro-finance loans through OWWA, DTI, and microfinance

institutions so that they can start their own business successfully,” Joy Munsayac-Cacal, Public Affairs and Sustainability Manager at Coca-Cola Philippines, said.



OWWA LIVELIHOOD ASSISTANCE PROGRAMS

BALIK PINAY, BALIK HANAPBUHAY!	LIVELIHOOD DEVELOPMENT ASSISTANCE PROGRAM (LDAP)	BALIK PINAS, BALIK HANAPBUHAY!
<ul style="list-style-type: none"> • Priority ang mga babaeng OFW na nawalan ng trabaho o sumailalim sa distressful na sitwasyon at nais magnegosyo • Training at assistance na nagkakahalaga ng P10,000 	<ul style="list-style-type: none"> • Para sa undocumented returning OFWs na nawalan ng trabaho o sumailalim sa distressful na sitwasyon at nais magnegosyo • Livelihood development assistance na P10,000 	<ul style="list-style-type: none"> • Para sa mga OWWA member na returning OFW at nawalan ng trabaho o sumailalim sa distressful na sitwasyon. • Livelihood assistance na P20,000 para sa OWWA active member; P10,000 para sa non-active OWWA member na may higit sa isang kontribusyon; P5,000 para sa non-active member

EXPANDING PROGRAMS. For every Pinay repatriates, there’s a package fit for every situation.

Cost of Labor Export

The social cost of the country's labor export policy includes, as TESDA Deputy Director-General Aniceto Bertiz III puts it, "families that are separated, with children who are kept apart from their parents when they need these parents the most." Before his tenure with TESDA, he worked in Saudi Arabia as an engineer, built his career there, and is a son of an OFW.

Working overseas, like working in various industries, has also spanned generations. It is not unusual for OFWs to contact relatives to inform them of job openings in their host countries. Nor is it unusual for both parents in OFW families to go overseas, sometimes to different host countries, so they can find jobs that pay more than the same types of jobs in the Philippines.



REMOTE LEARNING. While in her 14 days quarantine, Maria enrolled in the OFW RISE program and finished the on-line course while waiting for her clearance.

Coming Home to Business

OFW, Maria Herbon, was working as a teacher in the United Arab Emirates (UAE) when the COVID-19 pandemic and the strict lockdown implemented on March 15, 2020, by the UAE government shuttered the school where she worked. The terms of her employment meant that no work meant no pay.¹⁰

Herbon found out about the OFW RISE program through a colleague who had signed up for it. As she put it, the training was easy, “We had good trainers, and they really assisted us in setting up a good business under the BMC business model canvas.”

This training was conducted online while Herbon was under quarantine in Abu Dhabi and continued after her repatriation, through her quarantine after arrival, and on through her return to her family in Cavite. With OFW RISE, she was able to learn how to set up a business, separate the accounting of her store’s business funds and her personal funds, handle inventory and do basic debit and credit for the business.

“I learned a lot of things that I could implement in setting up my store,” Herbon said. “I chose to put up a sari-sari store because I know this kind of business is a necessity in my neighborhood, that it was needed within the community.”

Going from employee to entrepreneur entails changing one’s mindset, and Herbon said her adjustment involved retooling existing skills and “thinking about what system I wanted for my life because I was unemployed. OFW RISE taught me to be resourceful, how to make use of my diligence, and how to face challenges that lie ahead, together. They encouraged me to use the same diligence I showed in my job overseas here with my business. Of course, you need to love whatever business you build and grow.”



THRIVING REPATRIATE. With her OFW RISE training, school teacher Maria Herbon looks forward to learning good business management skills.



HOLIDAYS WITH THE FAMILY. No more forlorn days from Christmas 2020 onwards as the Herbon family is now ready to face challenges that lies ahead, together.

Her feedback on the OFW RISE program is that “it would be good if more people learned about it, so more OFWs like me will be able to avail of it and experience it. I am very happy to have completed my training.”

Herbon, OWWA Administrator Hans Cacdac said, “was a preschool teacher when the school where she worked closed, and she was displaced.” According to him, OFWs

like Herbon can avail of financial assistance under the OWWA’s AKAP program, which was being implemented as OFWs were being repatriated, “as well as the P20,000 grant from the Department of Agriculture (DA) under its Balik-Filipinas Balik Hanapbuhay program and then, on top of that, when they have prospered, they can go on to the EDLP, the loan program that offers P100,000 to P2 million in loans.”¹¹

“There is also the Tulong Puso program, Cacdac added, “which we have expanded as a response to the pandemic to provide another level when our entrepreneurs become successful. This gives them the option to diversify or partner with others so their businesses can prosper even more. We also offer help for group livelihoods through a grant of between P100,000 and P1 million, depending on the size of the businesses. Of course, to avail of these, they must do business.”¹²



OFW RISE LIVE

OWWA Livelihood Assistance Programs



Dennis Cabato
OIC, Policy and Program Development Division,
National Reintegration Center for OFWs



Elizabeth Zambarrano
OIC, Program Coordination and Monitoring Division,
National Reintegration Center for OFWs

March 19, 2021
3:00 – 4:00 P.M. 



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MOBILITY MAKES IT EASY. Just a few seconds of snapping, one is redirected to self-evaluation, learning and entrepreneurship.



OFW RISE LIVE

“Itanong sa OFW RISE”



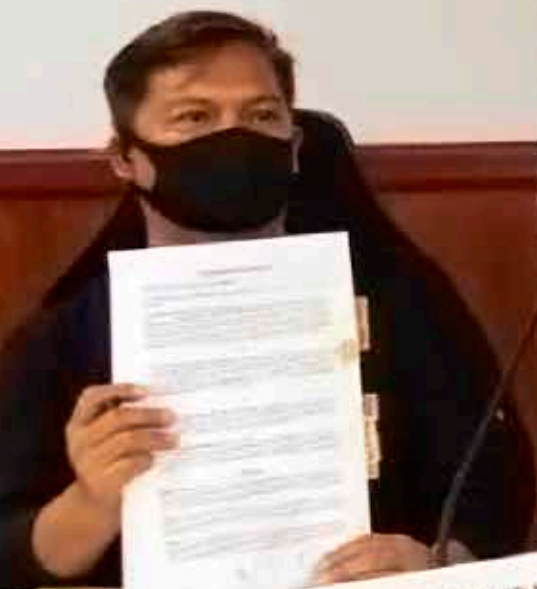
Mayang Ignacio
OFW RISE Program Manager



Jinny Inoc Abano
OFW RISE Graduate

May 21, 2021
7:00 – 8:00 PM 

INSIGHTS AND INSPIRATIONS. Hear stories from OFW Rise graduates and learn the ropes from the experts as the program goes live on Facebook. OFW subscribers learn valuable information that will help them achieve success in their chosen enterprise. Questions are answered in real time while the event goes live on page.



HANS LEO J. CACDAC
ADMINISTRATOR





Coca-Cola Philippines

MOA Signing



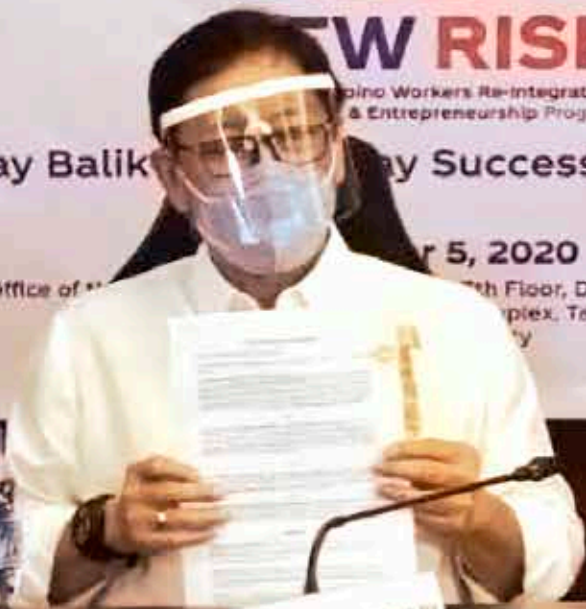
NEW RISE

Domestic Workers Re-integration
& Entrepreneurship Program

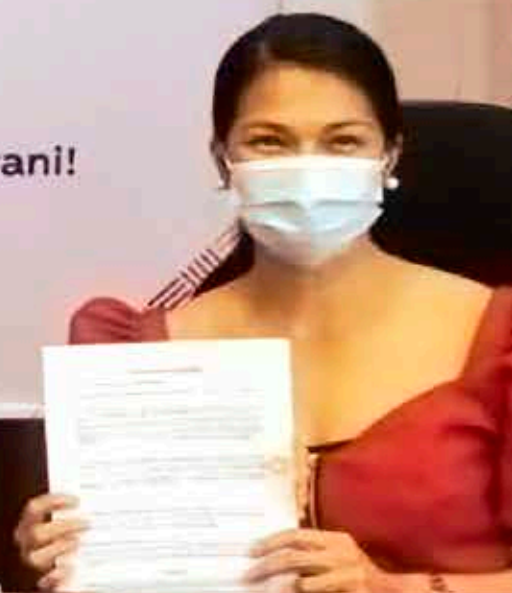
Balikbahay Balikbayan Success Para sa Balikbayani!

October 5, 2020

DOLE Office of the Secretary, 5th Floor, DOLE Bldg, Intramuros, Manila
Taguig City



SILVESTRE H. BELLO III
DIRECTOR





SOCIAL COST. A former OFW himself at the age of 19, TESDA Deputy Director Aniceto Bertiz III knew the consequences of families separating to work overseas. He believes that partnerships between the private and public sectors must strengthen to provide better opportunities for skilled and professional workers alike.

Harnessing Change

TESDA's alternative education programs offer opportunities for OFWs for learning to OFWs if they no longer want to work overseas. Among the offerings of TESDA in this regard is the OFW RISE

The Memorandum of Agreement (MOA) establishing the OFW RISE program and formalizing the partnership of Coca-Cola Philippines with OWWA, TESDA, and DTI-PTTC was signed on November 5, 2020. Enrollment of OFWs in the program began on December 14, 2020.

Like the other programs under Coca-Cola Philippines, contribution to the global 5by20 initiative of Coca-Cola, OFW RISE aims to maximize the most effective platforms for its recruitment and training efforts. A Facebook page and chat serves as the platform wherein registered OFW RISE enrollees can access the learning materials, which in turn allows these returning OFWs to access these while they are in the process of repatriation or while they remain under mandatory quarantines after arriving in the Philippines.

The digital pathways and learning materials used by the program participants, learning via OFW RISE, are a way of maximizing the repatriate's time in quarantine. The Ninoy Aquino International Airport (NAIA) also became a recruitment area for the program, led by OWWA. Other recruitment areas include ten quarantine hotels and the Parañaque Integrated Terminal Exchange (PITX).

The module guidebooks were modified from the Women Rise modules, but adjustments were made to update information on how to start a small business in the Philippines. The OFW RISE modules focus on the following:

Module 1 - Self-Mastery and Personal Inventory (Pagkilala sa Sarili)

Module 2 - Preparing for your Livelihood (Paghahanda Para sa Iyong Negosyo)

Module 3 - Development of Business Systems for Start-Ups (Pagbuo ng Sistema Para sa Bagong Negosyo)

Module 4 - Business Coaching

The modules were also translated into videos for the online training, to be complemented by the printed modules that are meant to be read along with the training videos, with some of the printed modules containing activities that are part of the training program.



ENTERPRISING AT HOME. After eight years, Lailane Benitez from Zamboanga decided to stay for good in December 2020. After her OFW RISE graduation, she was able to obtain funding to set up a sari-sari store. Presently, she's also selling RTW's while her husband fabricates metal stoves using coal.

Back for Business Opportunities

Jinny Abano was away for ten years. She worked as a cleaner in one of the janitorial agencies in Bahrain and was undocumented for the most part of it. With the help of the Philippine Embassy, she was able to avail of the visa amnesty.

When her stay became legalized, she became a Cleaning Supervisor in her janitorial agency that caters to one of the big malls in Bahrain.

“The agency decided to cease their operations during the pandemic. I took part-time jobs to be able to buy food and to send money home,” she added.

On July 11, 2020, she was able to go back to the Philippines.

With two thousand pesos capital, she started with a small eatery. After earning five thousand pesos, she put up a small sari-sari store. She took a loan from her sibling and sold rice, and added some beauty products to sell. Then, she learned about OFW RISE on Facebook.

“It’s a big help to be able to get an interest-free loan for capital through SB Corp. and at the same time, learn more about proper business operations.” According to her, the training helped her learn how to market her products and services properly. It also enabled her to cater to her patrons effectively.

For her long-term goal, Jinny intends to become a soft drink and frozen food distributor. “I had my business registered too.”

“I came back home without savings, but the business skills I learned from OFW RISE gave me back my confidence.”



The OFW RISE modules focuses on the following:

Module 1 - Self-Mastery and Personal Inventory (Pagkilala sa Sarili)

Module 2 - Preparing for your Livelihood (Paghahanda Para sa Iyong Negosyo)

Module 3 - Development of Business Systems for Start-Ups (Pagbuo ng Sistema Para sa Bagong Negosyo)

Module 4 - Business Coaching





NOT REALLY ZEROED-OUT. Going back home without any savings, a little help from relatives and OFW RISE helped Jinny Abano augment her income

Future-proofing Sari-Sari Stores

Ang digital version
Training and Acco
Prog

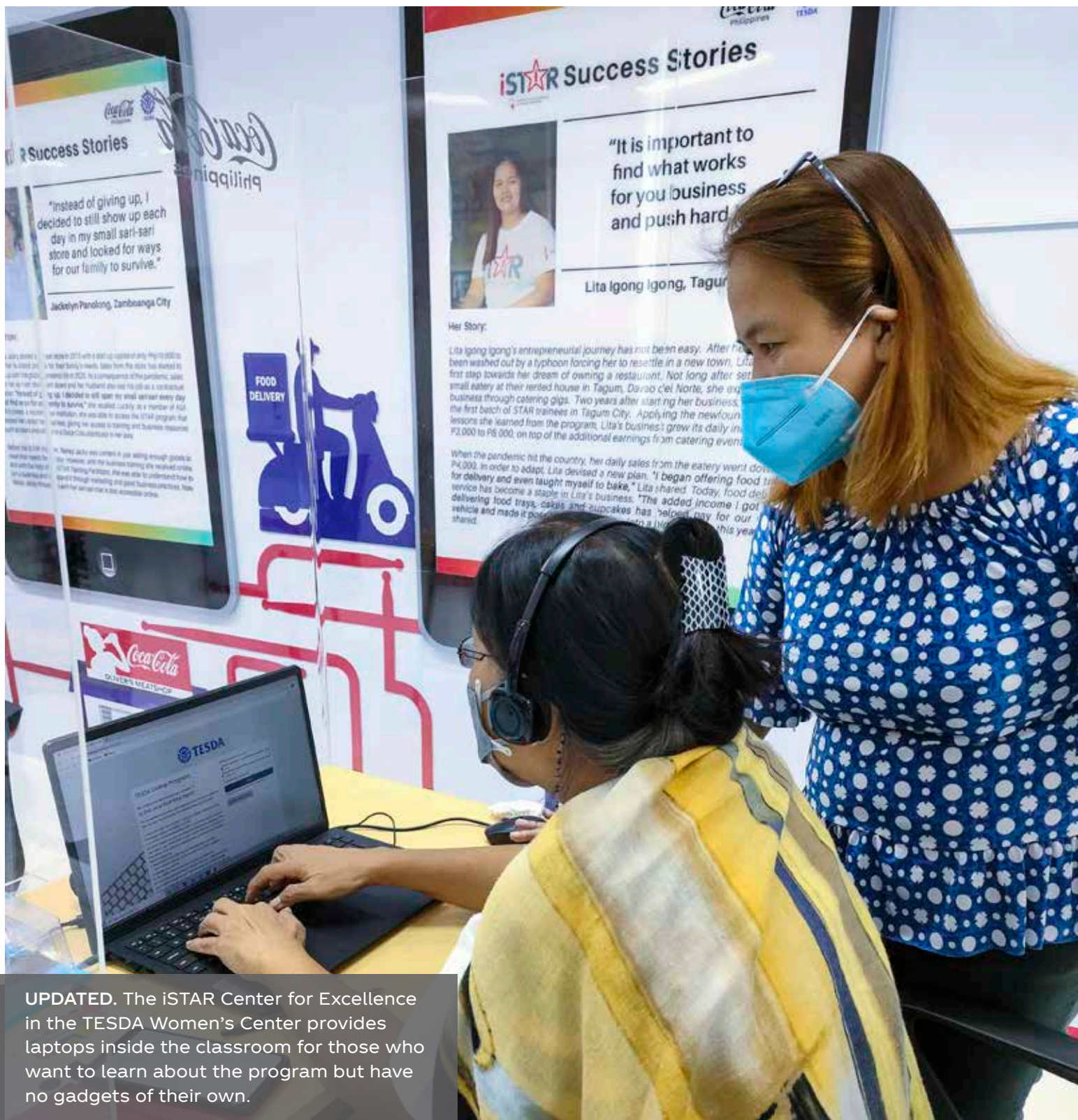
KNOW



Empowering Sari-Sari Store Access to Resources Program

[MORE >](#)

NO MORE BARRIERS TO BREAK. The STAR program, once a face-to-face training seminars is going digital and accessible to all retailers regardless of gender.



UPDATED. The iSTAR Center for Excellence in the TESDA Women's Center provides laptops inside the classroom for those who want to learn about the program but have no gadgets of their own.



Entrepreneurship, when one succeeds at it, creates strong confidence and certainty of self that enables a person to engage in critical thinking with clarity of purpose. Achievements, no matter how small, do that for a person. Business requires a keen and agile mind, as well as sharp observation skills and critical thinking. This is the entrepreneur's everyday set of tools and skills.

Educator and business coach Professor Salie Siao of The De La Salle University explains that being a business owner drives home this truth: "I'm a boss and I can change the community and the economy." Such knowledge is potent power and, when put in the hands of a microbusiness owner, she said, "it fosters growth and critical thinking" that applies to other aspects of life. For instance, how one chooses local and national leaders—and remains vigilant of the community's and the nation's progress.

Siao was part of the team that developed the online curriculum of the iSTAR program, or the digitally-enhanced Sari-Sari Store Training and Access to Resources (STAR) program that offers both online and offline courses for owners of sari-sari stores and carinderia.

Sari-sari (variety) stores and carinderia (eateries) are part of the Philippines "tingi" (small portions) economy that has been in place for decades. These small stores make it possible for people to buy shampoo and conditioner by the sachet and other sundry items. These small stores are considered by the government as micro-enterprises that comprise some 88.45 of the total number of small and medium-sized businesses (SMBs) in the Philippines. Such stores are often run by women—usually mothers who tend to their families, especially if the stores are embedded in their homes. According to a report in the Business Mirror in 2020, these hardworking sari-sari store micro-entrepreneurs "contribute 35% to 40% to the Philippine economy."¹³





SACHET ECONOMY. The convenience in small quantities from food items to hygiene products makes every retail store a place for every Filipino from all walks of life.

iSTAR program takes the 12 half-day training regimen of the STAR Program fully online. It is still intended for women who are already sari-sari store owners and still consists of modules on gender sensitivity, getting to know the customer, marketing initiative, operations and finance, and how to obtain a loan. iSTAR is also the natural evolution of STAR, which was set to end in 2019.

The long and short of it is that, in a country where too many live below the poverty line, the sari-sari store serves as a bridge between the have-littles and their daily needs, at prices they can afford.





DIVERSIFIED. With the STAR manuals already uploaded in the site, iSTAR focuses on the critical thinking of every user regardless of gender.

From STAR to iSTAR

The full iSTAR experience “would take you around six to seven hours if you take the courses straight, one after the other,” Munsayac-Cacal said.

Siao said, “that’s just 80 percent of iStar. We have a page for after the participant finishes the modules. They still need to undergo coaching in a half-day session where the participants meet each other to share their experiences, ask questions and are guided by a coach. I think of it as a facilitated experience.”

Based on the previous data, the people who participated in STAR were over 35. Module adjustments were made for younger adults from age 18.

“If you can study entrepreneurship in college, then you can train under the iSTAR program— but we also kept in mind that these iSTAR participants are adult learners, and they already have experience in doing business. You just want to polish that experience, create a better system for their existing business,” Jonah De Lumen Pernia, Coca-Cola Philippines Director for Public Affairs, Communications and Sustainability, said.

The training mode for iSTAR is for participants to take in videos, receive instructions through a short presentation-style lecture with a module in hand (or on a laptop, tablet, or smartphone screen), then deepen their learnings by playing simple games designed

to reinforce the lessons in a fun way. They also get a virtual coach named Coach Christine to help them with their learning process.

“There are videos spread throughout all the modules and topics, like a drama you can follow,” Munsayac-Cacal said. The story of one set of videos, she added, “is about three women in the pursuit of developing their business, and they help each other, and we wanted it to be as close to the experience as possible.”

“After this,” she added, program participants “will show their business plan, so the coach will be able to check the content they’ve written.”

The modules have seven games spread throughout their content, Siao explained, “to help the participants simulate the activity they are learning, such as why proper inventory

management is important in a sari-sari store.”

iSTAR students are classified into two categories. A graduate is an iSTAR student who was able to finish five online modules on-premise (at TESDA Women Center) plus the Business Coaching course. They will be given an iSTAR NTR (No Training Regulation) certificate by TESDA. On the other hand, a completer is an iSTAR student who was able to complete five online modules online.

“There were differences too between the original STAR Program and iSTAR: we added some topics, and we made sure to re-tool the modules so the business logic of the course would be complete,” Siao said. “We added lessons in starting a sari-sari store to the modules, as well as thinking about business expansion and how to close a business. We also have discussions on different ways of expanding a business, personal finance,



ANOTHER FIVE YEARS. Sec. Isidro Lapeña (center) inks another deal with Coca-Cola Philippines having eTESDA as implementing partner for the iSTAR program. With him are (from left), Jonah De Lumen Pernia, Deputy Director Gen. Aniceto Bertiz III, Executive Director Sonia Lipio and Joy Munsayac-Cacal.



ONE ISTAR HUB AT A TIME. Tagum City opened the first iSTAR learning hub for existing and budding entrepreneurs regardless of gender and age.

creating systemic policies, and other relevant topics on growing a business.”

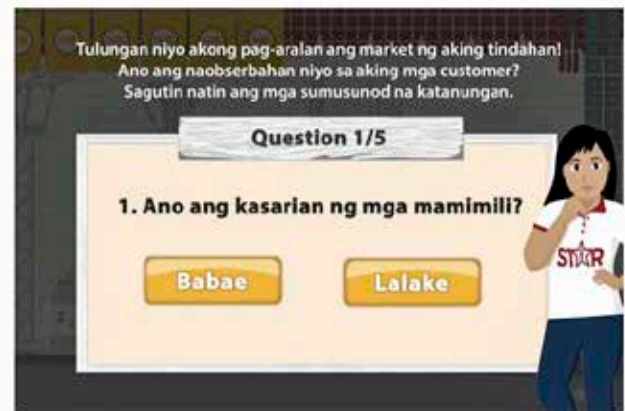
“How to run a business” is the most technical, hardcore business module of the iSTAR program’s offerings,” Siao said.

“We also added a module on “safe stores” – how to operate stores safely even with this pandemic. This can be taken separately and is not a requirement for completing the training,” Munsayac-Cacal said.

“We also included modules to help support the mental, physical and emotional wellness

of program participants—this is important to entrepreneurs who have to take care of their customers and their businesses, as well as themselves and their families,” Munsayac-Cacal added.

From a learning style where the teacher is always the provider of the right answers, the iSTAR module took on a different approach. “We really wanted to develop their critical minds as well. They need to develop personal mastery. As entrepreneurs, we are all decision-makers. As members of the community, we all contribute to its growth and, from there, to the growth of the local



ACTIVITIES IN STORE. The iSTAR has games simulating store activities where the user has to answer questions based on his or her analysis of the situation.

economy and the national economy,” De Lumen Pernia said.

As a former OFW, Rosalyn Espiritu of Pasay City knew that one should never stick to just one job. Overseas, during her days off, she cleaned houses of other OFW’s. At home, when her sari-sari store sales were down, she entered online selling. And when her husband suffered from a mild stroke, she put up a small carinderia.

“I learned about iSTAR from one of the STAR graduates. I learned that if I am selling food, I should have a 50 percent mark-up, and if in

retail, it should be 25 percent,” Rosalyn said.

“iSTAR taught me discipline. Since I completed my course, I earn three thousand pesos net a month. It gave me confidence that I am going to thrive in this business.”

What makes iSTAR different and relevant now is that it helps entrepreneurs take the training at their own pace, at whatever time convenient for them—perhaps even alongside the children in their households who are also undertaking distance-learning or online classes.



NITESD AT WORK. Dir. David Bungallon of eTESDA with his staff exchanging probabilities and possibilities of the iSTAR program.

MEANINGFUL ENGAGEMENT IN 5by20

The STAR program, Coca-Cola's flagship sustainability effort for women's economic empowerment in the Philippines, seeks to provide an enabling environment that can help women micro-entrepreneurs overcome the barriers they face to business success.

It was developed, and is run, on the eTESDA website and platform and offers modules on building business mindsets and values, planning businesses and understanding business concepts, professionalizing daily business operations, and ensuring business sustainability and success. Instructional

videos and informative games reinforce video-streams of lectures by experts. There is even a virtual trainer called "Coach Christine" who is available to participants 24/7.

The components for iSTAR are the same as those for its mother program:

1. Access to Training
2. Access to Resources
3. Access to Peer Mentoring support.



MFI'S BACKED. Microfinance partners ASA, Alalay sa Kaunlaran, Inc. (ASKI) Fist Community Cooperative,(FICCO) and Tagum City Council of Women (TCCW) will still extend support to every iSTAR graduate the way they did with the STAR program.

◀ **Module 0: Safe Stores Education**

Module 0: Safe Stores Education



Module 1: Building Business Mindset ▶

Module 1: Building Business Mindset



Module 2: Planning the Business ▶

Module 2: Planning the Business





ISTAR GRADUATE. The TESDA Women's Center issued this NTR Certificate to Rosalyn. The online education made her feel like a professional business owner.

SAFE STORES EDUCATION



Tutorial



Introduction to Safe Stores Education



Topic 1: Understanding the Basics of COVID 19 Prevention



Topic 2: Improving Personal and Business Resiliency



Topic 3: Micro, Small, and Medium Enterprise (MSMEs) Care Guidelines



Topic 4: Safe Stores Education Recap

ACCESS TO BUSINESS COACHING, RESOURCES AND PEER MENTORING



Topic 1: Business Coaching



Topic 2: Peer Mentoring Support Kasama ang PASCO



Topic 3: Pagkuha ng Financial Resources



Topic 4: Pag-access ng Coca-Cola Wholesale Products

PROGRAM MODIFIED. The iSTAR program is culture and gender fair that also encourages the young adult to enroll and learn about business literacy in the time of pandemic.



Safe Stores Education Recap



Bilang isang retailer, ang iyong pangunahing layunin ay matiyak ang kalusugan at kaligtasan ng iyong mga tauhan at mamili. Handa ka na ba? Magsimula na tayo!

I-play

Ulitin

English

JUST LIKE IN TRAINING ROOMS. iSTAR gives every end-user the classroom feel, but it's not like "the teacher is always right."

TRAINING AND SUPPORT

TESDA Director General Isidro S. Lapeña said in an article published in the Manila Standard that "the iSTAR beneficiaries can also look forward to receiving support to improve their income and economic status in terms of marketing and linkages."

Support for iSTAR beneficiaries comes in several forms: access to interest-free micro-credit and provision of business starter kits of Coca-Cola products for those who successfully completed their training. These

are the same packages of goods, training, and support services given to the STAR program graduates. "This partnership with Coca-Cola Philippines would really help our kababayans, especially women, develop an entrepreneurial attitude, something that would be very useful during this time of pandemic," according to Lapeña.

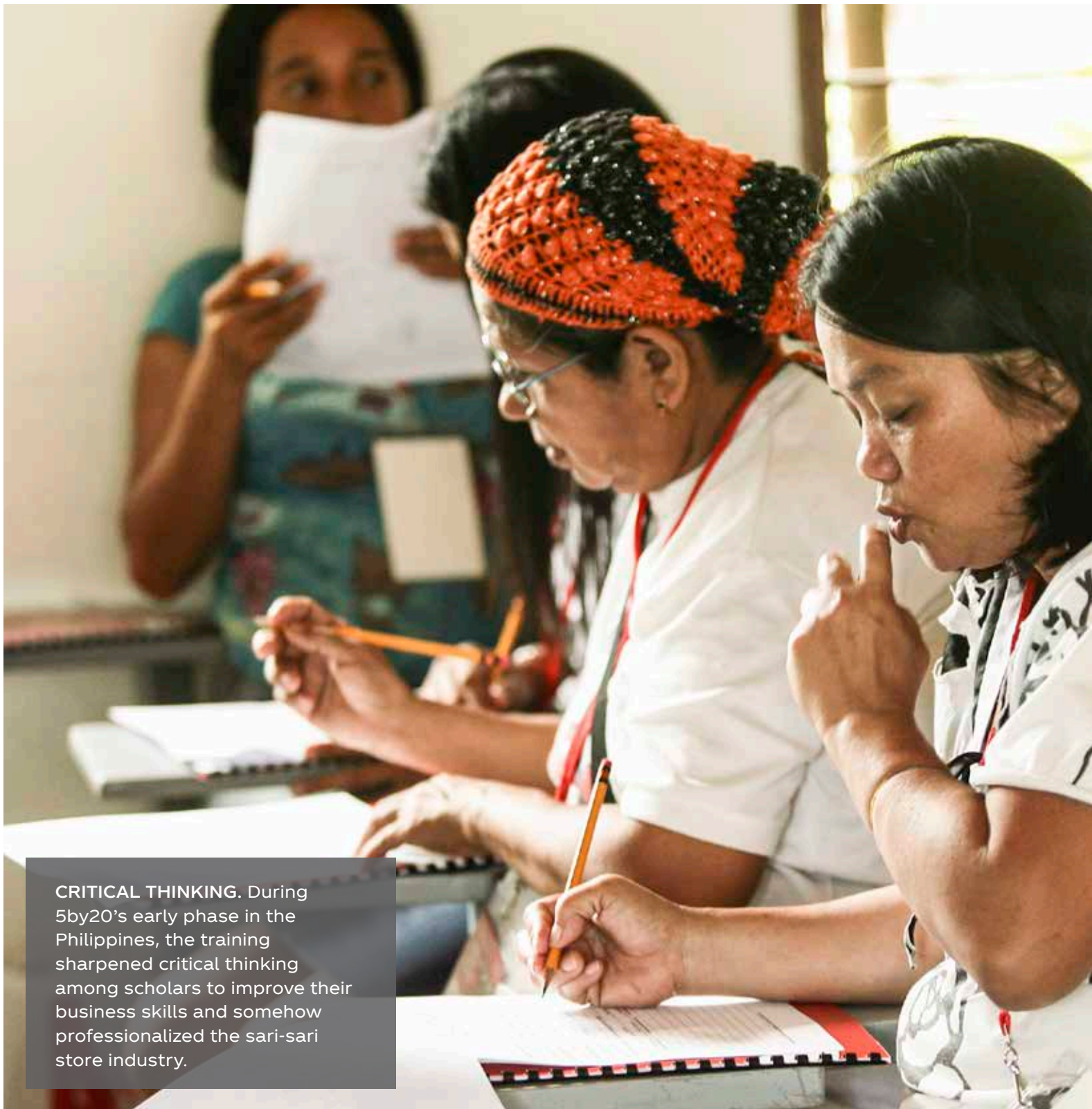
iSTAR builds on the goal of the 5by20 global initiative of Coca-Cola by aiming to create a positive impact in the lives of women



entrepreneurs who want to set up sari-sari stores in their communities and operate them safely despite the pandemic. Mass recruitment for the iSTAR program began from November to December 2020, with an initial target of 10,000 enrollees.

Because micro-enterprises like sari-sari stores, panaderias (bakeries) and carinderias cater to the needs of the grassroots clientele

of their communities, these small businesses enable small income earners to buy what they need only for a day (instead of bulk purchases) and help them manage their finances that could easily be affected by price increases. Likewise, these little businesses keep the economic activity in communities alive, and their small but collective contributions to the Philippine economy as a whole cannot be underscored enough.



CRITICAL THINKING. During 5by20's early phase in the Philippines, the training sharpened critical thinking among scholars to improve their business skills and somehow professionalized the sari-sari store industry.



BUILDING COMMUNITIES, ONE STORE AT A TIME

iSTAR makes use of blended learning, a form of managed, online learning that includes 80% of e-learning modules that are completed online at a designated e-learning hub or at home, and 20% offline mentoring by assigned business coaches.

The program utilizes synchronous learning that is live, in real time, and scheduled, that contains facilitated instruction and learning-oriented interaction. It also makes use of asynchronous e-learning, in which the process is learner-centered and makes use of online learning resources to facilitate information-sharing regardless of time and place among its participants.

iSTAR includes the expansion of the original program partners' training capabilities to encompass online and offline modules as part of this initiative for community development.

There is sustained support for the economic empowerment of women, and men, nationwide through entrepreneurship training using the most accessible platforms.

The digitization of the STAR program seeks to promote an enabling environment for its beneficiaries through easy access to training in basic entrepreneurship, access to resources, and access to peer mentoring.

As a community-building initiative, iSTAR seeks to facilitate a self-paced learning process and allow the issuance of certificates of completion for those who have completed all the requirements of all of the program modules.

The iSTAR partners co-fund the support for the implementation of the program, and the program's regional partners run both the offline and online tracks, facilitate Philippine Association of Sari-Sari store and Carinderia Owners (PASCO) membership for peer mentoring and support, and link micro-retailers to assistance as needed.

iSTAR is expanding beyond its initial target market of women micro-retailers to include men non-entrepreneurs who are interested in setting up retail businesses.

NITESD delivers online learning anytime, anywhere

National Institute for Technical Education and Skills Development Executive Director David Bungallon says eTESDA has been consistent in providing support for flexible learning delivery by ensuring continuous access to quality-assured, gender-fair and inclusive courses.

iSTAR's relevance and value was brought to the forefront when the government-imposed lockdowns due to the pandemic began in the first quarter of 2020 resulting to all learning institutions also having to close.

Classrooms may have closed, but the learning did not stop.

“Since its launch in 2012,” Bungallon said, “the TESDA Online Program has established itself as the eLearning platform providing access to free technical vocational education and training.

“When offered in the TOP, iSTAR became one of the most popular courses, ranking 12th out of the 71 courses as per utilization rate last August 2020,” he said.

In the next few years, Bungallon expects the program to “continuously develop and evolve to reach more of our shared clients.” “In five years, we hope to have built a stronger community of partners and stakeholders to serve more people,” said Bungallon.

FIVE YEAR PROJECTION. National Institute for Technical Education and Skills Development (NITESD) Executive Director David Bungallon believes that stronger partnerships will serve more communities.



Ensuring STAR's sustainability



SINCE THE BEGINNING. Dir. Sonia Lipio (right) honoring a STAR graduate with former Coca-Cola Philippines Vice-President for Public Affairs and Communications Atty Adel Tamano. Her decade-old involvement with the program enabled her to see how STAR evolved, from face-to-face workshops to on-line education.

We as women have come a long way from having limited access to financial gain coming from an inheritance, money from a spouse, or from back-breaking labor. We have broken the barriers of not having the same educational opportunities as men, and we no longer think that the ONLY essence of being a woman is bearing children or being a housewife to cook and clean.

Women have realized that being “good” goes beyond reproduction because we are confronted with the responsibilities and realities of life, needing to sustain a stable financial status and make ends meet. Realizing that widening opportunities for women unleash a huge potential on which financial inclusion serves as the catalyst of economic improvement, we have made milestones in strengthening women’s capabilities. This is especially true in terms of entrepreneurship programs such as STAR, iSTAR, and OFW RISE initiatives.”

As an advocate of women empowerment, it is my passion to initiate programs that will greatly contribute to the cause. My 5by20

journey has not been easy, but it has been fulfilling because it allowed me to become instrumental in making a difference in the lives of women in the retail sector.

The transformation of STAR into a digital platform called the iSTAR Program ensures its sustainability. This will make continuous learning available to a broader audience. We are fortunate that private partners involve themselves in the government’s efforts to serve the public by developing skills to be productive citizens regardless of gender.

This bond between the Technical Education and Skills Development Authority and Coca-Cola Philippines is a dynamic public-private partnership that will yield a lot of wins for both sides among the people behind these organizations, making a difference to the lives of our “kabaro”, but most especially to the beneficiaries, and I am fortunate to be part of building this legacy.

Sonia S. Lipio
Executive Director
Partnership and Linkages Office

A time to rebuild

PLEASE OBSERVE SOCIAL DIS



TANCING

Coca-Cola

2

1/3

1/3

1/3

1/0



last
al Dis.

PAULA & MARA SA WIGA
CARACOLINA & MARY DIVERO dti Coca-Cola

Wag kalimu
Coke

When Philippine President Rodrigo Roa Duterte declared a total lockdown in Luzon starting March 2020 in an effort to curb the spread of coronavirus, Annie Chavez, 50, panicked and felt anxious and unsure of what would happen in the following weeks. Her world, like millions of other Filipinos, unexpectedly came to a grinding halt, which greatly affected her, and her family's lives.

For about eight weeks, Chavez' sari-sari store in Barangay 42 in Tramo, Pasay City, had to operate for only seven hours a day—from 5 a.m. to 9 a.m. and 3 p.m. to 6 p.m.—far shorter from its 16-hour operation before the pandemic hit.

And even as establishments were allowed to open for a certain amount of time, she only got a few buyers as people were restricted from going out for fear of catching the virus. With the supply chain disrupted, her store's stocks dwindled, and her capital depleted.

"I lost almost half of my store's supplies during the quarantine... It was really hard because I also had to give up a lot of products," Chavez said. "It was hard to order soft drinks because deliveries were disallowed from entering our neighborhood."

But as soon as the quarantine measures were eased, Chavez jumpstarted her modest business that had helped her sustain her family's daily needs for years. But she had to start again from scratch: using her and her husband's savings, she filled the store with merchandise, hoping that its earnings would be enough to cover, if not contribute, to their household expenses.

Luckily, she learned about a loan opportunity under Coca-Cola Philippines' Rebuilding Sari-Sari Stores Through Access to Resources and Trade (ReSTART) program, a multistakeholder

endeavor specifically made for sari-sari store owners like her to rebuild their microenterprises, a sector heavily hit by the economic slump caused by the pandemic.

Recognizing the role of microbusinesses in the economy and communities, the ReSTART Program aims to help micro-retailers get back on their feet by providing them access to information and financial resources. It seeks to guide thousands of sari-sari store owners in rebuilding their businesses through loan opportunities and sustaining their enterprises by ensuring safe business operations.

Annie was among the 13,937 micro-retailers that the ReSTART Program has helped since January 27, 2021. Using the P10,000 zero-interest loan she got from ASA Philippines Foundation Inc., one of Coca-Cola's implementing partners, the mother of three filled her store's shelves with basic commodities like canned goods, condiments, snacks, and Coca-Cola products.

"I almost had nothing to sell. I went back to zero. That's why the loan was a huge help," she said. From earning a measly P300 to P500 a day at the height of the lockdown, Annie now earns P1,200 to P2,000 daily as the restrictions eased.



Recognizing the role of microbusinesses in the economy and communities, the ReSTART program aims to stimulate economic activity by helping micro-retailers to get back on their feet by providing them access to information and financial resources.



HAPPY TO RESTART. Upon learning that Coca-Cola Philippines grants loans thru MFI partners without interest, Annie immediately applied and was able to replenish her store stocks.

Restarting Disrupted Lives

The ReSTART program unites the efforts of the public and private sector using a three-pronged approach to spur economic activity while ensuring a safe and empowered community through education, capacity

Building, and information campaigns. The program has three components: the Bridge Loan, the Safe Stores Movement (SSM), and the Safe Stores Education (SSE).

Under the bridge loan component, Coca-Cola partnered with the Department of Trade and Industry (DTI) and state-owned Small Business

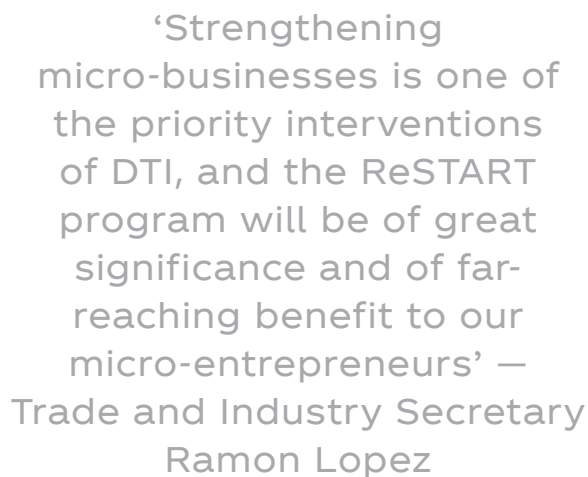
Corporation (SB Corp.), as well as leading microfinance organizations, ASA, and Alalay sa Kaunlaran Microfinance Social Development, Inc. (ASKI), to provide zero to 0.5-percent interest loan to eligible beneficiaries. Together, they pooled a total of P155 million funds to provide immediate assistance to 15,000 owners of sari-sari stores and carinderias (eateries) and allow them to reopen and drive the availability of goods in their communities.

“Strengthening micro-businesses is one of the priority interventions of DTI, and the ReSTART program will be of great



FRONTLINERS ALL. Aside from those working in the medical field, drivers and delivery personnels play an important though sometimes unappreciated role in making sure consumers get the goods they need on time.

significance and of far-reaching benefit to our microentrepreneurs,” said Trade and Industry Secretary Ramon Lopez during the program’s launch in July. “Through the program components and their objectives, ReSTART will translate to the continuous recovery of the thousands of affected community-based micro-retailers, and in turn, to their employees and the general community around them.”



‘Strengthening micro-businesses is one of the priority interventions of DTI, and the ReSTART program will be of great significance and of far-reaching benefit to our micro-entrepreneurs’ –
Trade and Industry Secretary
Ramon Lopez

The loan package comprises 60 percent goods and 40 percent cash, which can be availed for up to four loan cycles. ASA and ASKI serve as fund managers in charge of lending out the funds to their members, who are mostly entrepreneurial women located in various parts of the country.

The SSM, on the other hand, is an information campaign initiated by Coca-Cola and the DTI to promote safe operations of sari-sari stores amid the new COVID-19 normal. Developed specifically for micro-retailers, it urges shops to follow government-mandated safety protocols and guide them on the proper conduct of business, prioritizing the health and safety of the retailers, customers, and the community. The materials, developed by

Coca-Cola and approved by the DTI, were shared online, and some 200,000 printed posters were distributed in sari-sari stores nationwide to disseminate the much-needed information.

“We cannot overemphasize the importance of sari-sari stores and carinderias being key players in our value chain, as they move our beverages to millions of consumers,” said former Coca-Cola Philippines President and General Manager Winn Everhart during the launch of SSM in August 2020.

“With the ongoing crisis, we are motivated to continuously support them by enabling them to reopen their businesses in a safe and secure manner. One valuable way is through the provision of safe store materials that are based on government protocols—clear, easy to understand, and informative. We trust that these materials can help stores steadily and confidently welcome customers again,” he added.

Other companies also took part in the campaign by sharing the materials on their respective online platforms to reach more sari-sari store owners and customers. The campaign also distributed “Safe Store” kits, which consist of a front-store plastic cover and other protective gears like reusable face masks and face shields to prevent transmission of COVID-19 and give micro-retailers peace of mind while they resume operations during the pandemic.

The SSE, meanwhile, consolidates the effort of Coca-Cola, the DTI, Technical Education and Skills Development Authority (TESDA), the United States Agency for International Development (USAID), and the Philippine Center for Entrepreneurship (PCE) in developing the capacity of micro-retailers to adopt to the new way of doing business in the pandemic.

Through comprehensive e-learning modules published on the agency's online portal eTESDA, the program trains store owners on conducting safe business operations, increasing their competence to keep their operations going and growing under the new normal. It teaches them how to comply with the minimum health and safety protocols by using personal protective equipment like storefront plastic covers, face masks, face shields, and counter trays. It also explains how their establishments can contribute to reducing transmission of the virus to protect themselves, their families, buyers, and their communities as well.

“Considering that operations of micro retailers in communities are critical to revive consumer demand and supply of produce in the local economy, the owners and operators of community-based retail stores need to be guided on how they can promote and contribute to reducing transmission of the virus,” TESDA Director General Secretary Isidro

Lapeña said during the launch of SSE. “Our combined efforts to fast-track resumption of economic activities, particularly rebuilding and rehabilitating businesses, big and small, are now translated into reality,” he added.

The seminars also teach micro-entrepreneurs how to establish and run a sustainable sari-sari store business, as well as useful knowledge such as inventory and cash management.

“More importantly, these seminars would help equip new and would-be micro-entrepreneurs with the right entrepreneurial mindset, as well as the know-how's and how-to's of entrepreneurship,” Lopez said during the launch of ReSTART program in July. Boosting health precautions boosts consumer confidence, Lopez has repeatedly underscored the need to comply with health protocols in establishments to entice buyers to go to stores physically and restimulate demand.



KEEPING THE VIRUS AT BAY. Batangas City Mayor Beverley Dimacuja and Congressman Marvey Mariño from the 5th District of Batangas installed the first batch of the barriers in Batangas City. The turnover was led by (from left) Coca-Cola Philippines Commercial Unit Director for South Luzon Mr. Jeffrey Lorence Lazarte; Coca-Cola Bottlers Philippines Inc., Region Sales Manager Peter Jamili; and USAID SURGE Project Deputy Chief of Party Mr. Brian James Matibag and DTI Region 4A Assistant Regional Director Marissa Argente.



PROTECTION EDUCATION. To control the spread of the COVID-19 pandemic, Safe Store educational materials were distributed such as posters and plastic barriers to protect the customer and the seller.

Hardest-Hit

The pandemic has inflicted unexpected damage in the Philippines: micro, small, and medium enterprises (MSMEs)—which comprise about 99 percent of the country’s total businesses—were hurt the most. According to a survey by the United Nations Development Programme (UNDP) on the impact of COVID-19 on MSMEs in the country, around 81 percent of the sector reported experiencing low consumer demand, while close to 80 percent reported a reduction in their average monthly income from April to June 2020 compared to their average monthly income prior to the pandemic.

Lockdowns also inflicted severe damage to microbusinesses. A survey by the Philippine

Association of Stores and Carindaria Owners found that around 42 percent of sari-sari stores and 75 percent of carinderias were forced to close at the height of the community quarantine, while some 49 percent of these mom-and-pop stores experienced difficulties in buying goods to sell. About 44 percent of those surveyed had to drastically downsize business operations by up to 90 percent. The poll also showed that there was an overwhelming feeling of “helplessness” due to a lack of available information on how and when to safely and steadily re-open their business.

In a recent report, the USAID noted that “financial deficits hit the smallest enterprises



ALL HANDS IN. All of Coca-Cola Philippines business units stood as one when they gave away relief goods to all employees and beneficiaries when the community quarantine was declared.

the most,” and “economic losses have a ripple effect that magnifies and multiplies the challenges, especially for microenterprises.”

Corazon Caballero, 53, experienced this firsthand. Her sari-sari store, Marcelo’s Store, operates 24/7 in San Andres Village in Cainta, Rizal, selling general merchandise like food and grocery items, school supplies, and ready-to-wear. From earning up to P15,000 daily before the pandemic, store sales plummeted to as low as P3,000, barely enough to cover its overhead expenses.

“The pandemic had a huge impact because my sales plunged during the lockdown,” she said, noting that supply of goods was really

scarce at the height of the quarantine due to mobility and travel restrictions. Thankfully, she also secured a P10,000 zero-interest bridge loan from the ReSTART program as one of ASA’s members in good standing. She immediately used this to buy groceries and other supplies to kickstart her business again and make her money grow.

“I used the loan for groceries and additional capital. Plus, I received Coke products, which greatly helped because we have additional items to sell,” Caballero said.

“With Coca-Cola’s help, we’re in a better situation now, and we’re slowly hitting our pre-pandemic daily sales,” she added.

Cushion

The sari-sari store is a symbol of a quintessential Philippine neighborhood ubiquitously found in nearly every alley in the country. Carrying basic commodities like canned goods, beverages, snacks, and other groceries, a sari-sari store caters to the retail needs of the community, so people do not need to go far to buy some basic goods.

This role in the country's retail ecosystem makes sari-sari stores and microbusinesses crucial to the response to the coronavirus

pandemic. Bringing the essential goods directly to the community through sari-sari stores minimizes movement and possible exposure of people to the virus as they do not need to go to crowded places just to purchase provisions.

“Sari-sari stores sort of propel the economy. They are able to serve the needs of the neighborhood. People don't have to travel far to get the supply,” said Trade Undersecretary Blesila Lantayona in an interview with



NO TO LOCKDOWN SLOW DOWN. Corazon Caballero was able to recover the losses over the short store hours after her RESTART benefits arrived: 30% goods and 70% cash—a loan without interest.

Coca-Cola. “During the pandemic, micro-retailers affirmed their role in the community and, in a way, were able to help the community members not to move very far.”

Living up to its name and objectives, ReSTART aims to restart not just the economy but the lives of those who were hit the hardest by the pandemic, like the millions of others like Chavez and Caballero. This is what the program is trying to address: slowly revitalize the heavily battered economy and at the same time cushion the severe impact of the pandemic to micro-retailers by dealing with their financial and safety concerns through loans and education campaigns. Loans help them re-open their businesses and subsequently bring goods straight to the consumers, while information drives and capacity building make entrepreneurs more confident, ensuring sustainability amid a highly volatile situation.

“[The micro-retailer sector] faced a problem, and the supply chain was also affected. If they lose their livelihood, it is very detrimental to our economy,” Lantayona said.

“[The program] has saved a lot of sari-sari store owners to keep them afloat and continue their business. At the same time, they were able to help the community by not exposing them to the virus because they’re just there, providing the needs of the people,” she added.

The partnership between the public and private sectors has created a wave of hope among the heavily-bruised micro-retailer sector, Lantayona said, with the combined efforts reaching more beneficiaries in a limited span of time. The collaboration created a synergy that allowed the partners to provide immediate relief to those affected.

In a speech during the launch of ReSTART’s bridge loan component in July, former

Coca-Cola Philippines President and General Manager Winn Everhart said that the endeavor ensures that sari-sari store and carinderia owners continue to serve as the pillar of the country’s economy and help them grow amid a difficult time. “And now more than ever, it’s incumbent of the government, of the private sector, and of those NGOs that exist to really try to support the organizations and do that we can to ensure that they continue to be the lifeboat of the Philippines,” Everhart said.

The program draws lessons from the rehabilitation efforts in areas ravaged by Typhoon Yolanda, as well as in the Marawi siege in 2017. Experiences in these two situations showed that retail activities were among the fastest livelihoods to re-open in many communities, as it needs a minimal amount of capital and skills.



Carrying basic commodities like canned goods, beverages, snacks, and other groceries, a sari-sari store caters to the retail needs of the community so people do not need to go far to buy some basic goods.



PLAYING A VITAL ROLE. The store owners were truly the ones responsible to disseminate all the goods during the lockdown, not minding the potential dangers that await.



BOTTLING OUT. Coca-Cola Bottlers played a crucial role in RESTART -by providing services that allowed them to distribute relief goods to their workers and beneficiaries along with delivering merchandise to retailers needing products to sell in lockdown areas.

For the Greater Good

The ReSTART Program pooled a total of P155 million funds and united the efforts of 14 private and public institutions to help the micro-retail sector restart and recover. The

ambitious Program all started with Coca-Cola's one bold decision to help ease the suffering caused by the pandemic: re-channel P150 million (\$3.12 million) of the

company's advertising funds to support frontliners and affected communities.

Just as the pandemic started wreaking havoc in March 2020, Coca-Cola announced that it had decided to put on hold all its commercial advertising for all its brands in the country.

"All our committed advertising space and budgets will be redirected towards supporting COVID-19 relief and response efforts for the most affected communities," Everhart said in a letter to stakeholders, expressing concern about the growing impact of COVID-19.

"These are challenging times for all of us, and we are fully committed to doing everything we can to help," he said. "This is just the beginning, and we will continue to go beyond good as we mobilize our resources to help in every way we can."

Advertising and marketing are essential in every company's operation for obvious reasons—they help the enterprise grow, the customers engaged, and keep brand awareness. And for a global business, like Coca-Cola, these tools make up a huge part of the company's operational expenses.

But the decision to divert advertising funds to supporting pandemic response was not difficult for Coca-Cola, which has become part of the lives of millions of Filipinos since it arrived in the country in 1912. Jonah de Lumen-Pernia, Public Affairs, Communication and Sustainability Director of Coca-Cola Philippines, said that ceasing advertising efforts does not make the company any less relevant—instead, it continued living up to its history of putting Filipinos first during disasters, just like what it did in 2013, when it redirected Christmas and marketing campaigns to relief and recovery efforts after

super typhoon Yolanda (international name: Haiyan) ravaged the country.

"I believe every company or brand will be challenged to live their purpose through this crisis," said de Lumen-Pernia in an interview with online publication Adobo Magazine. "Consumers will not remember if your product was present in a store or they saw your ad on Facebook. They will remember how you were present in their lives amidst panic, uncertainty, and fear."

After all, Coca-Cola is known for its strong connection with its customers and giving back to the community that has patronized the product is a way of creating impact and helping others in need.

"When you've been operating in a country for many years, it's not just about the business anymore. Being part of the community can really make a difference," she said.

For Manish Chaturvedi, Franchise Director at Coca-Cola Philippines' Corporate Offices, ReSTART was more than just a job—it was a mission to jumpstart the livelihood of thousands of micro-retailers affected by the health emergency.

"It became more of a mission than just a job that needed to be done," Chaturvedi said.

Chaturvedi pointed out that the Filipino consumers are really dependent on sari-sari stores in their communities—everyone was caught off guard by the sudden shutdown, and the neighborhood store was the first place people went to for their basic needs.

"Which is why it was imperative that they stayed afloat from the very start of the lockdown made necessary by the pandemic," he said.

Drawing Strength

Raquel Gavino, 46, tried to keep her sari-sari store open even during the height of the lockdown, risking her and her family's safety just to make ends meet. Her husband, Roderick, lost his job as a foreman at a construction firm shortly after the quarantine, and they had no other means to get by except for their humble store located in General Mariano Alvarez town in Cavite province.

Established in March 2020, just before the lockdown, Gavino's sari-sari store sells general merchandise, as well as frozen foods and fresh meat, poultry, and fish. Armed only with guts and courage, Gavino sold goods through orders and delivery, managing her store full-time while teaching her young children aged 12, 10, and 5.

An ASA member in good standing, Gavino was one of the thousands of beneficiaries of the ReSTART program, availing of the bridge loan in August 2020. She used it to grow her store, saving enough for appliances and two tricycles, which she also uses for her business.

Courage and strength are two things Gavino equips herself with. After losing three of her children to two accidents and an illness, she had no other choice but to move forward and stay the course for her four other children.

Fortunately, she found her luck in managing her store, now their main source of income for her family's needs.

"We need courage and prayers. That's where we gather our strength," Gavino said. "We need to work hard because we have no other source. My husband and I need to work hard...he said we just need the heart for it. That's why we opened the store (during the pandemic)."

Today, like Chavez and Caballero, Gavino dreams of growing her business to save enough for her children's education. After all, this is the ultimate goal of micro-enterprises: to brave any kind of challenges and become a community's future supermarket.

"We are confident that this new program will help to create new opportunities for micro-businesses to continually prosper, and we hope to see their sari-sari stores transform to bigger neighborhood groceries," Lopez said.

Everything is possible, especially with ample support from the government and private sector. Coca-Cola Philippines, for its part, pledges continuous support to micro-retailers and helps preserve their livelihood amid the pandemic.

"We will do our best to continuously care for our people and serve communities—leveraging on our resources and our huge nationwide footprint; we will make sure that we will get to those who need our support," said Gareth McGweon, CEO of Coca-Cola Beverages Philippines, Inc.



MOVING ON WITH COURAGE AND STRENGTH. After losing her two children due to an accident and the other one to illness, Raquel has no other choice but to move forward and divert her grief through learning entrepreneurship.



WELCOME RECOGNITION. The 2014 Secretary of State of Award recognized the efforts of the whole Coca-Cola Philippines system on the relief and rehabilitation efforts in relation to Typhoon Yolanda (international name Haiyan). In photo (from left) are former Director of Human Resources and Corporate Affairs, Coca-Cola FEMSA Philippines Juan Carlos Rodriguez; former US Ambassador to the Philippines Philip Goldberg and former Vice President for Public Affairs and Communications Atty. Adel Tamano.

A company united

On October 15, 2013, a 7.2 magnitude earthquake hit Bohol. In a report by the World Health Organization (WHO) in 2017, the calamity affected over 1.2 million people. Over 79,000 structures, including homes, roads, churches, schools, and public buildings, were damaged, resulting in the displacement of 340,000 people.

Three weeks later, on November 8, 2013, typhoon Yolanda (international name Haiyan) hit the Visayas islands, causing more destruction in Bohol and death in Tacloban.

Four years later, in Mindanao, on May 23, 2017, the news of Marawi's siege woke the whole Filipino nation. The five-month-long armed conflict between the Armed forces of the Philippines and the Abu Sayyaf and Maute group forced the people of Marawi to evacuate the city and seek sanctuary in nearby towns, leaving their homes and livelihood behind.

And in the first quarter of 2020, the COVID-19 global pandemic crept in –unannounced and

fatal, the Filipino nation was unprepared for the closure of businesses, towns, and cities to control the spread of the virus.

Catastrophes, whether man-made or natural, are events that employees of Coca-Cola Company are prepared for – to reach out to Filipinos in need of aid. According to Jonah De lumen Pernia during her interview after receiving the ACES Awards in 2019, “CSR needs to be ingrained as an integral part of every business and not seen as mere philanthropy,”

The Company has more than just one sustainability program for every Pinoy. Also, as stated by Atty. Adel Tamano in an interview with KPMG International in the Humanitarian Exchange Magazine, “One of our core tenets is that sustainability is part of everything we do, so we are moving away from a philanthropic model ... We don't see a conflict that our support for Sari-Sari stores helps our business and also has a humanitarian purpose”.



IN CALAMITY, IN MATERNITY AND IN FAITH. Women from different circumstances benefited from the 5by20 program. The STAR program has no boundaries and its flexibility has been proven in its 10-year run all over the archipelago. Language barrier, debunked. Domestication, accepted. Beliefs, honored.



ALL WE NEED IS A BUMP. Jonah de Lumen-Pernia with Pasig City Mayor Vicco Sotto in a relief operations drive last June 6, 2020.

COVID-19 ReSTART Operations

Learning from the lessons of the Bohol earthquake, Yolanda typhoon, and the siege of Marawi, Joy Munsayac-Cacal of Public Affairs and Communications and Peterson Madamba, Franchise Operations Director, devised a plan to coordinate the whole company.

“The Coca-Cola system came together to act quickly,” said Munsayac-Cacal. “Our goal was to help build the resilience of small retailers so they can operate safely through the pandemic and rebound faster post-crisis.”

The team eventually gave life to ‘Rebuilding Sari-Sari Stores Through Access to Resources and Trade (ReSTART), a partnership program with 12 external stakeholders including government agencies, NGOs, international development organizations, and the private sector. ReSTART aims to help stimulate the economic recovery of small trade retail owners through Safe Store communication, education, provision of interest-free capital and resources and ensuring sustainable consumer demand, and supply of beverages.



“Helping to create a safe retailing environment and giving small retailers access to resources to restart or grow their business are ways to develop strong relationships with them,” said Peter Madamba.

Being a part of the 5by20 since the beginning, Madamba and Munsayac-Cacal learned to estimate the risks once disasters arrive. With Bohol, the whole company built houses with Habitat for Humanity while the Coca-Cola Foundation Philippines helped provide clean, potable water after the province was struck twice in less than a month with catastrophes.

In Tacloban, STAR was immediately implemented to aid MSMEs to recuperate, along with USAID and Procter and Gamble. In Marawi, aside from medical missions, partnerships with microfinance institutions were mobilized to aid displaced women in business.



INVOLVED AND ENGAGED. The ever-present spirit of “Bayanihan” in the Coca-Cola Philippines was once again amplified when the pandemic hit the country in 2020. More partnerships were forged, more communities were reached out. Photos from top: Newly appointed Coca-Cola Philippines President and Vice-President of Franchise Operations for Coca-Cola East Region Tony del Rosario in discussion with Ms. De Lumen-Pernia (left) and TESDA Secretary Isidro Lapeña. Bottom: Employees taking part in distributing goods to their co-workers and MSME network.

ReSTART

Rebuilding Sari-Sari Stores Through Access to Resources & Trade Program

OBJECTIVE To help stimulate economic recovery, promote resiliency, and restart the business of the micro-retail sector under the next normal economy

TARGET SECTOR Retail Trade Owners (Sari-Sari Stores, Carinderias, Bakeries)

COMPONENT 1 SAFE STORES MOVEMENT



Implemented a communications program on the conduct of businesses for the safety of retailers, customers, and community

Illustrated and digitized step-by-step guidelines for safe stores operations in easy-to-understand language

Deployed 230k posters on-ground across SSS and TFOs

Promoted digital information drives about safe stores operations on social media and online assets of all Safe Stores Movement partners

COMPONENT 2 SAFE STORES EDUCATION



Deployment of Safe Stores Kits: Front store plastic cover & Safe Stores poster



A PRIMER TO SAFETY. The pandemic has taken a toll to MSME's whose operations were halted by COVID-19. ReSTART aims to educate small business owners in store safety plus to learn about iSTAR- a continuing legacy to access STAR on-line.

DTI's MOA with Coca-Cola and MFI's

The Department of Trade and Industry (DTI) in July 2020 signed a Memorandum of Agreement (MOA) with Coca-Cola Philippines and microfinance institutions such as ASA Philippines Foundation, Inc. and the Alalay sa Kaunlaran Microfinance Social Development, Inc. to pool a loan fund worth millions to provide access to loans needed to restart businesses of community-based micro-retailers severely impacted by the onslaught of the pandemic. This MOA gave birth to Rebuilding the Sari-Sari Stores Through

Access to Resources and Trade or the ReSTART Program.

The MOA proved to be relevant and timely as it was forged right in the middle of the COVID-19 pandemic when many MSMEs were forced to close or run out of operating capital to re-open their enterprises.

Building on the learnings from previous loan programs from the government wherein micro-entrepreneurs, including farmers and



A JUMPSTART FOR THE MSME's. (clockwise from left) Former Coca-Cola Philippines President and General Manager Carl Elwin Everhart, DTI Secretary Ramon Lopez, DTI Undersecretary Blesilda Latanoya, SB Corp. President and CEO Ma. Luna Cancanado, ASA PH Founder Kamrul Tarafder and ASKMSDI President and CEO Rolando B. Victoria signed a deal to disseminate and allocate the P157 million in funds to give interest-free loans to 15,000 microretailers whose enterprises were affected by the pandemic.

fisherfolk, treated the funds granted them as handouts that need not be repaid, the partners in implementing the loan program emphasized the need for the funds to be used for their intended purpose of reviving closed businesses. This meant that the MSMEs that can avail of the RESTART Program must be owners of existing sari-sari stores and other micro and small enterprises.

Typical of the borrowers is Marivic Natividad of Pasig City, who, like countless Filipino entrepreneurs, are always on the lookout for every possible opportunity to do business.

Natividad noticed that her sales of fresh pork and chicken had gone down due to the pandemic, so she decided to try her luck with a sari-sari store. ASA had funded her

previous business, so applying for a new loan did not prove too difficult, she said. But this time, she applied to ReSTART, which provided interest-free loans.

“I opened my store in the middle of the pandemic. I focused mostly on soft drinks,” she said in the vernacular, and the P10,000 loan she received went a long way.

Those profits even funded the expansion of her rental property, resulting in even greater earnings for the 49-year-old Natividad, who says the assistance from ReSTART made her the homegrown success she is today.

“I also sell and distribute cooked meals now,” she said.

Another borrower is Elizabeth Torres, also from Quezon City, who first joined ASA in 2016. She took part in the ReSTART program in the 3rd quarter of 2020.

According to Torres, she learned of the ReSTART program to extend loans to sari-sari store owners and decided it was as good a time as any to join in.

Torres said, “My store stayed open despite the lockdown because aside from selling basic goods, I also had a remittance business on the side.” This made her a front liner, she said, and sales of Coca-Cola products were quite good as it was during the hot summer months that she availed of a loan which she used to restock her store.

“We just had to be careful in dealing with the public,” she said, as the coronavirus was still not fully understood by everyone. The learnings from the ReSTART program were invaluable to her, she said.

In order to resume operations with a minimum of risk to owners and clients, it



INVESTED IN COKE. With her ten thousand peso loan, Marivic bought more softdrinks, a drink of choice in her Pasig community.



ALL SIGNED AND READY TO RESTART. Winn Everhart and Jonah De Lumen-Pernia signed the Memorandum of Agreement on RESTART Component 3 Rebuild Bridge Loan that would give community-based micro retailers severely impacted by the Covid-19 pandemic access to financial resources for them to operate their stores safely in the midst of the pandemic

was agreed that protocols for “safe store” operations would also be implemented as part of ReSTART program.

Some 15,000 MSMEs nationwide were targeted to be recipients of the program. Like Torres and Natividad, Corazon Caballero was among the borrowers for whom the lending program was a godsend. Because she had already earned a reputation of a dependable payer, getting interest-free credit came easy for her.

She applied one day and was surprised to receive the loan proceeds the next day.

Caballero said she knew of many sari-sari store owners who nearly went crazy (“maraming mabaliw”) due to the financial setbacks they suffered due to the pandemic. She, however, refused to stand idly by while waiting for better days to return. She made cement plant pots during the hours when her store was not allowed to operate.

She refused to be defeated by the low sales and diminishing stocks most sari-sari store owners faced in those difficult first months of the lockdown. Caballero believed that she would rebound eventually and the ReSTART loan of P10,000 made all the difference for



BETTER TOGETHER. To augment the family's income, former OFW Elizabeth Torres (left with daughter Shirley) decided to put up a store in her Barangay Commonwealth community. She believed that the interest-free RESTART loan through ASA assisted her to increase her remittance service capital.

her store. After fully paying the loan on time, she opted to avail of a second one to further pump-prime her business.

Nearly all the nations of the world were forced to take extreme measures to prevent the spread of the pandemic, but each country had its own unique ways of coping with its immediate effect and bouncing back from its negative impact.

For the Philippines, the “bayanihan” spirit of civic duty, unity, cooperation, and helping each other proved to be alive

and well. The MOA forged among the government agency, the local operations of a multinational company, and two non-government organizations are consistent with “bayanihan” which Filipinos are also known for internationally.

Signatories to the MOA were Secretary Ramon Lopez and Undersecretary Blesila Lantayona for the DTI; Carl Elwin Everhart and Jonah de Lumen-Pernia for Coca-Cola Philippines; Kamrul Tarafder for ASA Philippines Foundation, and Rolando Victoria for Alalay sa Kaunlaran.



A YEAR AFTER RESTART. On her third RESTART loan renewal cycle, Corazon Caballero expanded her sari-sari store by having small stalls made in her corner lot and was put up for affordable rental for other small businesses. It is her way of sharing her grace having a good land location that's accessible to all.



**Within and outside:
Engaged and
Empowered**



EMPOWERMENT PRINCIPLES IN PRACTICE. Coca-Cola Philippines won both the National and Regional Awards for effectively implementing the Women Empowerment Programs in the workplace.



IT ALL STARTED WITH YOLANDA. In 2013, Coca-Cola Philippines transferred their marketing budget of \$2.5M to the victims of the supertyphoon. The Yolanda initiative was one of the first awards since 5by20 was launched in the Philippines in 2011.

Women are critical not only to the success of the Coca Cola company, but also to the continued success of our economies and our world. The company believes there is no better investment than women to spur economic growth and foster sustainable development. Women are pillars of the communities and pillars of Coca-Cola business.

Across the value chain of the Coca-Cola company, women play important roles as farmers, suppliers, distributors, owners of retail shops and kiosks, recyclers, artisans and consumers. That is why it placed the economic empowerment of women at the center of its business efforts and its global sustainability agenda. In 2010, The Coca-Cola Company announced a global initiative to enable the economic empowerment of 5 million women entrepreneurs across its value chain by the year 2020. The announcement was made in New York amid the United Nations General Assembly. That is why it is called 5by20®

As one of the first companies to announce a goal of global magnitude, Coca-Cola ensured that its 5by20 initiative were also aligned with the United Nations then Millennium Development Goals and its Women Empowerment Principles, which The Coca-Cola Company also signed up to.

Coca-Cola Philippines had been recognized by the UN Women in 2020 during its first ever Women Empowerment Principles Awards which award Asia-Pacific business action and leaders that champion gender equality. It received two recognitions: the Gender-Inclusive Workplace Award, which is given to corporations that have adopted relevant gender-inclusive measures in the workplace; and the Community and Industry Engagement Award, which recognizes champions that promote gender equality in the communities and sectors they engage with.

As former Coca-Cola Philippines President and General Manager Winn Everhart put it, “Coca-Cola several years back acknowledged the fact that there wasn’t gender equality in the world and in the workplace.” The company thought of what could be done to drive women empowerment, and turned it into a mission.

“Not only did we talk about it, we actually put a goal in place,” he said. That goal was the 5by20, a global initiative that aims to empower 5 million women in Coca-Cola’s value chain and help them improve lives by boosting their entrepreneurial and business skills.¹⁴

According to Everhart, “What I can proudly say is that the Philippines has led the way. This is the preeminent market where Coca-Cola is invested in empowering women through our 5by20 program.”

He added that the company would hit its target of 200,000 women entrepreneurs by 2020.



As one of the first companies to announce a goal of global magnitude, Coca-Cola ensured that its 5by20 initiative were also aligned with the United Nations then Millennium Development Goals and its Women Empowerment Principles, which The Coca-Cola Company also signed up to.



FRUITS OF SUSTAINABILITY. Former Coca-Cola International President Ahmet Bozer accepting the Secretary of State Award for Corporate Excellence from Undersecretary Catherine Novelli in 2014.

“We’re one of the global leaders when it comes to women empowerment,” said Everhart.

The global company created in 2008 a Global Women’s Leadership Council that aims to accelerate the development and movement

of female talent into roles of increasing responsibility and influence within the workforce. The Council’s work is also focused on the company’s overall aspiration to be 50% led by women by 2030.



MORE EMPOWERED, MORE DEDICATED.

The exact description Joy Beleno from Davao del Sur's plant could say being with Coca-Cola Philippines for almost 20 years. A chemist by profession, her femininity was never a hindrance to attain her status as one of Coca-Cola Beverage Philippines women plant managers.

Gender empowerment practices

The WEPs is a joint initiative of UN Women and the UN Global Compact aimed at empowering women to participate fully in economic life across all sectors. The initiative outlines seven steps to achieve the goal in the workplace, marketplace, and community.

More than 3,800 companies globally are signatories to the WEPs, including 16 from the Philippines. In the Philippines, Coca-Cola is the first multi-national company to sign the Women's Empowerment Principles with the UN Women.

According to Jonah de Lumen-Pernia, Coca-Cola Philippines Director for Public Affairs and Sustainability, investing in women is what the company has been doing for some time. "Aside from doing it internally, we saw an opportunity to do it in our value chain."¹⁶

Ten years since it was launched, the 5by20 initiative has reached thousands of Filipino women entrepreneurs by providing them access to business education, support network, and financial resources. Its flagship

program in the country, the Sari-Sari Store Training and Access to Resources (STAR) Program, has paved the way for the creation of other programs that boost women's capacity to run their own businesses. These include: the Women Entrepreneurs Reintegrated and Economically Active at Home (Women REACH), & OFW Re-Integration through Skills and Entrepreneurship Program (OFW RISE) which assists returning overseas Filipino workers to start their own businesses. Also, the Rebuilding Sari-Sari Stores Through Access to Resources and Trade (ReSTART) program, which helps women-led microbusinesses jumpstart their enterprises severely affected by the coronavirus pandemic.



COMMUNICATION IS THE KEY. Former Chemistry instructor Zarahmie Trania notes that constant communication and sharing during the crisis helped her understand her role as manager in the Davao del Sur plant. The company equipped every female employees to practice their rights and Trania recognizes the equal opportunity provided. Not just inside the factory but also to the communities they serve.

NO SUCH THING AS FOR-MEN-ONLY JOBS

The Coca-Cola Company aspires for its diverse workforce to mirror the communities it serves. It is the company's ambition that by 2030 women will hold 50% of senior leadership roles at the company. And the company continues to grow and develop its women



THIS LADY DRIVES. Single mother of six children, Lorelyn Dagus tried her luck when Coca-Cola Philippines opened a training program for women to be truck drivers. Going on for miles, she was able to purchase a parcel of land and build a home for her family.

workforce overall. As of December 31, 2020, on a global level, 42% of our employees are women. On senior leadership, 34% are women and 49% are in middle management.

For Philippines-based employees at its corporate offices, women employees already outnumber men across all levels, including leadership roles. For Coca-Cola Beverages Philippines, nine out of its 20 manufacturing plants operations are led by women and individuals that pioneer leadership and sustainability.

As de Lumen-Pernia said, after more than a century, the company had moved beyond acting as philanthropist during difficult times, but of becoming one with the Filipino community.



MAINTAINING WORLD-CLASS QUALITY. For almost 30 years, Chemist Maria Ana Mauricio keeps it constant that standards are maintained. Her posting in Davao has further improved technical parameters for quality and efficiency, keeping all processes top-of-the-line.



CEBU HAD IT COMING. Going around an average of fifty stores a day on her motorcycle, Cecille Potot of Talisay, Cebu, ensures that stores and trade channels are well stocked with Coca-Cola products.

According to Iloilo plant manager Paz Pollentes, “I am proud to be part of a company that cares for and believes in its employees. I have had so many opportunities to personally grow and to do great work as we serve Filipinos communities especially during times of need.”

There was a time not too long ago when women like Paz were not occupying the post of plant manager, as it was considered a “man’s job.”

But The Coca-Cola Company is different. The company made clear that women could – and should – apply for jobs traditionally held by men, such as truck drivers or fork lift operators.

Just ask Lorelyn Dagus, a mother of six. She said, “When I first joined the job as a truck driver, a former co-worker told me that ‘women should just stay at home.’”

Being a single mother, she chose not to listen, and she has not regretted that decision. “Now that I have this job, I am able to provide for my family. I have been able to buy land and build a home for my family. And for that, I am extremely grateful to Coca-Cola.”

Yet another lady truck driver for Coca-Cola is Sheryl Lago, who said, “Many people find it hard to believe that I work as a truck driver, because they believe it’s only a man’s job.”

The doubters have since become used to the sight of Sheryl and Lorelyn as they drive their routes in the big, red Coke trucks.

As Lorelyn said, “Whenever I’m on the road, my fellow drivers of the opposite sex are in awe. I see the disbelief on their faces when they see that women can do jobs that have been stereotyped as manly jobs. When that happens, it warms my heart because I am able to make them believe in what we can do as women, as truck drivers, as people.”



MOVING THE BOTTLES AROUND. Logistics Director Ruth Consolacion Genota strategizes movement of every Coca-Cola Products and ensures that supply-chain is in constant flow.



TOP OF HER MARKS. Accuracy, timely and safety are Mary Ramor's mantra that gave her having the highest score in her batch's assessment. As a forklift operator, she ensures not one bottle goes awry for the love of her only daughter.



QUALITY ASSURED. Nancy Laurente of Imus, Cavite manufacturing facility commends all co-employees for the support during the trying times. The completion trainings such as Leadership Excellence & Accelerating Performance or LEAP and Leveraging & Inspiring Female Talents or LIFT enables every female employee to grow and thrive in the organization.

Not generally seen by the public is Mary Ramor, who is a forklift operator. The single mother applied for and was accepted to yet another “man’s job,” and took to work like the proverbial fish to water.

It turned out that Mary is what would be called a natural. In her words, “On our job training, we had to prove that we could execute our tasks in an accurate, timely and safe manner. I was nervous about the assessment but I ended up having the highest score out of all the forklift drivers!”

Three managers of Coca-Cola plants spread throughout the archipelago bear this out. As Joy Beleno, manager of a Coca-Cola manufacturing plant in Mindanao related: “This has been a challenge for me, a balancing act. My family—my son and my mom—depend on me. My people in the plant depend on me.

I take as much care to protect myself from the threat of COVID-19 infection. I take all the necessary precautions. I make sure to lead by example in this area, too.”

Joy started her career in Coca-Cola and has spent most of her adult life in the company. “Because it’s an organization I’m proud to be part of, with a culture and environment I love working for. Though we’re all facing such a formidable challenge, the Company makes me feel that we’re doing so together and that I can rely on it,” she said.

Then there is Paula Calayag, plant manager of Coca-Cola’s Sta Rosa, Laguna plant. She said: “I always strive to give the best version of myself in all the roles I’ve filled throughout my 12-years in the organization. Most especially now, at such a crucial time—our work supports small businesses and communities in need, our associates in our sites rely on us for continued guidance, and they rely on this job so they are able to provide for their families.”

Zarahmie Trania, plant manager from Misamis Oriental, has this to say of her role: “The constant communication and sharing allowed me to understand my role as a leader and how to lead during a crisis. As plant managers, we have a huge responsibility—we have a manufacturing plant to run, we have thousands of associates who rely on our leadership, we have communities who need our products—but we are ready, and we will continue to serve.”



CONTINUED OPERATIONS. Coca-Cola Philippines system did not halt their operations whether its for relief operations or business when the quarantine was implemented. They just made specific adjustments to reach out to their beneficiaries and their partners.

INCREASING SALES AND REVENUE

According to de Lumen-Pernia, “In Coca-Cola, when we do programs, we make sure that the results are measured. When we came back to the sari-sari stores and carinderias, what we learned was that their sales increased by around 20 percent and their revenue by around 12 percent. We are talking about the incremental impact on around 1,000 to 2,000 sari-sari store and carinderia owners. Not only are they more confident, their businesses have also really improved.”

Women are always top of mind when the company develops and implements sustainability programs, like STAR.

“In designing the STAR program, we were told that it has to empower women. What did that mean? We had to consult with experts from the TESDA and NGOs because at first, we thought the training would be just about financial management. But we learned that if you want to achieve true empowerment, you

have to start with self, instill that confidence and match it with skills training,” said Gilda Maquilan, former Sustainability Manager of Coca-Cola Philippines.

Nor does it end with women not being completely aware of their true value.

“What’s different with this one is we incorporated women empowerment modules, where women are educated on gender sensitivity, making sure that they know the role they play in the household, in the community and the value they make,” said Samantha Sanchez, Coca-Cola Philippines Public Affairs and Communications Manager, adding, “Sari-sari store and carinderia owners usually feel insecure about not being the main source of income at home. So once they are brought into the program, they are taught that the money they make from their business is actually enough to provide for the family.”



DIVERSIFIED. Aside from a small sari-sari store in Mati, Digos City, Davao del Sur, Connie Alcala added local snack items that was deemed successful despite the lockdown.



EMPOWERED PHILIPPINES, EMPOWERED ASIA. UN Women’s Ma. Rosalyn Mesina, WeEmpowerAsia Philippines’ Country Program Manager, presented the awards for both country and regional to Coca-Cola Philippines Public Affairs and Communications and Sustainability Director Jonah De Lumen Pernia and Sustainability Manager, Joy Munsayac-Cacal

REACHING OUT TO MORE COMMUNITIES

As Gareth McGeown, President and General Manager of Coca-Cola Beverage Philippines said, “As we work toward our goals for the Company, we will always strive to go beyond what we have accomplished this far and continue to find ways to improve our operations, further our environmental stewardship programs, and reach out to more communities across the Philippines.”

There is a saying that behind every successful man is a woman. So it is with Coca-Cola. Behind the success of this global brand is its workforce, half of whom are women.

With the gender barrier no longer a reality, the company is able to choose the best of the best, especially when appointing its top officials.

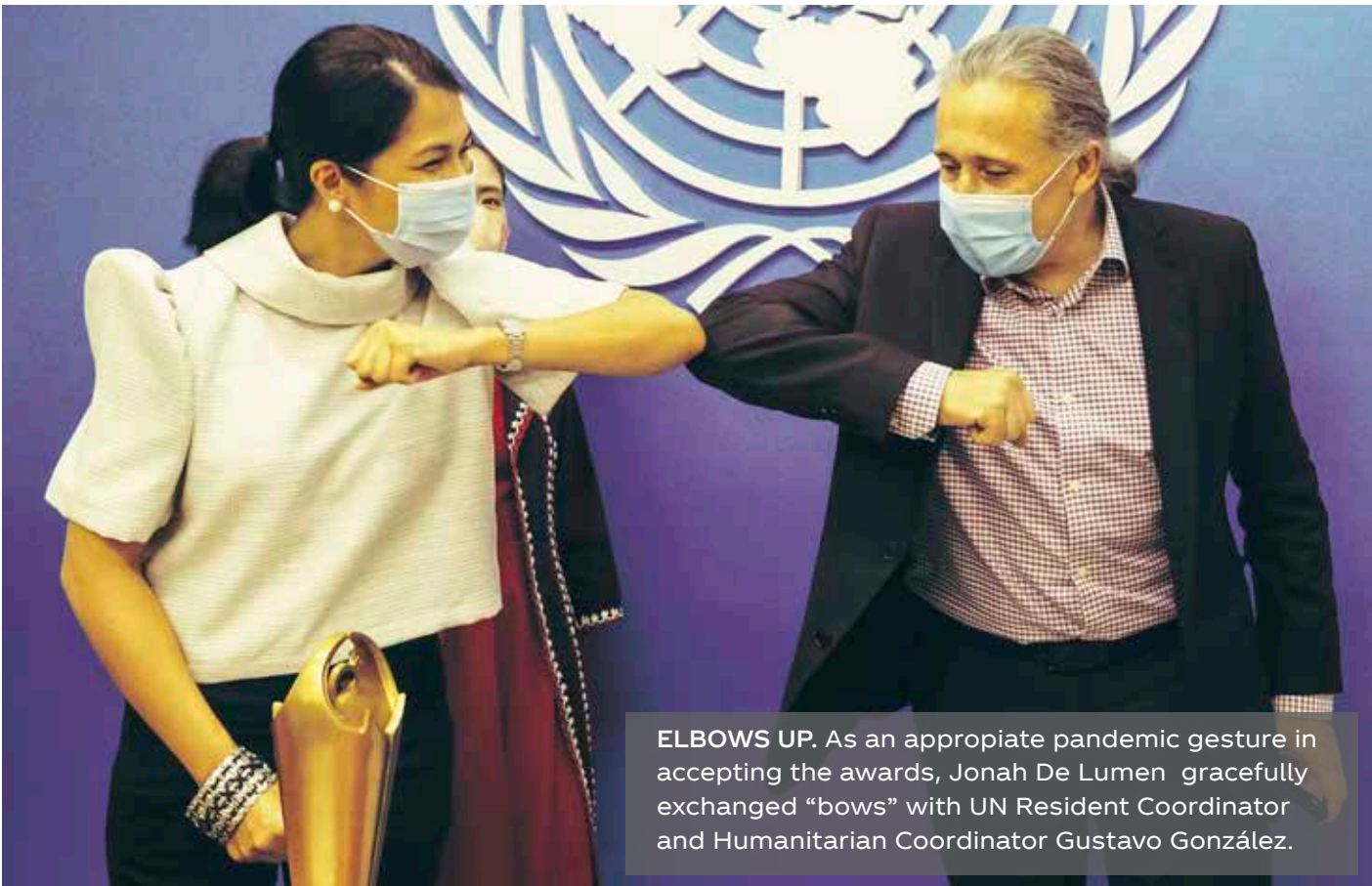
Thus, gender was not an issue when the company appointed its latest head of Philippine operations. Happily, though, their pick was a Filipino who had been away from his motherland for two decades.

Said newly appointed country president Antonio ‘Tony’ V. del Rosario: “I am grateful to have been given the chance to learn and



understand the diverse cultures of different Coca-Cola markets. But the biggest honor is to go back to my home country after 20 years and serve my fellow Filipinos, especially during this time. With Coca-Cola's rich history in the country, I am energized to lead and support our continued investment, growth & purpose in the Philippines.”

PARTNER IN ARMS. From the National Convergence Program on Empowering Grassroot Women Entrepreneur to STAR, TESDA and Coca-Cola has always been hand in hand in building opportunities through technical education, income generating seminars and women empowerment.



ELBOWS UP. As an appropriate pandemic gesture in accepting the awards, Jonah De Lumen gracefully exchanged “bows” with UN Resident Coordinator and Humanitarian Coordinator Gustavo González.



THE WOMEN'S EMPOWERMENT PRINCIPLES

1. Establish high-level corporate leadership for gender equality.
2. Treat all women and men fairly at work – respect and support human rights and nondiscrimination.
3. Ensure the health, safety and well-being of all women and men workers.
4. Promote education, training and professional development for women
5. Implement enterprise development, supply chain and marketing practices that empower women
6. Promote equality through community initiatives and advocacy.
7. Measure and publicly report on progress to achieve gender equality



RESTARTING OVER. With all their businesses turned into ashes, the women of Marawi City had a “STAR intervention”: to remodel their businesses and learn new ways to manage their stores.

Where RESTART-ing begins

On May 23, 2017, the whole nation was surprised by the siege of Marawi in Mindanao. The five-month-long conflict resulted in the loss of lives and livelihood.

On November 23, 2018, Coca-Cola Philippines brought STAR to Marawi in cooperation with USAID SURGE. The trainees underwent basic entrepreneurial and gender sensitivity training. The women acquired new skills beneficial for their business. Upon

completion of the program in June 2019, each graduate was provided access to resources to re-start their own enterprise.

“I received DTI assistance and added it to my store,” Asliya Menor Dattacula said. She received groceries and school supplies from the Department of Trade and Industry (DTI).

Asliyah has been an ASA Phil. member for almost two years and has already availed



RETURNING THREE MONTHS AFTER 'BAKWIT'
Aslyiah Dattacula and her family decided to reopen her sari-sari store in Marawi City.



DEFINITELY NOT CHICKEN'D OUT. Deciding to return to nothing and starting over, Anisah D. Abubacar revived her roasted chicken business with nothing but hope as capital.

of loans four times. Her recent loan was for P35,000 for which she pays P1,800 a week. She will be amortizing her loan for 23 weeks.

She uses 50% of her loan to buy merchandise for her store, and the other 50% is used for fees or other expenses. She still has five weeks left to pay off her loan.

Mrs. Datdacula said that it was hard for them to provide for the needs of their children since the Marawi Siege happened. The conflict forced her to close her sari-sari store and they evacuated to the municipality of Saguwaran. Her husband Nabil Datdacula, a consultant architect in Cotabato, was unemployed during that time and they had to rely on the support of their relatives. They have eight children and seven of them are still studying.

After three months, they decided to return to their home in Marawi and Asliyah decided to reopen her sari-sari store. Her relative gave her P5,000 to buy merchandise. Unlike before, there were only a few goods in her shelves, but because of the livelihood assistance that she received from the DTI and the loan from ASA Phil., her sari-sari store became fully stocked.

She was very glad and thankful for being one of the beneficiaries of the STAR Program. She was able to learn about the proper ways of managing a business. Before, she didn't have any idea. The program taught her how to treat her customers properly, save money, calculate her income and expenses, and meet the basic needs of her customers. She said she was able to apply these in her everyday life as a store owner.

Anisah D. Abubacar owns a small business, a fried chicken store, which she started in June 2013. She also has an online business where she sells bags, shoes, and clothes, while her husband Nasroden Hadji Mustapha works as a technician in a cellphone repair shop in Commercial Center, MSU-Marawi City. Before the Marawi Siege, her monthly income was around P30,000, which was enough to provide for the daily needs of her family. They have five children, three were attending school (grade 2, grade 3, and senior kinder).

But on May 24, 2017, they were forced to close their business flee their home because of the siege. They stayed in Saguwaran for almost seven months. Her in-laws helped them with their basic needs while she and her husband also received relief goods from the Department of Social Welfare and Development (DSWD). However, she was not able to send her children to school for a year because they didn't have enough money to spend on tuition and other school expenses.

After several months, they decided to go back to their home in Barangay Bangon Marawi City and decided to reopen her store. Her husband was able to get back to work as a technician. The children went back to school and managed to provide for their daily needs, though her daily income became lower than before.

Anisah has been a member of ASA Philippines for almost three years, and she has availed of loans four times. Her recent loan is worth P45,000, for which she pays P2,800 every week for the principal and interest. She used this to buy merchandise for her store and online business.

She also received livelihood assistance from the Department of Trade and Industry. She said that during the assessment, she chose baking utensils, but they were unavailable according to the DTI staff in Iligan. Instead, they gave her groceries and school supplies.

“I’m still thankful because, at least, I received livelihood assistance from the DTI,” Anisah said.

Anisah said that she was grateful to be one of the participants of the STAR Program because before, she didn’t have any idea how to manage her business properly, and she was unaware of the importance of recording the transactions in her business. She applied these learnings in her business, and she also enjoyed attending their classes.

Amina G. Basman is another beneficiary of the Coca-Cola STAR Program. A part of the first batch, their training started on November 23, 2018, and they graduated in June 2019. Amina lives in Sarimanok, Barangay Poblacion, Marawi City. Her husband, Seranie D. Basman, was a municipal staff in Bacolod Kalawi.

Among their five children, two were in college. She used to own a restaurant called “Honeybee Resto” located at Datu sa Dansalan



REVIVING THE RESTAURANT. The calm after the chaos gave Amina Basman guts to re-open “Honeybee Resto” on Ground Zero.

(Ground Zero). She started the business decades ago, but they were forced to close because of the siege, and they evacuated to Iligan without bringing anything except some clothes.

They stayed in Iligan City for five months. Without her business, they had to live off her husband’s salary, which was insufficient to provide for their daily needs. Fortunately, her in-laws provided them with their basic needs, such as food, shelter, and clothing, and they also received relief goods from DSWD.

After several months, they decided to go back to Marawi, and she looked for a way



CAMARADERIE AMONG THE 'BAKWITS.' The training made the women relate to each other while enjoying learning. The seminars were a breath of fresh air.

to earn money. She revived her restaurant, now located in New Market, Barangay Toros, Marawi City and she was able to send her children back to school.

A member of Taytay sa Kauswagan Inc. since September 23, 2019, she has availed loans twice worth P20,000. She pays P1,713 amortization every week.

For the Marawi women like Anisah D. Abubacar, Amina G. Basman, and Asliya Menor Datdacula, a little push to give them a head start was needed to lead their families alongside their husbands. And STAR became a necessary aid for them to get over the trauma.



GOING BEYOND GOOD. The 5by20 Program owes its success to the women who dared to beat the challenges ahead. Their self-reliance and ability to accept change made it easier for the STAR Program to flourish from inception to implementation. The journey has not been easy, but Coca-Cola and women is an exact pairing of growth and sustainability.



**FORMER COCA-COLA PRESIDENTS
AND GENERAL MANAGERS
AND THE 5by20 PROGRAMS BUILT
THROUGH THE YEARS**



During the height of the Yolanda missions, Coca-Cola Philippines leveraged STAR in the typhoon-stricken areas to help female sari- sari store owners rebuild their livelihood through a combination of social interventions, training, and access to resources. Also, during the early years of the 5by20 program, Artisan Women of Tondo was founded with the help of ASA Foundation.

From day one, we have mobilized our system to provide water and resources to the survivors of the super typhoon. Immediately after the disaster, we worked with our partners, the Philippine Red Cross, the DSWD, and the AFP to be able to provide water to the affected areas. Our business is deeply rooted in these communities therefore we will provide assistance during this time of need.

Guillermo Aponte
(President 2010-2014)



NO ACTION IS TOO SMALL. Aponte (center) with Philippine National Red Cross Chairman Senator Dick Gordon and Habitat for Humanity's former CEO and Managing Director Charlie Ayco during RebuildPH launch in 2014.



LAGING HANDA. Guillermo Aponte (center) with Atty. Adel Tamayo (left) took their Boy Scout pledge with former Vice-President Jejomar Binay leading the oath.



STAR extended its Program to distressed OFWs and repatriates. Coca-Cola Philippines signed a deal with OWWA to reach Filipinas abroad and be trained through WOMEN REACH (Women Reintegrated and Economically Active at Home).

iSTAR, the digital format of STAR, was in the conceptualization phase.

We do not ask for exclusivity in our programs. On the contrary, we are just providing the tools for women to become microentrepreneurs. We know that when we invest behind women, we empower them economically. There are three things that they invest in first: the family, education, and nurturing their kids.

That is the best place where you can invest your money.

Diego Granizo
(President 2015-2017)



IN PRAISE OF WOMEN. The late former President Benigno “Noy” Aquino III joined in celebrating the MSMEs in the 2015 International Women’s Day Event honoring 5,000 STARpreneurs. In photo (from left) Gilda Patricia Maquilan; former Coca-Cola Philippines President and General Manager Diego Granizo; former TESDA Secretary, Sen. Joel Villanueva and MSME Lolita Mendoza.



Coca-Cola's pandemic response through OFW RISE (OFW Re-Integration via Skills and Entrepreneurship) and ReSTART (Rebuilding Sari-Sari Stores Through Access to Resources and Trade) was launched to assist MSME's affected by the quarantine closures and OFW's who were sent home when the impact of COVID-19 badly hit their employers in their host countries.

Coca-Cola recognizes the significant role that micro-retailers play in helping sustain the Philippine economy and our business. For the past decade, we have been supporting partner sari-sari store owners through a holistic economic empowerment program, and we are determined to continue investing in them in the long run.

Carl Elwin Everhart
(President 2017-2020)



THROUGH TRAIN AND PANDEMIC. Carl Elwin Everhart breaks through the hassles of tariffs and viruses during his stint with Coca-Cola Philippines.

Major Activities:

- Inception and pilot of STAR in Narra, Palawan.
- Implementation of Extreme Makeover (EMO) of stores with Coca-Cola.

Partnerships:

- Partnership with TESDA Region IV-B.



Partnerships and Recognition:

- Former Pres. Benigno Aquino included STAR on the State of the Nation Address and attended 5by20 Women's Month Celebration as Keynote Speaker at MOA Arena.
- STAR Program hailed as a model shared-value initiative presented at the 2nd Inclusive Business Summit by CSR Asia and Asian Development Bank.
- Inclusion of STAR Program accomplishments as part of the TESDA Women's report on the Millenium Development Goal number 3 on women empowerment.
- Forged partnership with ASA Philippines for the NCR and South Luzon, and with Tagum City Council of Women Foundation Inc. in Mindanao.



Major Activities:

- Launched STAR database system as the program reporting portal across program partners.
- Presentation of STAR Program in the CSR ASIA Summit held in Bangkok, Thailand.
- Coca-Cola International President Amet Bozer and Coca-Cola ASEAN Business Unit Gen. Manager Manolo Arroyo doubled the target of STAR Program to 200k.



2011



2013



2015

2012



Major Activities:

- STAR Program National Roll-out.
- Establishment of the National Program Management Team (NPMT) and Local Convergence Teams (LCTs).
- Pilot Livelihood and Income Generating Training (LGIT) Program for women artisan.



2014



Major Activities:

- Guinness Book of World Record holder for the largest female gender symbol formation at the Luneta Grandstand.
- Private sector representative at the Women and the Economic Forum in the Asia Pacific Economic Cooperation held in Beijing, China.
- Hosted the ASEAN 5by20 markets and shared the best practices and learnings under the STAR program network.
- Implemented Wave 2 for the LGIT Program, marketing and commercial integration of the 5by20 program in the Sari-saring Happiness Campaign.



Major Activities:

- Continuing expansion of STAR Program nationwide.
- Founding of PASCO.
- Alpha and Beta tested the STAR Program online through e-TESDA as part of the program sustainability mechanisms.
- Pilot WOMEN REACH Program in the Philippine Overseas Labor Office (POLO) in Kuwait.
- Women's month celebration held in Davao City.

Partnerships and Recognition:

- Signed partnership with the DOLE National Reintegration Center for OFW's (NRCO) to pilot the WOMEN REACH Program.
- STAR featured in the OECD publication entitled Strengthening Women's Entrepreneurship in ASEAN.
- Through WOMEN REACH, Coca-Cola PH, official country delegation as private sector representative on the 621st UNCSW held in New York, USA.



Major Activities:

- STAR Program Reached over 70 provinces in the country.
- TESDA and Coke underwent the PCW validation process for GADTIMPALA Award.
- STAR Program partnership with NGOs and government agencies continued to help Maranaos get back on their feet.

Partnerships and Recognition:

- TESDA received the GADTIMPALA Bronze Award through the STAR Program.
- Coke and TESDA Partnered with DTI and other NGOs to organize and conduct the Muslim Trader's Entrepreneurship Forum 2019.
- The TESDA-Coke Technical Working Group started crafting mechanisms to digitize the STAR Program.
- Coca-Cola and TESDA forged another 5-year partnership for the iSTAR Program.



2017



2019

2016



Major Activities:

- National roll-out of the STAR Program through accredited technology translate partners.
- Launched STAR Ka-Asenso Business Coaching program with ASA Philippines.
- STAR Program, Commercial integration through STAR Suki merchandising program for sari-sari store and carinderia.
- Established the Star Center for Excellence in Nueva Ecija through ASKI TASEC.
- Launched the WOMEN REACH Program.



2018



Major Activities:

- Reached 604 LGUs through the continuous STAR Program expansion nationwide.
- Completed and celebrated the positive results of the STAR Program social and business impact study conducted by Ipsos.
- Implemented STAR Program in Marawi as part of the Bangon Marawi post-war rehabilitation of women entrepreneurs.
- Coca-Cola Philippines awarded as the National Kabalikat Award of TESDA.
- Coca-Cola Philippines served as the keynote speaker during the TWC Graduation Ceremonies across all technical-vocational courses.
- Forged partnership with the Department of Trade and industry, TESDA, and USAID for the Bangon Marawi initiative.



2020



Major Activities:

- Several STAR Program graduations were conducted during the 1st quarter of 2020 in different provinces of Mindanao.
- TESDA became a part of the Philippine Delegation to participate in the UNCSW64 to present the STAR Program.
- **Partnerships and Recognition:**
- Coca-Cola and TESDA launched the Safe Stores Education in partnership with different government agencies and NGOs.
- Coca-Cola and TESDA forged partnership with OWWA, DTI, and PTTC for the OFW RISE Program.
- Coca-Cola bagged the 2020 UN WEPs AWARD for Community and Industry Engagement through the STAR and other 5by20 Programs.



ABA, ELNIE V.
 ABA, ELVIE C.
 ABANTE, EVELYN M.
 ABANTE, MA. NIÑA B.
 ABECIA, JESSEIL MARIE N.
 ABECILLA, DOLORES J.
 ABIERA, ANGELITA L.
 ABIERA, JOYCE L.
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 ABRENCILLO, AMALIA P.
 ACEBEDO, MERY JEAN O.
 ACEBEDO, THELMA D.
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 ACUÑA, EMERECIANA S.
 ADRIATICO, EDNA P.
 ADRICULA, LYDIA B.
 AGNAWA, ELENA P.
 AGNER, EMILIANA V.
 AGUILAR, RAQUEL D.
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 AILES, CRISTINE P.
 AIS, ARACELI B.
 ALAYON, NIEVES D.
 ALBA, GEMMA N.
 ALCANCIA, VIRGELIA F.
 ALCANO, CRISTINE N.
 ALEGRE, GINA L.
 ALEGRE, JONAWIN R.
 ALI, HAIRIA A.
 ALI, INNA M.
 ALIPOCIO, CARIDAD M.
 ALIPOON, RUVIC A.
 ALMUETE, REMEDIOS
 ALNAJES, DELIA D.
 ALUNTAGA, ADELINA S.
 ALUTE, EMELDA I.
 AMANDOG, MARY ANN G.
 AMANG, MARGIE T.
 AMIS, AIDA M.
 AMISOLA, ISABEL L.
 AMURAO, MARILISSA F.
 AMUYO, VICTORIA C.
 ANDO, EDA S.
 ANDO, ERLINDA N.
 ANGELES, EVA D.
 ANGELES, MARY ANN R.
 ANTARAN, NEDY B.
 ANTARAN, VERONICA I.
 APANA, MARILYN F.
 APAO, LEONARDA P.
 AQUINO, ANNIE D.
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 ARANETA, TESSIE P.
 ARCILLA, ANGELITA B.
 ARCILLA, MERLY D.
 ARIAS, MA. RENITA T.
 ARIAS, MARVIE M.
 ARON, JOVITA S.
 ARONDA, MAUREEN G.
 ARZAGA, ARABELLA P.
 ARZAGA, MARY GRACE L.
 ASUNCION, JOSEPHINE M.
 ASUNCION, VILMA O.
 AUMAN, MELITMA Y.
 AUMENTADO, THELMA L.
 AVISO, MARY ANN M.
 AVON, CORAZON N.
 BABANTO, MERCY G.
 BABANTO, ROXANNE D.
 BACOLANDO, LUZ V.
 BACOLOD, TERISTA E.
 BAEL, LERMA S.
 BAER, MARY GRACE G.
 BAHIA-AN, JULIETA P.
 BAHIAN, VIRGINIA O.
 BALANA, BIENVIINIDA B.
 BALANA, JENIFER C.
 BALCOS, MIPALISA L.
 BALCUEVA, NELIA N.
 BALINGIT, RIZZA V.
 BALINGIT, SHIRLEY R.
 BALORO, EDITHA T.
 BALORO, JASMIN A.
 BANAY, RHEMELY D.
 BANAYADO, MARILOU A.
 BANJAO, BABY CHONA A.
 BANJAO, MARICRIS C.
 BARAO, MARY CATHERINE Q.
 BARAQUIEL, JENALYN T.
 BARING, MARLYN C.
 BARING, ROSEMARIE A.
 BARRIGA, JOY R.
 BARRINTOS, MILAGROS P.
 BASAS, ERLINDA N.
 BASATAN, MARCELA U.
 BATAWIG, ARLENE B.
 BATAYCAN, VIOLETA L.
 BAUTISTA, ADORACION R.
 BAUTISTA, SHERYL J.
 BAYANIN, MARILYN P.
 BAYANON, HEDIE D.
 BEBAYO, SHEILAMAY A.
 BEBIANO, HELEN M.
 BELIRAN, IRENE B.
 BELISARIO, GENEVIEVE FLORE MAY P.
 BENEDICTO, LOLITA G.
 BENEDICTO, MARIBEL H.
 BENEDICTO, RIZA S.
 BERGANTE, ANALYN C.
 BERGANTE, ESTRELLA D.
 BERGANTIN, AMELITA A.
 BERNARDO, CLARISSA G.
 BERNARDO, LAILA B.
 BERNARDO, ROSALINA M.
 BETE, JOCELYN P.
 BETERHO, TEOFILO Q.
 BETICAO, SOTERA A.
 BINARAO, BIRNADETH E.
 BINARAO, LOLITA R.
 BIÑAO, CRESENCIA O.
 BLANDO, ADELINA E.
 BLANDO, ANITA A.
 BLANDO, TESSIE B.
 BOLIDO, CHEREL B.
 BOLIGAO, MERCEDITA C.
 BOLILO, MAY JOY C.
 BONGOLTO, GEMMA B.
 BONGOLTO, ROSEL B.
 BORJA, MAREY C.
 BORJA, MARY JANE A.
 BRAVO, SALITA B.
 BRAVO, SHERRY MAE B.
 BUAGAS, FLORENCIA S.
 BUAGAS, LUMERIANA P.
 BUENDIA, ROSALINDA R.
 BUENDIA, VIRGILIA N.
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 BULATAO, RUBY A.
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 CABABAT, EPEFANIA C.
 CABABAT, GLORY B.
 CABANAG, JESSICA C.
 CABANAG, LUCIA N.
 CABBAB, MARY GRACE B.
 CABBAB, MICHELLE E.
 CABRERA, BELLA M.
 CABRERA, MONIC B.
 CACHIN, DEGRACIA M.
 CACHO, CRISTY JUNE B.
 CAGASCAS, MELECIA M.
 CAGAT, MARYLOU S.
 CALABSAN, FLORAMAE S.
 CALABUCAL, TRINIDAD B.
 CALILAN, FE E.
 CALILIW, IMELDA D.
 CALUMBA, CLARITA M.
 CALUMBAY, ZENY D.
 CAMILO, ALMA G.
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 CAPILI, MILAGROS S.
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 CASING, FREDUSMINDA M.
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 CASTILLO, ZENAIDA S.
 CASTROVERDE, JOCELYN B.
 CASTRUDES, EMILIE B.
 CATINDOY, DIMNA P.
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 DOMO-OS, NASHIYA H.
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 DULAY, ROSA MARIA G.
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 EBORDE, CHERRY A.
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 GARRIDO, LUZVIMINDA T.
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 GEROBIN, GEMMA A.
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 GREGORIO, LEONIDA A.
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 GUIÑARES, LEONA L.
 GUMIDLI, AIDA I.
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 HABITAN, ROSEMARIE J.
 HABLA, MA. EMMA D.
 HEMPESO, LAILA D.
 HEMPISAO, SARAH M.
 HIBALAY, ELIZABETH M.
 HIBALORA, DELIA R.
 HOMERES, EMELINDA C.
 HOMERES, LOURDES C.
 IBARDOLAZA, CRISELDA I.
 IBARLIN, THELMA A.
 IJALO, MYCEL M.
 IJAN, CONCEPCION G.
 INJOG, AMIE E.
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 ISON, JOCELYN L.
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JAGUILES, JOELINDA Q. MAMARIL, NOVELYN C. ORANZA, JESSIELITA M. REGLOS, CATALINA A. TABALE, MARILYN R.
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 LANGGOY, MA. LUZ M. MENDEZ, DOLORA N. PANOGALING, JENNIFER C. SACAAN, FLORENCIA C. TIMBASAL, DIYANG J.
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