필리핀 한국 상공회의소 뉴스
KOREAN CHAMBER OF COMMERCE PHILIPPINES NEWSLETTER

July 2025 Issue | Vol. 48

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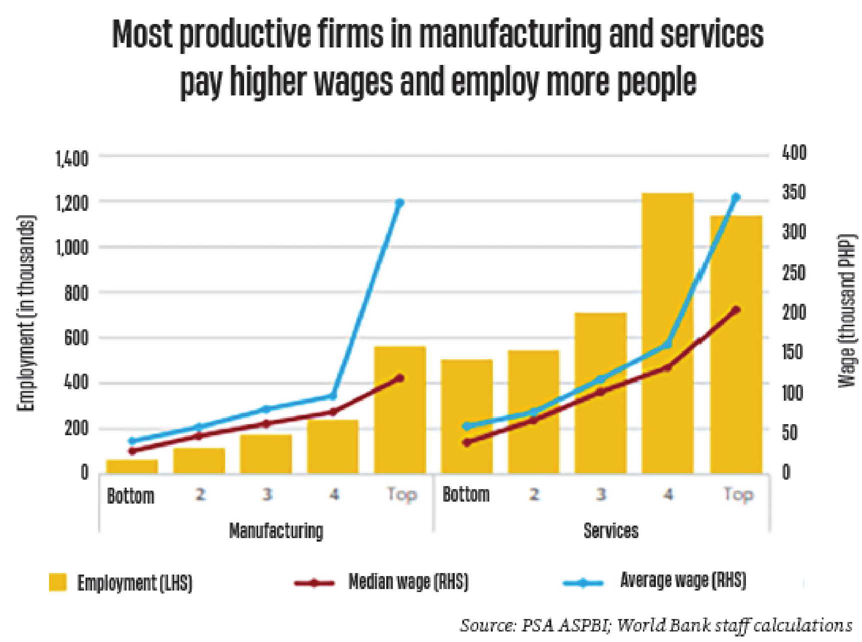
World Bank, DepDev's Balisacan: 'PH Top Asian Performer' amid shifting geo-economic landscape

July 16 , 2025 | Malaya Business Insight



THE MALAYA BUSINESS NEWS TEAM

The Philippines has emerged as a leading economic performer in Asia after rebounding from the impact of the Covid-19 pandemic, finding a new growth path as shifting geo-economic landscapes redefine how nations move forward, the country's chief economic planner said, citing the latest World Bank report launched July 15.

The World Bank report on the Philippines, titled "Running Uphill: Growth, Jobs, and the Quest for Productivity," is the first in a new generation of reports that place employment at the center of growth strategy.

No accidental gains

Philippine Economic Planning Secretary Arsenio Balisacan said at the official launch of the report the gains mentioned by the World Bank were not accidental, but a result of hard-won reforms.

The study traces 15 years of data on productivity and job creation, identifying key reform levers to lift gross domestic product (GDP) growth to 7 percent annually and generate millions of better-quality jobs.

It said poverty incidence dropped to 15.5 percent in 2023 from 18.1 percent in 2021, while the jobless rate improved to 4.3 percent — better than the government's own targets.

"These gains are not accidental," Balisacan said, crediting hard-won reforms.

Balisacan also repeated a warning from the report against complacency, saying the country must go "beyond business as usual" to sustain inclusive growth by raising productivity, enabling innovation, and expanding access to opportunities. *[Cont. page 2]*

World Bank, DepDev's Balisacan: 'PH Top Asian Performer' amid shifting geo-economic landscape

[Cont. from page 1]

"Every peso spent must deliver tangible benefits to the Filipino people," he said, calling for sustained policy focus and smart investments in education, health, food security, and digital and regional connectivity.

From growing 'fast' to 'faster'

World Bank lead economist Gonzalo Varela said that while the Philippines has achieved faster growth in recent years — doubling its GDP in just over 13 years — the country must now shift from "growing fast" to "growing faster for longer" if it is to reach its ambition of becoming a middle-class society by 2040.

"The Philippine economy has been flying fast but on just one engine — investment. To move to a higher growth path, it must now fully tap its productivity and human capital engines," Varela said, warning that without bold reforms, the country's long-term trajectory could fall short of high-income standards.

Varela noted that much of the country's job creation since 2010 has been concentrated in inward-looking, non-tradable sectors, with the number of exporting firms in manufacturing actually declining over the past decade.

"The challenge now is to pivot from an inward-looking growth model to one that competes regionally and globally," he said.

He emphasized that removing market barriers, strengthening competition, and integrating more deeply with global value chains will allow firms to scale up and innovate, which are essential to delivering quality jobs.

"The story of the Philippines is one of progress," Varela said. "But to make the transition to a high-income economy, we need to move from potential to performance." – Ruelle Castro

Source: https://malaya.com.ph/business/business-news/world-bank-depdevs-balisacan-ph-top-asian-performer-amid-shifting-geo-economic-landscape/

BSP preparing new guidelines for smaller 'digital-centric' banks

July 16 , 2025 | Aaron Michael C. Sy | BusinessWorld

BW FILE PHOTO

THE BANGKO SENTRAL ng Pilipinas (BSP) is planning to issue a draft circular within the year to establish guidelines to assess the "digital centricity" of smaller banks.

"We just want to provide a level playing field because there are digital banks, and there are also digital-centric conventional banks. So, we need to level the playing field, that's why we also would require some more capital from those doing the work. So, the guidelines will also be issued for that," BSP Deputy Governor Chuchi G. Fonacier told reporters on Tuesday.

She added the draft circular could be released within the next few months.

The circular will set the regulatory requirements for thrift banks, rural banks, and cooperative banks to be in line with those of digital banks through a "phased" implementation, she said in a speech at the Chamber of Thrift Banks (CTB) Convention 2025.

Ms. Fonacier said the circular will "ensure proportionate application of prudential requirements applicable to a digital bank, as determined by the BSP."

"It still is for consideration by the Monetary Board, so we're still currently drafting," Ms. Fonacier said.

CTB President and CARD SME Bank Vice Chairperson Mary Jane A. Perreras said the thrift banking industry still needs to beef up its financial position before its members are ready to increase their capital to the same level as digital banks.

"There is a difference between digital banks and thrift banks. Digital banks can go without the brick-and-mortar branches because they are digital. So, their cost is maybe much smaller than traditional banks," she told reporters.

Ms. Perreras said she is hopeful the industry will be able to digitalize by next year. *[Cont. page 3]*

BSP preparing new guidelines for smaller 'digital-centric' banks

[Cont. from page 2]

The minimum capital requirement for digital banks is currently set at P1 billion.

For thrift banks, they need to have at least P1 billion in capital if their head office is in Metro Manila, P500 million for those in Cebu and Davao, and P250 million for those in other areas.

Rural banks need to have a capital of P50 million to P200 million depending on the number of branches, while cooperative banks need to have a capital of P10 million.

"We have to digitalize to be able to come up with better, innovative products for our customers," Ms. Perreras said.

Asked if most of the industry is financially ready to go digital, she said: "They are preparing. But you can't say that they are fully prepared."

The BSP has been closely monitoring entities operating like a digital bank or those that have a digital-centric model, even approaching some players to apply for the appropriate license after the moratorium on digital banking licenses was lifted at the start of this year.

The central bank in January lifted a three-year moratorium on digital banking licenses, allowing four more players to operate in the country from the current six.

Meanwhile, Ms. Fonacier said the central bank is still planning to release the guidelines on the ethical use of artificial intelligence (AI) in the financial sector.

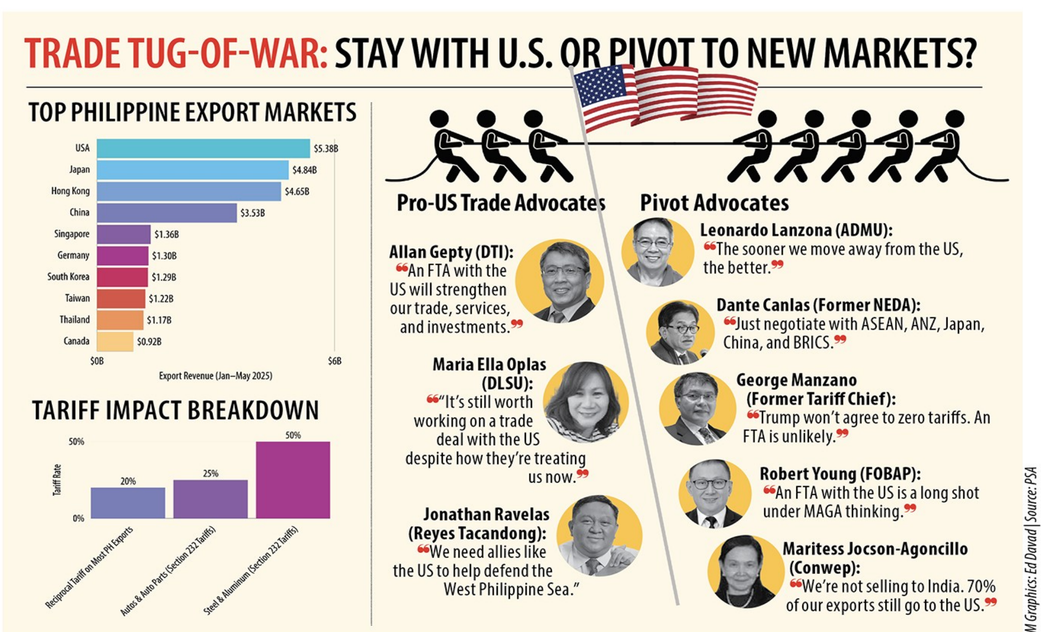
It was initially supposed to be released in the first half, but Ms. Fonacier said the central bank still needs to do more research on best practices.

"This will cover key areas such as ethical AI deployment, continuous improvement in AI's accuracy when making financial decisions, and rigorous management of algorithmic bias," she said.

Source: https://www.bworldonline.com/top-stories/2025/07/16/685455/bsp-preparing-new-guidelines-for-smaller-digital-centric-banks/

Pivot or stay with US? Government, economists split

July 15, 2025 | Andrea E. San Juan | BusinessMirror



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Pivot or stay with US? Government, economists split

[Cont. from page 3]

THE Philippine government still views the United States as a "very important" trading partner as it accounts for 10 percent of Philippine trade, but some Filipino economists deem it more important to pivot to other markets such as countries within the BRICS (Brazil, Russia, India, China, and South Africa) bloc, and the 27-member bloc European Union, among others.

The country's economists are split on how they view the US as a trading partner after Washington hiked the reciprocal tariff that it would be imposing on Philippine goods entering its territory, with one economist even saying there is a need to "decouple" from the US.

"The US is a very important trading partner, and an FTA with the US will further strengthen our economic relations not only in the area of trade in goods but also services and investments," Department of Trade and Industry (DTI) Undersecretary Allan B. Gepty told the *BusinessMirror* in a Viber message on Monday.

Gepty noted that the US already accounts for 10 percent of Philippine total trade, and accounts for almost 17 percent of the Philippines's exports pie.

For his part, Ateneo De Manila University (ADMU) economist Leonardo Lanzona believes that because the US just imposed a 20-percent tariff on Philippine goods, "The government should just decouple the economy from the US."

Added Lanzona, "I suggest that we simply focus on building our exports on domestic inputs that have a higher value added and look for other markets where mutual benefits arising from trade exists. We can consider setting up FTAs with Europe, India or China. The sooner we move away from the US, the better."

Meanwhile, the Philippines, which is already negotiating a free trade agreement (FTA) with the EU, "can expect increased exports of various goods, particularly agricultural products, industrial goods, and potentially services" with the bloc, according to Lanzona.

As for an FTA with India, Lanzona said the Philippines can ship more goods and services to this country, particularly in sectors like textiles, garments, pharmaceuticals, automotive and IT services.

Asked if the Philippines is currently exporting garments to India, Confederation of Wearable Exporters of the Philippines (Conwep) Executive Director Maritess Jocson-Agoncillo told the BusinessMirror on Viber: "Nope, we are not selling to India. 70 percent of our exports is US."

"Additionally, agricultural products, consumer goods, luxury items, machine tools, and precious metals are also likely to see export opportunities," added Lanzona.

In the case of China, he said a Free Trade Agreement (FTA) in place can result in a "wide range" of goods and services, particularly those where tariffs are reduced or eliminated under the agreement.

"This can include agricultural products, resources and energy products, manufactured goods, and again potentially even services," Lanzona also told this paper.

Lanzona explained: "These agreements could provide deeper access to emerging markets, foster stronger strategic partnerships with major global players, and potentially offer more comprehensive coverage of trade and investment issues, including those related to sustainability and digital trade, without being irrationally limited by right-wing forms of protectionism and nationalism that are found in the US."

PHL-US FTA a long shot

For his part, Former Socioeconomic Planning Secretary Dante B. Canlas believes it seems impossible for the Philippines to have a free trade agreement (FTA) under the administration of US President Donald Trump.

"It seems there are no FTAs with Trump. Per the letter, it's 20 percent across the board," Canlas told this newspaper.

Instead, the former Socioeconomic Planning chief said the Philippine government should "just negotiate with other groups like Asean; ANZ; Japan, South Korea, China, and BRICS."

An industry leader and former Tariff commissioner George N. Manzano explained why an FTA won't likely happen under the Trump administration. *[Cont. page 5]*

Pivot or stay with US? Government, economists split

[Cont. from page 4]

In a phone interview on Monday, he explained: "An FTA usually means both partners will agree to have zero tariff with each other. I don't think that's going to happen because Trump will not bring his tariffs to zero."

"Because if mag-zero si Trump, magde-deficit ulit ang US sa atin. The reason why he put the reciprocal tariffs is because he would like to erase the deficit. So an FTA will not help him. So from the point of view of the US, I don't think they will agree," Manzano also told this paper.

Foreign Buyers Association of the Philippines (FOBAP) President Robert M. Young explained to this paper in a recent phone interview that an FTA with the US is a "long shot."

"The FTA is a long shot, to be frank about it. Why? Because Trump's mindset now is in this Make America Great Again [MAGA]," Young said.

The industry leader pointed out, however, that with the US putting in place a protectionist policy, this means that enacting an FTA will not "sit well" with any manufacturing country.

"Trump wants to bring back all the production on USA soil. So when you talk about FTA, you cannot make a profit from it. So it's impossible," added Young.

For her part, De La Salle University (DLSU) economist Maria Ella Oplas told the BusinessMirror in a Viber message: "I still believe that it's worth working on a free trade agreement with the US despite how they are treating us now."

Oplas said the Philippines can consider tapping other markets in Europe such as the Netherlands.

"If I were to choose a country to focus on…how about the Netherlands? There is interest. We can focus on exportation of floriculture, fruits, nuts and vegetables, banana," she told this paper.

In exchange, Oplas said with the "growing interest" on solar energy in the Philippines, "We can import their expertise in indoor vertical farming. The vertical farming technology so we can build green cities which the Netherlands is rich in."

Moreover, she said "We can further entice Dutch investors, especially with the opening of the Clark Food Hub."
In the view of Jonathan Ravelas, Senior Adviser at professional services firm Reyes Tacandong & Co., the Philippines should expand its "horizons" for new countries which may need Philippine exports as well as markets "where importation we can benefit from based on the new tariff landscape."

In particular, Ravelas said: "We can pivot to EU countries."

He said, however, that the Philippines cannot veer away from the US, adding: "We need defense. We need allies to help defend the [West Philippine Sea] WPS."

Meanwhile, Ravelas underscored the importance of continuously working on improving how the country would negotiate on the tariffs.

He said the Philippines should "take advantage of the situation where Agri products like wheat/soybeans are cheaper in the US which are used in feeds for livestock."

"If we can negotiate for cheaper imports, this helps our inflation situation," added Ravelas.

Last Thursday, US President Donald Trump penned a letter to Philippines' President Ferdinand R. Marcos, Jr. saying: "Starting on August 1,2025, we will charge the Philippines a tariff of only 20 percent on any and all Philippine products into the United States, separate from all Sectoral Tariffs. Goods transshiped to evade a higher tariff will be subject to that higher tariff."

Gepty explained to this paper that the 20 percent tariff is the "country-specific reciprocal tariff for PH goods exported to the US should there be no agreement before August 1."

"Kindly note, however, that in the earlier EO, exemptions have been made for certain tariff lines such as semiconductors," he also told this paper. *[Cont. page 6]*

Pivot or stay with US? Government, economists split

[Cont. from page 5]

The Philippines' Trade undersecretary, who is part of the trade negotiating team for the US, also underscored: "Additionally, products already covered under existing Section 232 tariffs, such as steel, aluminum, autos, and auto parts, are not affected by the reciprocal tariff but they are subject to different rates (25 percent for auto and auto parts and 50 percent for steel and aluminum products)."

Data from the Philippine Statistics Authority (PSA) showed the US remains to be the Philippines's top export market.

Shipments from the Philippines to the US amounted to $5.38 billion in export revenues in the January to May 2025 period.

This is equivalent to 15.7 percent of the Philippines's $34.20 billion in export revenues in the five-month period.

Trailing behind the US are Japan,Hong Kong, People's Republic of China, Singapore, Republic of Korea, Germany, Taiwan, Canada and Thailand.

In the January to May 2025 period, the Philippines's exports to Japan amounted to $4.84 billion; Hong Kong, $4.65 billion; People's Republic of China, $3.53 billion; Singapore, $1.36 billion; Germany, $1.30 billion; South Korea, $1.29 billion; Taiwan, $1.22 billion; Thailand, $1.17 billion and Canada, $920 million.

Image credits: BM Graphics: Ed Davad | Source: PSA

Source: https://businessmirror.com.ph/2025/07/15/pivot-or-stay-with-u-s-government-economists-split/

Asean CEOs seen to pour more investments in AI

July 16, 2025 | Lisbet K. Esmael @lisbetesmael - @inquirerdotne | Philippine Daily Inquirer

The logo of the Association of Southeast Asian Nations (ASEAN) (Photo by MOHD RASFAN / AFP)

MANILA, Philippines — Top business executives in the Association of Southeast Asian Nations (Asean) are eyeing further investments in artificial intelligence (AI) to fuel their operations in the digital age, according to a study.

Based on a study by the IBM Institute for Business Value released Tuesday, about 2,000 chief executive officers (CEOS) in the global market, including 210 CEOs in Asean, see AI investments to "more than double in the next two years."

This, despite setbacks—such as diverse government policies—affecting businesses' digital transformation journey, IBM Consulting (Asean) managing partner Abraham Thomas said.

"Business leaders in Asean are under pressure to demonstrate ROI (return on investment) from AI while needing to invest in long-term capabilities to stay competitive," he said.

"This balancing act is made even more complex by the region's fragmented digital landscape, with varying national regulations and inconsistent standards for cross-border data flow," he added.

Source: https://business.inquirer.net/535895/asean-ceos-seen-to-pour-more-investments-in-ai

DOE working with ADB, NEA for more renewable energy dev't

July 15, 2025 | Joann Villanueva | Philippine News Agency

MANILA – The Department of Energy (DOE) is further boosting renewable energy (RE) development by working with the Manila-based Asian Development Bank (ADB) and the National Electrification Administration (NEA) for a single window auction.

"We will bid out available NEA facilities for RE development, with complete information and package. It's already listed in the transmission development plan," DOE Assistant Secretary Mylene Capongcol said during the 15th anniversary celebration of the Philippine Solar and Storage Energy Alliance (PSSEA) in Pasig City Tuesday.

[Cont. page 7]

DOE working with ADB, NEA for more renewable energy dev't

[Cont. from page 6]

Capongol said they are waiting for the detailed proposal and the policy framework from the ADB, which will serve as the transaction advisor, and the signing of the memorandum of agreement with NEA will follow.

She expressed optimism for the program, noting that the Philippines is the second in the world in terms of being an attractive RE market.

The government bids to increase the share of RE in the total energy mix of the country to about 35 percent by 2035 and 50 percent by 2040.

To date, RE's share in the country's energy mix is around 22 percent.

Capongcol said there are currently around 544 active solar projects nationwide, with a total installed capacity of around 2,425 megawatts (MW).

This capacity is provided by roof-mounted, ground-mounted, and floating solar-energy sources, she added. ***(PNA)***

SOLAR POWER. Department of Energy (DOE) Assistant Secretary Mylene Capongcol speaks during the 15th anniversary celebration of the Philippine Solar and Storage Energy Alliance in Pasig City Tuesday (July 15, 2025). She said the DOE is working with the Asian Development Bank and the National Electrification Administration for renewable energy development in the country. *(PNA photo by Joann S. Villanueva)*

Source: https://www.pna.gov.ph/articles/1254372

Trade wars threaten Asia-Pacific sovereign ratings

July 17, 2025 | Luisa Maria Jacinta C. Jocson | BusinessWorld

Container vans are seen at the North Port in Manila. — PHILIPPINE STAR/EDD GUMBAN

TRADE WARS and geopolitical risks could threaten Asian economies' credit rating, including the Philippines, S&P Global Ratings said.

"Tariffs and wars pose increased risks to Asia-Pacific sovereign ratings," it said in a report.

"International trade frictions and military conflicts grow as threats to Asia-Pacific sovereign creditworthiness in 2025."

Asia-Pacific sovereigns had been seeing a "positive momentum" but now face considerable risks, it said.

"These risks affect sovereign credit metrics most directly through the external and fiscal channels."

"Economies that report current account deficits or where surpluses are small — including India, Indonesia, and the Philippines — may experience slipping external support for their sovereign ratings."

S&P said that most of the sovereign ratings in the region are investment grade and range between "BBB" and "BBB+."

Currently, three out of 21 sovereign outlooks remain positive, namely, the Philippines, India and Mongolia.

In November, the debt watcher affirmed its "BBB+" long-term credit rating for the Philippines, which is a notch below the "A" level grade targeted by the government. It also kept its "A-2" short-term rating for the country.

S&P Global had raised its rating outlook to "positive" from "stable." A positive outlook means the Philippines' credit rating could be raised over the next two years if improvements are sustained.

The credit rater said that restrictive tariff policies continue to weigh on economies in the region.

"It is uncertain whether the Trump administration could conclude trade negotiations with many countries by the end of July," it said.

The Philippines was slapped with a 20% reciprocal tariff by the United States, higher than the 17% previously proposed. The government has said it is seeking to negotiate better terms with the US.

[Cont. page 8]

Trade wars threaten Asia-Pacific sovereign ratings

[Cont. from page 7]

"S&P Global Ratings believes there is a high degree of unpredictability around policy implementation by the US administration and possible responses — specifically with regard to tariffs — and the potential effect on economies, supply chains, and credit conditions around the world."

It also cited the persistence of geopolitical conflict as a key risk, citing the South China Sea, Taiwan Straits, and North Korea.

"However, recent events show that an increase in tension can happen. And, if not carefully handled, errors in judgment could lead to escalations that no party intended."

These escalating geopolitical tensions could affect prices, as Asia-Pacific economies may have to pay more for energy and related imports, it said.

The Asia-Pacific region could also face further fiscal deteriorations if these risks materialize, S&P said.

"Government finances will weaken as economic performances falter. Government revenue will be dragged down, especially where exporters are important taxpayers, such as in Korea, Taiwan, and Japan."

Analysts likewise said that these global uncertainties could be a hindrance to the Philippines' goal of securing an "A" rating.

"These global and regional risks could hinder the Philippines' march toward an 'A' rating, especially if they amplify external or fiscal weaknesses," Leonardo A. Lanzona, an economics professor at the Ateneo de Manila University, said in an e-mail.

The government is targeting to reach "A"rating status by 2028. The Philippines holds an "A" rating with Japan-based Rating and Investment Information, Inc. (R&I) and Japan Credit Rating Agency (JCR).

However, it has yet to secure a top investment rating from the big three debt watchers. Aside from its "BBB+" rating from S&P Global Ratings, it also holds a "BBB" rating from Fitch Ratings and "Baa2" from Moody's Ratings.

"In particular, the Philippines traditionally runs current account deficits, meaning it imports more than it exports, and relies on remittances, BPO (business process outsourcing) revenues, and foreign capital to finance that gap," Mr. Lanzona said, but noted these inflows may become volatile amid global uncertainty.

However, Mr. Lanzona said that if the government can manage inflation, exercise fiscal discipline and deepen capital markets, meeting the "A" rating goal remains within reach.

Source: https://www.bworldonline.com/top-stories/2025/07/17/685729/trade-wars-threaten-asia-pacific-sovereign-ratings/

DICT on Konektadong Pinoy Bill: Cybersecurity, oversight remain 'non-negotiable'

July 17, 2025 | Dominique Nicole Flores | Philstar.com

Image by methodshop from Pixabay

MANILA, Philippines — The Konektadong Pinoy Bill won't allow foreign-controlled entities to gain access to the country's internet systems without proper vetting, the Department of Information and Communication Technology (DICT) said.

The measure, already approved by Congress, has been criticized for "loopholes" that may let foreign-controlled entities participate without adequate government scrutiny or robust safeguards against harmful players.

"The DICT, in coordination with national security agencies, will ensure that no foreign-controlled entity gains access to critical digital infrastructure without undergoing multi-layered vetting and continuous monitoring," the agency said in a July 16 statement.

Under Section 8, the bill subjects foreign entities to the Foreign Investments Act of 1991 and the Public Service Act if they intend to operate in the country's data transmission sector. *[Cont. page 9]*

DICT on Konektadong Pinoy Bill: Cybersecurity, oversight remain 'non-negotiable'

[Cont. from page 8]

The bill defines data transmission as the method by which messages and files are transferred between devices using communication channels such as the internet or physical cables.

Now awaiting the president's signature, the measure aims to spur competition among service providers to lower data and internet costs in the Philippines.

Lawmakers say one way to achieve this is by scrapping the requirement for a legislative franchise in specific parts of the data transmission industry, easing market entry for new providers.

A network segment is any part of the infrastructure that carries data between locations — from the core or backbone, through the "middle mile" that runs across local or regional networks, to the "last mile," which directly connects to end users.

However, the DICT stressed that national security remains a "non-negotiable priority." It added that the bill is designed to help bridge the digital divide by expanding connectivity to far-flung areas.

"But backbone and core infrastructure remain governed by existing ownership and security laws, including the Public Service Act and Cybercrime Prevention Act," DICT said.

On the concern of congressional franchise, the DICT said it won't be applied to telecommunication companies.

"The removal of the franchise requirement for certain data transmission segments was carefully deliberated to accelerate deployment in underserved areas, especially in remote provinces. It does not apply to telcos," it added.

Entities will still need to obtain the proper permits, pass security reviews and comply with oversight from the DICT and the National Telecommunications Commission (NTC), the statement read.

The bill proposing "open access" to the middle and last mile of data transmission has drawn cybersecurity concerns, as it allows companies to share networks rather than build their own to lower costs. The DICT, however, said deregulation would not be pursued at the expense of security or public welfare.

"We reaffirm our core objective: to make the internet a right, not a privilege," the DICT said.

The agency also argued that the proposed legislation actually "modernizes and strengthens" the NTC's oversight powers to "respond faster and more effectively to digital-age challenges."

The DICT said that the bill's implementing rules and regulations (IRR) are already being drafted to give the NTC "teeth" as a regulator, instead of leaving it as a mere "passive licensing body."

While consultations with legal experts and civil society groups are ongoing, the agency said it welcomes further proposals to improve connectivity and narrow the digital divide.

Source: https://www.philstar.com/business/2025/07/16/2458422/dict-konektadong-pinoy-bill-cybersecurity-oversight-remain-non-negotiable

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The six members of the Joint Foreign Chambers (JFC) of the Philippines are pleased to announce that registration for the **Arangkada Philippines Investment Forum 2025** is now open! Since 2012, the Arangkada Philippines Forum has been a premier platform for high-level dialogue on investment, economic reform, and inclusive growth in the Philippines. This year, the annual forum will take place on **September 25 and 26, 2025** at the **Marriott Grand Ballroom** in Pasay City and bring together hundreds of distinguished leaders from government, the private sector, academe, and media to discuss strategies to attract and retain investments and promote business growth. Specifically, the forum will be focused on the JFC's seven "big winner" sectors of agribusiness, infrastructure, manufacturing and logistics, tourism, critical minerals, creative industries, and Information Technology and Business Process Management.

The first day of the forum will feature speeches from top government and business leaders and breakout discussions focused on the seven sectors and the second day will feature exclusive business-to-business and business-to-government networking opportunities, live product and business demonstrations at booth exhibits, and in-depth industry talks that provide valuable insights into government services and investment-related topics.

For sponsorship and more information, you may visit this website links of Arangkada Philippines **Briefe**r, **Sponsorship Tier** and **Confirmation Form**. You may also contact KCCP Secretariat at (632) 8885-73-42 or email info@kccp.ph for further inquires.

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