Contact details and basic requirements of regulating agencies

Seek approval/clearance from the Barangay.

Secure Tax Identification Number (TIN) from the Bureau of Internal Revenue (BIR) District Office where the business is to be located.

Apply for business permit and license from the City/Municipality where the business is to be located.

If Sole Proprietorship:
- Register with the Department of Trade and Industry (DTI) for Business Name Certificate

If Partnership/Corporation:
- Register with the Securities and Exchange Commission (SEC).

If Cooperative:
- Register with the Cooperative Development Authority (CDA).

Step 1

Step 2

Step 3

Get sector specific clearances:

For example:
- travel agency – Department of Tourism (DOT)
- food and cosmetics – Bureau of Food and Drugs (BFAD)
- pawnshop – Bangko Sentral ng Pilipinas (BSP)
- learning centers – Department of Education (DepEd)

Step 4

Register your business with the following offices for compliance to good employer-employee relationships, incentives and benefits, and social, community, and environmental responsibilities:
- Social Security System (SSS)
- Department of Labor and Employment (DOLE)
- PhilHealth
- PAG-IBIG
- Department of Environment and Natural Resources (DENR)

Step 5

Register with the Bureau of Internal Revenue (BIR) District Office where the business is to be located for Authority to Print Invoice and Book of Journal.

Step 6

Start the Business.

PROCESS FLOW OF REGISTERING A BUSINESS
The BMBEs Act of 2002 encourages the formation and growth of BMBEs by granting them incentives and other benefits.

The Act was signed into law by President Gloria Macapagal-Arroyo on 13 November 2002.

A BMBE is defined as any business enterprise engaged in production, processing, or manufacturing of products, including agro-processing, as well as trading and services, with total assets of not more than P3 million. Such assets shall include those arising from loans but not the land on which the plant and equipment are located.

For the purpose of the Act, “services” shall exclude those rendered by any one, who is duly licensed by the government after having passed a government licensure examination, in connection with the exercise of one’s profession (e.g., Accountant, Lawyer, Doctor, etc.).

The Department of Finance (DOF) Department Order (DO) No. 17-04 provides that an enterprise can only qualify for registration if it is not a branch, subsidiary, division or office of a large-scale enterprise and its policies and business modus operandi are not determined by a large-scale enterprise or by persons who are not owners or employees of the enterprise (i.e., franchises).

Any person, cooperative, or association owning an enterprise that fits the description of a BMBE may register for the first time or renew its registration with the Office of the Treasurer of the city or municipality where the business is located. This was based on the guidelines under DTI Department Administrative Order (DAO) No. 01-03 and DOF DO No. 17-04 as amended by DO No. 31-05.

Registering your business under Barangay Micro Business Enterprises (BMBEs) Law, R.A. 9178 Act of 2002

### CONTACT PERSONS

#### Income Tax Exemption:
- Atty. Eleonora Quimosing, Chief of Staff
  - Tel.: (632) 981.7234
- Operations Group, Bureau of Internal Revenue (BIR)
  - Fax: (632) 928.3562
- Ms. Ma. Lourdes Recente, Director
  - Tel.: (632) 526.6968
- Research and Information Office
  - Fax: (632) 526.8462
- Mr. Ronnie Buenaventura, Officer-in-Charge
- Research and Liaison Division
- Department of Finance (RIO - DOF)

#### Minimum Wage Exemption:
- Atty. Welma T. Sicangco, Division Chief
  - Tel.: (632) 527.8012
- National Wages and Productivity Commission (NWPC)
  - Fax: (632) 527.5522

#### Credit and/or Guarantee Assistance:
- Mr. Liduvino S. Geron, AVP
  - Tel.: (632) 405.7309
- Land Bank of the Philippines (LBPI)
  - Fax: (632) 528.8545
- Mr. Jack Galvezon, AVP – Advocacy Unit
  - Tel.: (632) 818.9511
- Development Bank of the Philippines (DBP)
  - Fax: (632) 894.4627
- Mr. Melvin Abanto, VP
  - Tel.: (632) 751.1688
- Small Business Corporation (SB Corp.)
  - Fax: (632) 813.5720
- Ms. Julia Valdez, VP
  - Tel.: (632) 897.8521
- People’s Credit and Finance Corporation (PCFC)
  - Fax: (632) 325.0449
- Ms. Marissa Caparas, Officer-in-Charge
  - Tel.: (632) 373.9712
- Quedan and Rural Credit Guarantee Corporation (QUDANCOR)
  - Fax: (632) 373.9712
- Ms. Adelwisa O. Carandang, Program Supervisor
  - Tel.: (632) 926.1644
- Social Security System (SSS)
  - Fax: (632) 927.8249
- Ms. Livia Ramos, VP – Investment Management Office
  - Tel.: (632) 891.6161
- Government Service Insurance System (GSIS)
  - Fax: (632) 891.6152

#### Technology Transfer, Production and Management Training, and Marketing Assistance:
- Mr. Manuel Q. Gotis, Director
  - Tel.: (632) 929.9235
- Bureau of Micro, Small and Medium Enterprise Development (BMSMED)
  - Fax: (632) 897.7916
- Ms. Marita Hwang, Chief, Registration Division
  - Tel.: (632) 727.6205
- Technology Resource Center (TRC)
  - Fax: (632) 721.0063
- Dr. Ma. Rosalinda Lacsamana, Group Manager
  - Tel.: (632) 727.6205
- Livelihood Information Dissemination Services Group
  - Fax: (632) 721.0063

### Reportorial Requirement of LGUs:
- Mr. Manuel G. Goitis, Director
  - Tel.: (632) 929.9235
- Local Government Development (BLGD)
  - Fax: (632) 929.9235
- Department of the Interior and Local Government (DILG)
  - Fax: (632) 725.5510
- Mr. Rogelio Peyuan, Deputy Director General
  - Tel.: (632) 817.5030
- Mr. Verma, Aoutin, Exec. Director for Regional Coordinating Office
  - Fax: (632) 817.5030
- Technical Education and Skills Development Authority (TESDA)
  - Fax: (632) 721.0063

### Prepared by

BUREAU OF MICRO, SMALL AND MEDIUM ENTERPRISE DEVELOPMENT (BMSMED)

5/F, 361 Trade and Industry Building
Sen. Gil J. Puyat Avenue, Makati City
(632) 7510.384 / 890.4968 / 897.7596 / 897.1693
bmsmed@dti.gov.ph
(632) 896.7916

Printed February 2009
**Mayor's Permit**

Where: Municipality or City where the business is located

Validity: 1 year

Requirements may include the following:

- DTI or SEC Registration Certificate
- Community Tax Certificate
- Barangay Clearance
- Location Clearance
- Certificate of Occupancy
- Building Permit
- Fire Safety/Inspection Permit
- Electrical Inspection Certificate
- Contract of Lease
- Picture/Sketch of the Site
Every employer, as defined in Rule 1002 of the Occupational Safety and Health Standards, shall register his/her business to the Regional Labor Office or authorized representative having jurisdiction thereof to form part of the databank of all covered establishments.

Where: 2/F Wasmiya Building, Maligaya St. Malate, Manila or go to the nearest DOLE Regional/Provincial Office
Hotline: (632) 527.8000
Tel. No.: (632) 339.2013
E-mail: osec@dole.gov.ph
Website: www.dole.gov.ph
Validity: Lifetime

Requirements:
• Registration form DOLE-BWC-IP-3 in three copies to the Regional Labor Office or authorized representatives
• Attach layout plan of the place of work floor by floor, in a scale of 1:100 meters white or blue print showing all the physical features of the workplace including storage, exits, aisles, machinery, clinic, emergency devices, and location

Registering with the Securities and Exchange Commission (SEC)

Follow steps 1 to 4 of the Process Flow before registering with the DOLE

Tax Identification Number (TIN)
Authority to Print Invoice and Book of Journal
Where: National Office, Agham Road Diliman, Quezon City or go to the BIR Revenue District Office
Trunklines: (632) 981.7000 / 981.8888
E-mail: contact_us@cctr.bir.gov.ph
Website: www.bir.gov.ph
Validity: 1 year

Requirements:
• Application for Registration for Corporation/Partnerships (Taxable / Non Taxable)
• Documentary Stamp Tax for articles of incorporation
• Registration Fee is P500
• SEC Certificate of Incorporation/Certificate of Co-Partnership or License to Do Business in the Philippines in case of resident foreign corporation
• Mayor’s Permit or Application for Mayor’s Permit to be submitted prior to the issuance of the BIR Certificate of Registration

SEC Registration Certificate
Where: SEC Building, EDSA, Greenhills, Mandaluyong City
Tel. No.: (632) 726.0931 to 39
Email: mis@sec.gov.ph
Website: www.sec.gov.ph or http://iregister.sec.gov.ph/MainServlet (for online registration)
Validity: 50 years
Requirements For Partnership:
• Verification Slip Form (Re: Proposed Name)
• Accomplished Registration Data Sheet
• Articles of Partnership
• Written Undertaking to Change Corporate Name
• If the contributed capital is in the form of real property, additional requirement is a Deed of Assignment executed by the stockholder who is the owner.

Requirements For Corporation:
• Articles of Incorporation and By-Laws
• Verification Slip Form (Re: Corporate Name)
• Accomplished Registration Data Sheet
• Treasurer’s Affidavit
• Bank Certificate of Deposit
• Authority to Verify Bank Accounts
• Written Undertaking to Change Corporate Name, when necessary
• Subscriber’s Information Sheet
• If the paid-up capital is in the form of property, submit the following additional requirements:
  - Statement of Assets and Liabilities
  - Deed of Assignment executed by the stockholder who is the owner of the property in favor of the corporation.
  - If the property contributed is a building or a parcel of land, the deed must be presented to the Register of Deeds for registration
  - If the property being contributed is a parcel of land, submit detailed list of the parcel of land showing the Transfer Certificate Title (TCT) numbers, registered owner, lot and block numbers, area, location, and encumbrances, if there is any.
• Registration fee of Php360

Registering with the Bureau of Internal Revenue (BIR)

For Partnerships and Corporations

Follow steps 1 to 3 of the Process Flow before registering with the BIR
### Registering with the PAG-IBIG Fund

**Follow steps 1 to 4 of the Process Flow before registering with PAG-IBIG Fund**

**PAG-IBIG Fund Membership**

**Where:** Atrium Building, Makati Avenue, Makati City  
**Trunkline:** (632) 811.4401 to 27  
**E-mail:** publicaffairs@pagibigfund.gov.ph  
**Website:** www.pagibigfund.gov.ph

Per Republic Act 7742 which was fully implemented on 01 January 1995, membership to the PAG-IBIG Fund shall be mandatory for all employees covered by the Social Security System (SSS) and/or the Government Service Insurance System (GSIS) and earning at least P4,000 a month. This mandatory coverage extends to expatriates whose age is up to 60 years old and who are compulsorily covered by the SSS.

Membership for employees who are earning less than P4,000 a month, including those who belong to other working groups, shall be on a voluntary basis.

**Requirements For Individual Payors (IP)**

- Self-Employed
  - Latest Income Tax Return (ITR) with Financial Statement of the previous year certified by a Certified Public Accountant (CPA)
  - Certificate of Remittance/Employee Statement of Accumulated Value (ESAV) (for old members)
  - Two 1x1 ID pictures
  - SEC or DTI Registration (should be under the member's name)
  - Business Permit or Mayor's Permit

- Operators or Franchise Holders
  - Franchise Permit (under the member's name)
  - Official Receipt or Car Registration (under member's name)
  - Certification of Remittance or ESAV (for old members)
  - Certificate of Representation from company (notarized) or Company ID
  - Certificate of Remittance or ESAV (for old members)
  - Two 1x1 ID pictures

- Self-Employed (Commission Basis)
  - Latest ITR (previous year) or Commission Voucher
  - Certificate of Representation from company (notarized) or Company ID
  - Certificate of Remittance or ESAV (for old members)
  - Two 1x1 ID pictures

**Schedule of fees:**

<table>
<thead>
<tr>
<th>Type of Cooperatives</th>
<th>Paid-up Capital</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laboratory Cooperatives</td>
<td>P2,000 – P500,000</td>
<td>P500.00 - 1/10 of 1% of the paid-up share capital</td>
</tr>
<tr>
<td>Cooperator</td>
<td>P500,001 - up</td>
<td>P1,000.00 - 1/10 of 1% of the paid-up share capital</td>
</tr>
<tr>
<td>Secondary Cooperatives</td>
<td>P2,000 – P500,000</td>
<td>P500.00 - 1/10 of 1% of the paid-up share capital</td>
</tr>
<tr>
<td>Cooperator</td>
<td>P500,001 - up</td>
<td>P3,000</td>
</tr>
<tr>
<td>Tertiary Cooperatives</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Registering with the Cooperative Development Authority (CDA)

**Certificate of Registration**

**Where:** 5th and 6th Floors, Ben-Lor Building, 1184 Quezon Avenue  
**Tel. Nos.:** (632) 372.3808 / 373.6895 to 96  
**E-mail:** webmaster@cda.gov.ph  
**Website:** www.cda.gov.ph

A cooperative is a duly registered association of persons, with a common bond of interest who have voluntarily joined together to achieve a lawful common social or economic end, making equitable contributions to the capital required, and accepting a fair share of the risks and benefits of the undertaking in accordance with universally accepted cooperative principles.

A cooperative is formed by pooling money, human resources, and talent, and potential to build capital and working together to produce more goods and raise incomes. Through cooperatives, one can look for other sources of loans at low interest rates instead of borrowing from informal lenders or usurers. The cooperative can also be a mechanism for marketing products.

**Extension offices:**

- Dagupan City; Tuguegarao, Cagayan; Baguio City; San Fernando, Pampanga; NCR-Quezon City; Calamba, Laguna; Naga City; Ililo City, Cebu City; Kidapawan, Tacloban City; Davao City; Zamboanga City; and Butuan City.

**Requirements:**

- By-Laws and Articles of Cooperation (available at CDA office)
- At least 15 members
- Capitalization of at least P500,000
- Annual report and audited financial statements for them to secure a certificate of good standing

**Schedule of fees:**

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<tr>
<th>Type of Cooperatives</th>
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<th>Fees</th>
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<tbody>
<tr>
<td>NO Registration Fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P500.00 - 1/10 of 1% of the paid-up share capital</td>
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<td></td>
</tr>
<tr>
<td>P1,000.00 - 1/10 of 1% of the paid-up share capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P3,000</td>
<td></td>
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</tr>
</tbody>
</table>
ECC Application for new single project located within Environmental Critical Areas (ECA) or Non-Environmental Critical Projects (Non-ECP)

Where: Visayas Avenue, Diliman, 1100 Quezon City
Tel. No.: (632) 929.6626
E-mail: web@denr.gov.ph
Website: http://www.denr.gov.ph

Requirements:

a. Accomplished Initial Environmental Examination (IEE) checklist (to be provided by RO’s for specific type of project or can be downloaded at www.emb.gov.ph)

b. Proof of Social Acceptability
   - Favorable endorsement from the Barangay or Municipality/City and/or those specific requirements as specified in the IEE Checklists

c. Proof of Ownership or Right Over the Applied Area (any of the following)
   - Original Certificate Title Number
   - In case of Tax Declaration, provide duly notarized Affidavit of Ownership or No Adverse Claimant
   - Contract of Lease, Operating Agreement, Deed of Assignment
   - Others as deemed appropriate

d. Zoning Certification and/or Housing and Land-Use Regulatory Board (HLURB) or Locational Viability as deemed appropriate

e. Project Plans
   - Location/Vicinity Map
   - Site Development Plan