

Company: PJ Lhuillier Inc. (Cebuana Lhuillier), Makati City, Metro Manila

Company Description: PJ Lhuillier, Inc. (Cebuana Lhuillier) is the Philippines' largest microfinancial services provider, offering pawning, savings, loans, insurance, remittance, business support, and investment options through retail gold and jewelry. With over 3,500 branches and robust digital platforms, it delivers accessible and inclusive financial solutions to more than 27 million Filipinos nationwide.

Nomination Category: Corporate Communications, Investor Relations, & Public Relations Categories

Nomination Sub Category: Communications or PR Campaign of the Year - Marketing - Business-to-Business

Nomination Title: Cebuana Lhuillier's Nationwide Movement to Empower MSMEs

1. If you are providing written answers to the questions for this category, you must answer this first question: Specify the date on which this campaign or program was launched:

Cebuana Lhuillier officially launched the **KaNegosyo Center (KNC)** on **June 29, 2023**. This digital-first, community-powered initiative was developed in response to insights from a nationwide study that revealed the widespread closure of MSMEs due to poor financial literacy and lack of access to expert guidance. Designed to empower entrepreneurs—especially from underserved segments—KNC offers a comprehensive suite of business support services including funding, coaching, tools, and market linkages.

2. Which will you submit for this nomination, a video of up to five (5) minutes in length about the nominated campaign or program, OR written answers to the questions for this category? CHOOSE ONE:

Written answers to the questions

3. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video.

Cebuana Lhuillier, the Philippines' leading microfinancial services provider, has long recognized the vital role of micro, small, and medium enterprises -MSMEs- in fueling economic growth. Yet many MSMEs still struggle with poor financial management, limited funding, and a lack of access to expert business advice. In response, Cebuana Lhuillier launched the **KaNegosyo Center -KNC-** on June 29, 2023—a one-stop digital platform designed to transform how entrepreneurs access support.

Born from a nationwide study that revealed widespread MSME closures due to weak guidance and financial literacy, the KNC initiative reimagines business support as a hybrid online and community-driven platform. Its mission: to offer accessible, expert-led coaching, financial tools, and tailored services that empower entrepreneurs to thrive.

The impact has been remarkable. Over **₱3 billion in funding** has been provided to **900,000 MSMEs** across all 82 provinces. Through strong partnerships with LGUs and local leaders, Cebuana has conducted **on-ground coaching for over 1 million entrepreneurs** and reached **31 million views** online.

The program supports **250,000 sari-sari store owners**, **300,000 online micro-sellers**, and **1,000 farmers**, delivering practical business advice, access to capital, and market linkages. Flagship programs like **Kanegosyo Coach**, **Assist**, and **Bundles** reflect Cebuana's commitment to inclusive growth.

More than a financial service, the **KaNegosyo Center** stands as a movement—turning vision into action for entrepreneurs across the nation. With it, Cebuana Lhuillier cements its role not only as a lender, but as a true partner in progress.

4. If you are providing written answers to the questions for this category, you must answer this second question: Describe the genesis of the nominated campaign or program: the reasons it was initiated, the challenges it was created to address, the problems it was developed to solve, etc. (up to 250 words):

Total 240 words used.

Cebuana Lhuillier, the Philippines' leading microfinancial services provider, has long recognized the critical role of MSMEs in driving inclusive growth. But despite their importance, many entrepreneurs, especially at the grassroots, continue to struggle with poor financial management, lack of funding, and minimal access to expert advice.

This reality was underscored by a nationwide study commissioned by Cebuana Lhuillier in 2023, which revealed that a significant number of MSMEs were forced to shut down due to inadequate business guidance and financial literacy. In response, the company launched the **KaNegosyo Center -KNC-** on **June 29, 2023**, a digital-first, community-supported platform built to empower entrepreneurs where it matters most.

More than just a lending program, KNC provides accessible, expert-led coaching and customized support. Programs such as **Kanegosyo Coach**, **Kanegosyo Assist**, and **Kanegosyo Bundles** offer tailored advice on finance, marketing, operations, and compliance—both online and through local coaching hubs.

In just one year, the impact has been transformative: **₱3 billion in funding** released to **900,000 MSMEs** across 82 provinces; **1 million** coached on-ground in partnership with LGUs and local leaders; **31 million** online views generated from business content. The program directly supports **250,000 sari-sari store owners**, **300,000 online micro-sellers**, and **1,000 farmers**.

The KaNegosyo Center is not just a service—it's a movement born out of real need. With this initiative, Cebuana Lhuillier strengthens its commitment to being not just a financial enabler, but a true partner in every entrepreneur's journey.

5. If you are providing written answers to the questions for this category, you must answer this third question: Describe the development of the campaign or program: the planning process, the goal setting, the creative and media development, the scheduling, etc. (up to 250 words):

Total 229 words used.

The development of Cebuana Lhuillier's **KaNegosyo Center (KNC)** was rooted in strategic planning and a deep understanding of the challenges faced by Filipino micro, small, and medium enterprises (MSMEs). The program's inception began in early 2023, following a nationwide study commissioned by Cebuana Lhuillier that revealed widespread MSME closures due to lack of financial guidance, poor business literacy, and limited access to capital.

With these insights, the company set clear goals:

- **Empower 1 million MSMEs** through expert-led coaching
- **Disburse ₱3 billion in funding** within the first year
- **Provide a hybrid platform** combining digital access with on-ground support
- **Foster collaboration** with government (e.g., DTI, CDA, TESDA, BIR) and private partners (ATRAM, Taxumo, Packworks)

The planning process involved stakeholder consultations, needs assessment surveys, and the design of modular content tailored to the needs of different business types—sari-sari stores, online sellers, and farmers. Cebuana Lhuillier's marketing and digital teams developed the **"Kanegosyo Coach," "Kanegosyo Assist," and "Kanegosyo Bundles"** programs to ensure MSMEs received guidance across financing, marketing, compliance, and operations.

Media strategy included a nationwide digital launch on **June 29, 2023**, supported by traditional PR, social media promotions, and influencer-led education campaigns. On-ground activations were synchronized with LGU partners to extend real-time support to entrepreneurs.

By aligning content, coaching, and capital in a unified program, the KNC successfully translated insights into impactful action—redefining business support in the MSME space.

6. If you are providing written answers to the questions for this category, you must answer this fourth question: Outline the activities and concrete results of this campaign or program since the beginning of 2019. Even if your initiative started before 2023, limit your response to activities and results since the beginning of 2023 only (up to 250 words):

Total 224 words used.

Since its launch on **June 29, 2023**, Cebuana Lhuillier's **KaNegosyo Center (KNC)** has delivered impactful, measurable results through a series of integrated, nationwide activities designed to empower micro, small, and medium enterprises (MSMEs).

Key activities included:

- **On-ground business coaching** in partnership with local government units (LGUs), cooperatives, and community organizations. Over **1 million entrepreneurs** participated in these sessions, gaining practical skills in finance, compliance, marketing, and operations.
- Launch of the **KNC Digital Platform**, which offers on-demand content, financial tools, and mentorship services. Programs like **Kanegosyo Coach**, **Assist**, and **Bundles** were rolled out to guide business owners from startup to expansion stages.
- **Content development and digital education** campaigns, generating over **31 million online views**. Educational videos, tutorials, and success stories were shared across Cebuana Lhuillier's social media platforms to promote entrepreneurial learning.
- Deployment of **targeted financial products** to MSMEs, including low-interest microloans and bundled services for sari-sari stores, online sellers, and small-scale farmers.

Concrete results as of mid-2024:

- **₱3 billion in funding** disbursed to over **900,000 MSMEs** in all 82 provinces of the Philippines.
- Direct support extended to **250,000 sari-sari store owners**, **300,000 online micro-sellers**, and **1,000 farmers**.
- Marked improvements in business sustainability and borrower repayment rates.

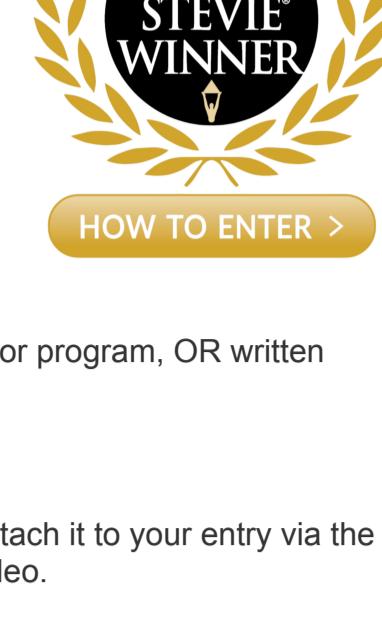
The KaNegosyo Center has proven to be more than a financial support program—it is a nationwide movement promoting inclusive economic growth and entrepreneurial resilience.

7. You have the option to reference here any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

Attachments/Videos/Links:

[Cebuana Lhuillier's Nationwide Movement to Empower MSMEs](#)

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