

## D. Helping Businesses Recover

Here are some programs and services intended to increase the resilience of the MSME sector:



- LBP CaReS (Calamity Rehabilitation Support Program) Rehabilitation thru Loan Restructuring
  - Kaagapay sa Negosyo (KaNegosyo) Credit Program for SMEs
  - Lingkod Para sa Pabahay (LINGAP) Credit Program for Homebuyers
- Website: <https://www.landbank.com/>



- ADB Rehabilitation Program for Agriculture and Industry Responsiveness (REPAIR)
- Website: <https://www.adb.org/>



- SB Corp Pondo sa Pagbabago at Pag-asenso (P3) Program: Equity Investment for Microenterprises of WIA/KIA (Wounded in Action/Killed in Action) Soldiers & Families in Marawi City
- Website: <https://www.sbgfc.org.ph/>



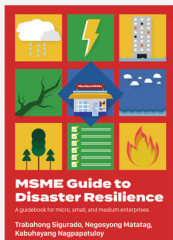
- (Cebuana)Negosyo Care Personal and Property Insurance specifically designed for MSMEs.
- Website: <https://www.cebuanalhuillier.com/microinsurance/>



- MicroBiz Protek MicroInsurance Product
- Website: <https://www.cebuanalhuillier.com/microinsurance/>

## IV. Availability of the MSME Guide

Copy of the MSME guidebook is now available at the DTI Website. You may also request a copy from the nearest DTI Regional/ Provincial Offices or Negosyo Centers in your area.



Website: <https://www.dti.gov.ph/>



**For more information, you may visit any of the Negosyo Centers or DTI Provincial Offices near you, or contact the following:**

[dti.gov.ph/nc-directory](https://dti.gov.ph/nc-directory) at [dti.gov.ph/contact](https://dti.gov.ph/contact)

DTI Direct: 1-DTI (384) ; 0917.834.3330

DTI.Philippines

@DTIPhilippines

@DTI.Philippines

DTIPhilippines

[dti.gov.ph](https://dti.gov.ph)

Prepared by:  
DEPARTMENT OF TRADE AND INDUSTRY-BUREAU  
OF SMALL AND MEDIUM ENTERPRISE DIVISION  
(DTI-BSMED)  
2F Trade and Industry Bldg., 361 Sen. Gil Puyat  
Avenue, Makati City  
[bsmed@dti.gov.ph](mailto:bsmed@dti.gov.ph)



# MSME Guide to Disaster Resilience

Trabahong Sigurado, Negosyong Matatag,  
Kabuhayang Nagpapatuloy

# MSME GUIDE TO DISASTER RESILIENCE

## I. Introduction to the MSME Guide to Disaster Resilience

The MSME Guide to Disaster Resilience was prepared to:

- 1.) Develop understanding on disaster risk and business continuity management (BCM) concepts, practices, and instruments;
- 2.) Strengthen the resilience of the business sector in the country; and,
- 3.) Guide the business sector in preparing for and/ or recovering from catastrophic events.

## II. The MSME Resilience Core Group

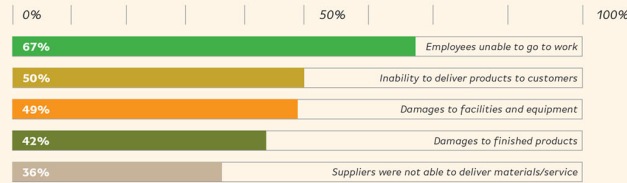
The PPP on Strengthening MSME Disaster Resilience in the Philippines formalized in 2016 and reaffirmed in 2019 is aimed at engaging stakeholders in supporting the development and implementation of policies, strategies, programs, and activities to carry out a roadmap for MSME Disaster Resilience. The initiative is spearheaded by the MSME Resilience Core Group co-chaired by DTI and the Philippine Chamber of Commerce and Industry (PCCI) with the following members:

- > Office of Civil Defense
- > Department of Science and Technology
- > Philippine Disaster Resilience Foundation
- > Philippine Exporters Confederation, Inc.
- > Asia-Pacific Alliance for Disaster Management-Ph
- > Employers Confederation of the Philippines
- > Asian Disaster Preparedness Center

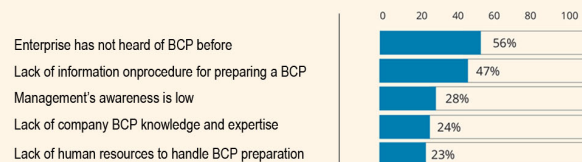
## III. Major Sections of the MSME Guide to Disaster Resilience

### A. Why the need to prepare?

- 1.) Due to population growth in the country, the social and economic cost of disasters have relatively increased;
- 2.) One of the most affected sectors is the Micro, Small, and Medium Enterprises (MSMEs);
- 3.) Based on the DTI-ADPC 2015 MSME Resilience Survey participated in by about 500 MSMEs, the major impacts of disasters to businesses include:



- 4.) A percentage of MSMEs still continue to operate without an effective business continuity plan (BCP) in place due to competing priorities. Below are the majors reasons:



### B. Introduction to DRRM Law: The Philippine DRRM System



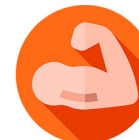
As a result of the disruptions caused by Tropical Storm Ondoy in 2009, Republic Act (R.A.) No. 10121: Philippine Disaster Risk Reduction and Management Act of 2010 was created.



DRRM in the Philippines has shifted from a reactive or "response-oriented" approach to a proactive approach, leaning towards adopting measures on preparedness, prevention, and mitigation.



R.A. No. 10121 provides a multi-sectoral, inter-agency approach to disaster risk management. It encourages participation from the private sector, local government units (LGUs), non-governmental organizations (NGOs), civil society organizations (CSOs), community members, and volunteers.



It aims to strengthen the community's ability to maintain basic functions and recover from disasters by shifting its focus from disaster response to disaster risk reduction.

### C. Preparing your Business

- 1.) Knowing the important activities within the business  
Determine priority activities to be revived first for an orderly and timely recovery:



What is the lifeline product or service of your enterprise?  
Which product or service should be recovered first?  
Which business activity makes a top selling product?

- 2.) Identifying resources needed by the business  
Ask yourself: "What will you do if there are no telecommunication services, no connectivity, no banking services, no accessibility/logistics services?"  
-Identify what resources are needed in order for the business to operate.



- 3.) Understanding my business' disaster risks  
Risk=  $\frac{\text{Hazard} \times \text{Vulnerable} \times \text{Exposure}}{\text{Capacity}}$

