



## 필리핀한인상공회의소뉴스

# KOREAN CHAMBER OF COMMERCE PHILIPPINES NEWSLETTER



October 2024 Issue | Vol. 73

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### **BSP sees September inflation to settle within 2% to 2.8%**

October 01, 2024 | Anna Leah Gonzales | Philippine News Agency

**MANILA** – The Bangko Sentral ng Pilipinas (BSP) expects September inflation to settle within 2 percent to 2.8 percent.

"Negative base effects along with lower prices of food commodities, including rice, meat, and vegetables, as well as lower domestic oil prices, and the appreciation of the peso are the primary sources of downward price pressures for the month," the central bank said in a statement late Monday.

The BSP said these are expected to offset the higher prices of fish and fruits, and electricity rates.

"Going forward, the Monetary Board will continue to take a measured approach in ensuring price stability

conducive to balanced and sustainable growth of the economy and employment," the BSP said.

The Philippine Statistics Authority is set to release the September 2024 headline inflation data next week.

Headline inflation eased to 3.3 percent in August from 4.4 percent in July.

*Source: <https://www.pna.gov.ph/articles/1234450>*

### **Zero fees for electronic fund transfers eyed**

October 01, 2024 | Ian Nicolas P. Cigaral - @inquirerdotnet | Philippine Daily Inquirer

The Bangko Sentral ng Pilipinas (BSP) wants banks and other financial firms under its supervision to waive the service fee on electronic fund transfers, but only for personal transactions and payments to micro, small and

medium enterprises (MSMEs) as it doubles down on its efforts to transform the country into a cash-lite economy.

The BSP is collecting comments from stakeholders on a draft circular that would bring the cost of person-to-person electronic money transfers and micro-merchant payments to zero.

BSP-supervised financial institutions (BSFIs) have until Oct. 11 to submit their feedback.

Once the circular is approved by the policymaking Monetary Board (MB), the BSP said payment service providers (PSP) must make the necessary adjustments to comply with the new rules starting April 1, 2025.

At the same time, the moratorium on the increase in fees for InstaPay and PESONet transactions will also be lifted for the PSPs once they submit their proof of compliance with the circular.

Figures from the BSP showed current InstaPay fees for individual transactions range from as low as P8 to as high as P75, while PESONet transfers could cost between P8 and P600 for consumers.

[Cont. page 2]



**LOWER INFLATION.** Customers buy vegetables at a stall inside the Paco Public Market in Manila in this Feb. 1, 2024 photo. The Bangko Sentral ng Pilipinas (BSP) said Monday (Sept. 30, 2024) it expects September inflation to settle within 2 percent to 2.8 percent. (PNA photo by Yancy Lim)



Inquirer file photo

**Zero fees for electronic fund transfers eyed***[Cont. from page 1]***Thresholds**

Under the draft document, electronic fund transfers would be free of charge for personal transactions as long as they are within the “threshold” set by the BSP.

The central bank said no fees would be collected from person-to-person digital money transfers if done either as a remittance or lending of funds for “personal, family, or household purposes and not conducted in the ordinary course of businesses.”

Sending money via electronic channels is also considered a personal transaction—and therefore free of charge—if the number of digital fund transfers from an account does not regularly exceed 10 times a week.

Transaction fees will be collected for fund transfers beyond those thresholds, the regulator noted.

But the BSP said BSFIs “shall adopt reasonable and fair market-based pricing models” when collecting such fees.

Meanwhile, the BSP also wants zero fees for digital payments to small businesses, or firms whose monthly aggregate gross receipts do not exceed P250,000. Transactions that are not covered by this exemption must pay the fees, which should be “proportional to the cost of the services offered in order to sustain the business operations of the parties involved.”

Reducing transaction costs for electronic fund transfers would bode well for the central bank’s goal to boost digital transactions.

Latest data released by the BSP on Tuesday showed the share of digital payments to total retail payment transactions in the country grew to 52.8 percent in 2023, from 42.1 percent in 2022. That means out of the 5 billion total monthly transactions recorded last year, more than 2.6 billion of them were successfully converted to digital form.

It was a feat that blew away the expectations of the central bank, which was hoping to digitalize 50 percent of retail payments in the country by 2023.

The BSP said pandemic lockdowns that kept Filipinos at their homes for months and spurred the need for contactless transactions accelerated the shift to digital payments. Before the health crisis struck in 2019, the proportion of digital payments in the country was only at 14 percent.

Jose Teodoro Limcaoco, president and CEO of the Bank of the Philippine Islands (BPI) and head of the Bankers Association of the Philippines (BAP), said the BSP’s plan is “on the right track”.

“We’ll make a comment,” Limcaoco told reporters. “I cannot speak for the industry. But for BPI, I’m okay with the circular. There’s some edits and clarifications that I’d like to make, but in general, the concept is on the right track.”

*Source: <https://business.inquirer.net/482984/zero-fees-for-electronic-fund-transfers-eyed>*

**SEC: No deadline extension for delinquent firms**

September 30, 2024 | Revin Mikhael D. Ochave | BusinessWorld



BW FILE PHOTO

THE SECURITIES and Exchange Commission (SEC) said there will be no extension for the Nov. 30 deadline of the recently launched enhanced compliance incentive plan (ECIP) for delinquent companies.

“We’re sticking to the Nov. 30 deadline; there is no plan for an extension,” SEC Commissioner Javey Paul D. Francisco told *BusinessWorld* on the sidelines of a forum in Quezon City last week.

“We just want people to have a compliance culture,” he added.

Launched on Sept. 2, the ECIP lets corporations settle fines and penalties for the late or nonfiling of their annual financial statements (AFS), general information sheets (GIS), and noncompliance with Memorandum Circular No. 28 for only P20,000.

MC 28 mandates corporations to identify and submit official and alternative mobile phone numbers and e-mail addresses for their transactions with the corporate regulator. *[Cont. page 3]*

**SEC: No deadline extension for delinquent firms***[Cont. from page 2]*

Suspended or revoked corporations may apply for the lifting of the order suspending or revoking their corporate registration by paying a P3,060 petition fee and settling only 50% of their total assessed fines and penalties.

Corporations that do not avail themselves of the ECIP are at risk of higher penalties for noncompliance with reportorial requirements.

The updated scale of fines and penalties is at least 900% higher than the previous rates, which had been in effect for over 22 years

Mr. Francisco said the ECIP helps the country's efforts to exit the financial action task force's (FATF) "gray list" of jurisdictions under increased monitoring for "dirty money" risks.

The commission is tasked with ensuring beneficial ownership compliance and transparency for local corporations.

"We are about 68% compliance so far, higher from like 25% at the start of last year. We recently launched the version two of the amnesty program, which is the ECIP, from Sept. 2 until end of November," Mr. Francisco said.

"Hopefully, we can ramp up even more to higher compliance rates. Our target back then was 65%, and it was acceptable to assessors. But of course, we want the highest possible compliance rate," he added.

In July, Bangko Sentral ng Pilipinas Governor Eli M. Remolona, Jr. said the country was eyeing to exit the FATF's "gray list" by January 2025.

The FATF in its June update kept the Philippines in its "gray list" for a third straight year or since June 2021.

It said the Philippines has made "significant" steps in improving its anti-money laundering and counter financing of terrorism regime but still needs to address remaining deficiencies.

*Source: <https://www.bworldonline.com/corporate/2024/09/30/624594/sec-no-deadline-extension-for-delinquent-firms/>*

**Local sourcing strengthens MSMEs in ecozones**

September 30, 2024 | Irma Isip | Malaya Business Insight

**PEZA registered enterprises**

Total RBEs (as of July 2024)	No. of Enterprises	%	Total Project cost (in million Php)	%	Direct Employment	%
Micro (Less than Php 3M)	516	15%	441	0.02%	29,584	2.78%
Small (Php 3M - 15M)	799	23%	6,621	0.35%	53,479	5.02%
Medium (Php 15M - Php 100M)	1,061	31%	46,008	2.42%	152,054	14.29%
Large (More than Php 100M)	1073	31%	1,851,411	97.21%	829,229	77.91%
<b>Total</b>	<b>3,449</b>		<b>1,904,481</b>		<b>1,064,346</b>	

*Source: PEZA*

Nine in 10 registered business enterprises (RBEs) with the Philippine Economic Zone Authority (PEZA) source their raw materials locally, seen as boosting micro, small and medium companies (MSMEs) within and outside ecozones.

Results of a survey conducted by PEZA between August 7 and September 9 this year showed 89 percent of PEZA RBEs get their packaging materials, raw materials, and even machinery and equipment from local suppliers.

Another 30 percent engaged in subcontracting with non-PEZA registered companies for due cutting, sewing, manpower and security services.

Based on the survey, there are 722 Filipino MSMEs that are registered with PEZA, which is approximately 20 percent of all RBEs numbering 3,449.

Of that total, 1,106 are Filipino-owned.

The total RBEs have invested P1.9 trillion in their operations locally, and employ 1.06 million.

The Filipino-owned RBEs invested P561 billion and employ 411,427. *[Cont. page 4]*

**Local sourcing strengthens MSMEs in ecozones***[Cont. from page 3]*

MSMEs have invested P53 billion to date.

Tereso Panga, PEZA director-general, reported these in a meeting with Acting Trade Secretary and PEZA Board Chairman Secretary Cristina Roque as he provided some key insights into the role MSMEs play in its ecozones.

When ecozones get set up, not only do MSMEs become part of global value chains, but they sometimes become locators themselves, Panga said in a statement.

PEZA aims to support the DTI's mission to develop Filipino MSMEs by advancing programs such as conducting reverse trade fairs where suppliers get an idea of the products that RBEs need to source locally, setting up a startup accelerator hub inside a PEZA-owned zone, producing an online PEZA digital marketplace, participating in QSWEET platform led by the Export Marketing Bureau, and promoting investments in labor-intensive manufacturing sectors.

*Source: <https://malaya.com.ph/local-sourcing-strengthens-msmes-in-ecozones/>*

**South Korea's Hanjin secures P16-B Cebu port project**

September 30, 2024 | Tyrone Jasper C. Piad - @inquirerdotnet | Philippine Daily Inquirer

The Department of Transportation (DOTr) is set to award the contract to build the P16-billion New Cebu Container International Port to South Korean company Hanjin Group next month.

Elmer Sarmiento, DOTr Undersecretary for maritime sector, told reporters last week they were targeting to finish the project aimed at boosting trading activities in the Visayas by 2028.

Construction is set to begin before the end of the year, ending two decades of delays.

Japan International Cooperation Agency created the master plan in 2002, but it was only in 2018 when Manila secured a \$172.6-million loan deal from Seoul.

Due to the delays, the DOTr had to go back to the National Economic and Development Authority board to seek approval for bigger financing requirements.

The Cebu port is set to rise on a 25-hectare reclaimed area in Brgy. Tayud, Consolacion. The project includes a berthing facility with a 500-meter quay wall length that can accommodate two 2,000 twenty-foot equivalent unit vessels; operating facilities and structures for containers; an access road and bridge; and a dredged waterway and turning basin.

Opening a new terminal is expected to support growing trade following interruptions from the pandemic and various conflicts from around the world.

**Cargo movement up**

According to the Cebu Ports Authority, cargo movement in the province rose by 1.84 percent to 67.52 million metric tons (MT) last year. This has also exceeded the 58.99 million MT it recorded in 2019, or prior to the pandemic.

Bulk of the cargoes were imports such as coal, clinker, wheat, iron and steel products, electrical tools and construction materials. These mostly came from Japan, Indonesia, Korea, Vietnam, Australia, China, Russia and Hong Kong.

Passenger movement via seaports in the past year grew by 26 percent to about 18.75 million. RoRo (roll-on/roll-off) traffic, meanwhile, rose by 7 percent to 1.65 million vehicles for the period.

Apart from Cebu, up to 200 new seaports are being planned and expected to be implemented by 2028 to improve connectivity in remote islands. Each terminal is estimated to cost P20 million to P80 million.

The Transportation department is also keen on building and expanding 14 RoRo ports across the archipelago. These include San Vicente Roro Port, Maconacon Port and Palanan Port in northern Luzon; Dilasag Port, Baler Port, Infanta Port and Catanauan Port in eastern Luzon; Cadiz Port, Ajuy Port and San Fernando Port in Central Visayas; Lupon Roro Port and Sta. Ana Roro Port in Mindanao.

*Source: <https://business.inquirer.net/482784/south-koreas-hanjin-secures-p16-b-cebu-port-project>*

INQUIRER.NET



## Domestic demand drives factory output in September

October 01, 2024 | Derco Rosal | Manila Bulletin

### MANILA BULLETIN

The country's manufacturing sector continued its robust expansion in September, posting the strongest growth in two years despite headwinds such as weakening international demand and supply chain disruptions.

According to S&P Global, this growth was mainly driven by a significant increase in new orders and output, which in turn led to higher hiring and purchasing activities.

The latest S&P Global Philippines Manufacturing Purchasing Managers' Index (PMI), which measures factory output, jumped to 53.7 last month from 51.2 in August.

This index marks the strongest improvement in the sector since mid-2022, and the 13th consecutive month, it has remained above the 50-point threshold, signaling continued growth.

S&P Global economist Maryam Baluch noted that the growth in the Philippine manufacturing sector at the end of the third quarter was driven by faster increases in new orders despite weaker international demand.

"While weak international demand and supply chain issues will act as headwinds, robust domestic demand is expected to drive growth," Baluch said.

She added that the increasing production needs and growing confidence among manufacturers led to more hiring and purchasing in September, with buying activity reaching its highest level since January 2023.

Baluch also explained that the hike in prices is the result of suppliers increasing their charges and recent weather changes affecting the cost of raw materials.

Looking forward, manufacturers anticipate demand trends to continue rising and support further production growth. This optimistic outlook is boosted by their increased confidence in September, reaching its highest level since May.

The PMI findings were based on surveys of approximately 400 purchasing managers across various manufacturing sectors, utilizing a weighted average of factors including new orders, output, employment, suppliers' delivery times, and purchase stocks.

In a related development, the Philippine Statistics Authority (PSA) reported that factory gate prices declined by one percent in August compared to last year due to significant drops in coke and refined petroleum products.

Month-on-month, the Producers' Price Index (PPI) fell by 0.2 percent in August, which was driven by decreases in transport equipment and food products.

This decrease marked a reversal of the modest factory gate price increase of 0.0004 percent recorded in July.

The PSA report indicated that top contributors to the annual growth rate of the PPI for manufacturing were the manufacture of coke and refined petroleum products, fabricated metal products, and other non-metallic mineral products

[Source: https://mb.com.ph/2024/10/1/domestic-demand-drives-factory-output](https://mb.com.ph/2024/10/1/domestic-demand-drives-factory-output)

## DTI seeks to boost creative industry, establish PH as premier creative hub by 2030

October 01, 2024 | Paige Javier | ABS-CBN News



DTI Undersecretary Rafaelita Aldaba attends the House Committee on Appropriations on September 8, 2022 on the proposed budget of the Department of Trade and Industry (DTI) and its attached agencies. *Press and Public Affairs Bureau*

MANILA – The Department of Trade and Industry seeks to harness the potential of the country's creative industry to make the Philippines a premier creative hub by 2030.

DTI Undersecretary Rafaelita Aldaba said this vision can only be done by developing and embracing creative technology, enhancing the collection of creative and cultural statistics and pushing for creative placemaking in the country.

Among the sectors already making strides for the local creative industry are music, film, animation and digital content.

The DTI wants to push the traditional forms of creative arts and culture.

"In developing the Philippine creative industry, we are emphasizing the integration of technology with culture and unlocking new avenues for artistic expression, making the experiences more accessible and engaging. Our strategy is really to combine culture, business, technology and entrepreneurship," Aldaba said. *[Cont. page 6]*

**DTI seeks to boost creative industry, establish PH as premier creative hub by 2030**

*[Cont. from page 5]*

"Many sectors are operating with traditional and low technology methods, limiting their ability to fully leverage innovations like technology, which could enhance production, distribution and global competitiveness," she added.

The DTI official underscored the need to address the shortage of innovation centers and infrastructure like creative hubs for collaboration, research and development.

"Creative placemaking will transform our cities and communities by embedding arts and culture into urban development. Creative placemaking will inspire growth within our local economies and enhance the profile of creative cities, making the Philippines a global destination for business, tourism," Aldaba said.

She also said there is a need to train a new generation of creatives and upskill current workers in the industry.

Aldaba said accurate and comprehensive data is needed to equip policymakers and stakeholders to make better decisions for the growth of the industry.

The agency is working with the Philippine Statistics Authority to enhance its data collection to provide better insights and reflect market trends.

Aldaba highlighted the five pillars of the DTI's vision for 2030:

- Build a creative ecosystem
- Empower creative workforce
- Accelerate inclusive innovation
- Mobilize financing support
- Seize market opportunities

DTI Assistant Secretary and Chief of Staff of the Office of the Secretary, May Niña Celynne Layug said boosting the industry requires a collective effort.

"We reaffirm our full commitment to the ongoing partnership with the National Commission for Culture and the Arts and the British Council. Together we are united in the vision to make the Philippines a premier creative hub by 2030," she said.

"We are committed to scaling and expanding efforts to building a stronger creative ecosystem that drives more resilient jobs, knowledge exchange and new investments. This will lead to better products, greater innovation and enhanced global profile for the Philippines as a creative nation," Layug added.

In 2023, the creative industry has contributed P1.72 trillion to the economy or 7.7% of the country's GDP, providing jobs to 7.26 million Filipinos.

Meantime, the country ranks fourth in creatives services exports behind China, Singapore and Taiwan globally.

The agency believes the Philippines also has a significant market capacity for digital content, proving it to be ideal for the growth of creative industries.

The British Embassy and the NCCA expressed support for the DTI in its push to develop and boost the creative industry.

"The global creative economy is thriving and the Philippines is poised to play a central part in this. We as the UK are very proud to be playing our part to support this. We see tremendous potential in the Philippines' creative economy," United Kingdom Ambassador to the Philippines Laure Beaufils said.

"Innovation is the key element in maintaining a sustained growth of the creative industry. The government has a key role to play in this to invest in infrastructure and partnerships to promote sustainable growth, innovation and competitiveness," she added.

The DTI, in partnership with the NCCA and British Council Philippines, gathered dozens of creative minds in the 2024 Creative Nation Summit from September 30 to October 1 to discuss the way forward for the industry.

The event caps off the agency's celebration of Philippine Creative Industries Month showcasing Filipino creativity and innovation.

[Source: https://news.abs-cbn.com/business/2024/10/1/ph-books-hot-money-inflows-of-533-95-million-in-august-1018](https://news.abs-cbn.com/business/2024/10/1/ph-books-hot-money-inflows-of-533-95-million-in-august-1018)



**2024 THE ARANGKADA PHILIPPINES FORUM**

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**OCTOBER 24, 2024**  
Marriott Grand Ballroom

REGISTRATION ONGOING

The 13th *Arangkada* Philippines Forum convenes various stakeholders to explore perspectives on upskilling and upscaling human capital to accelerate the country's growth.

It identifies opportunities and challenges for the labor market posed by shifting demographics and rapid technological advancements, with a focus on key economic sectors like agriculture, mining, manufacturing, and other emerging industries. It also aims to advocate for much-needed reforms that can pave the way for a future-ready workforce and uplift the lives of Filipinos.

As in previous years, representatives from government, experts, industry leaders, and members of the business and international development community will be invited to deliver keynote speeches and provide their insights in the panel discussions.

**FORUM AGENDA**

- PANEL 1**  
UPSKILL: ADAPTING TO A NEW WORKFORCE
- PANEL 2**  
UPSCALE: STRENGTHENING THE BACKBONE OF OUR VALUE CHAINS
- PANEL 3**  
UPLIFT: NURTURING TALENTS FOR THE FUTURE

**REGISTRATION RATES**

<b>Regular Rate</b> September 1 to October 25	PHP 6,500
<b>JFC-Member Rate</b> Individual members of any of the Chambers represented by the Joint Foreign Chambers of the Philippines (JFC).	PHP 5,500
<b>Group Rate</b> Group of five (5)	PHP 27,500



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The Joint Foreign Chambers of the Philippines, will be holding the **13th Arangkada Philippines Forum on October 24, 2024** at the **Marriott Grand Ballroom** in Pasay City.

Now in its 13th year, the forum will convene various stakeholders to explore perspectives on upskilling and upscaling human capital to accelerate the country's growth.

With the theme "**Level Up: Upskill. Upscale. Uplift.**," the forum will explore opportunities and challenges for the labor market posed by shifting demographics and rapid technological advancements—focusing on key economic sectors like agriculture, mining, manufacturing, and other emerging industries. It also aims to advocate for much-needed reforms that can pave the way for a future-ready workforce and uplift the lives of Filipinos

KCCP has a table for the event with **10 available seats** and each ticket will be given at a discounted rate of **Php 5,500**.

For more information, visit [www.arangkadaphilippines.com/forum2024](http://www.arangkadaphilippines.com/forum2024) or if you have any questions regarding this event, please feel free to contact us at +632-8885-7342 or thru this email address, [info@kccp.ph](mailto:info@kccp.ph) or thru Ms. Chi or Ms. Sang, 0917-801-5920/ 0915-888-7296.



## [UPCOMING EVENT]

**A Joint Event of Rotary Intl D3810-BNI- KCCP | Business Matching and Networking Event**

October 18, 2024 | SMX Convention Center, Pasay City

**KCCP** in partnership with **PPC Rotary International D3810** and **BNI Philippines**, one of the largest business referral organizations in the world, will hold a **Business Matching/Networking Event** on **October 18, 2024 5:30PM** at **2F SMX Convention Center, Pasay City**. The registration starts at 5:00PM.

The event is expected to be attended by more than 400 local and international businesspeople, making it a great opportunity to expand your local network and connect with potential business partners, investors and buyers. A booth will be set up for event sponsors to introduce and discuss their companies and products, and even after the event, all members of each business group can continue to benefit from promotional support through E-magazine.

There will also be a program to promote networking among all attendees and a prize draw, and we are confident that it will be a more meaningful time as all proceeds from the event will be donated to a local welfare Foundation.

It is in this regard, we encourage KCCP members and colleagues to participate.

For KCCP Members, the registration fee is Php 2,000.00 (*includes food, drinks and participant kits*). If you have any questions in regards to this event and for confirmation, kindly contact KCCP at +632-8885-7342, or mobile numbers 0917-8015920 (Ms. Chi) / 0915-8887296 (Ms. Sang) or through email at [info@kccp.ph](mailto:info@kccp.ph).

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**CONTACT US FOR MORE INFORMATION:**  
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**18 OCTOBER 2024**

**F5, 2nd Flr, SMX CONVENTION CENTER, PASAY CITY**

**PROCEEDS WILL BENEFIT THE TULOY FOUNDATION**

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