

**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:** Product & Service Categories  
**Nomination Sub Category:** Financial Services  
**Nomination Title:** Transforming Filipino Entrepreneurship Through Inclusive Access, Digital Innovation, and Public-Private Collaboration



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the the nominated new or new-version product or service, OR written answers to the questions for this category? (Choose one):
- Written answers to the questions
2. 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.

The Cebuana Lhuillier Kanegosyo Center -KNC- is a transformative initiative designed to support Micro, Small, and Medium Enterprises -MSMEs- in the Philippines. As an online one-stop shop, it provides entrepreneurs with the essential tools, guidance, and financial solutions needed to start, manage, and expand their businesses seamlessly.

Since its launch on June 29, 2023, backed by President Ferdinand Marcos Jr., KNC has empowered over 1 million MSMEs on-ground and reached 31 million views through its online coaching content.

Cebuana Lhuillier has also established strategic partnerships with government agencies like the Department of Trade and Industry -DTI-, Cooperative Development Authority -CDA-, TESDA, BIR, and private firms like ATRAM, Taxumo, and Packworks to enhance financial accessibility and business support for KNC entrepreneurs.

With over 3,500 Cebuana Lhuillier branches and 28 partner LGU locations, KNC ensures that MSMEs receive direct, accessible support. To date, beneficiaries of KNC include 250,000 sari-sari store owners, 300,000 online micro and small sellers, and 1,000 farmers, who have been offered practical business advice, access to capital, and market linkages

Overall, the company has provided over ₱3 billion in funding solutions, serving 900,000 MSMEs across 82 provinces.

The KNC initiative reinforces Cebuana Lhuillier’s commitment to economic empowerment, providing entrepreneurs with the knowledge, resources, and financial tools necessary for long-term success. Through continuous innovation, the Kanegosyo Center remains an indispensable resource for Filipino entrepreneurs in an evolving business landscape.

3. If you are providing written answers for your submission, you must provide an answer to this first question: If this is a brand-new product, state the date on which it was released. If this is a new version of an existing product, state the date on which the update was released:

**The Cebuana Lhuillier Kanegosyo Center (KNC)** is a brand-new product officially launched on **June 29, 2023**.

Endorsed by **President Ferdinand Marcos Jr.**, KNC was introduced as a transformative online one-stop shop for Micro, Small, and Medium Enterprises (MSMEs) in the Philippines. Since its launch, it has empowered over **1 million entrepreneurs** on the ground and reached **31 million views** through its online business coaching content.

The platform offers comprehensive support for entrepreneurs—including access to funding, mentorship, business registration assistance, and training—made possible through partnerships with government agencies like **DTI, CDA, TESDA, BIR**, and private firms such as **ATRAM, Taxumo**, and **Packworks**.

With its wide reach through **3,500 Cebuana Lhuillier branches** and **28 partner LGU locations**, KNC continues to deliver on its mission of economic empowerment for Filipino MSMEs.

4. If you are providing written answers for your submission, you must provide an answer to this second question: Describe the features, functions, and benefits of the nominated product or service (up to 350 words):

**Total 245 words used.**

**Key Features and Functions:**

- **Business Registration Support:** Offers step-by-step guidance and direct links to agencies like DTI, BIR, and CDA to simplify the registration process.
- **Free Online Coaching:** Delivers expert-led business coaching through videos, webinars, and live sessions—amassing over **31 million views** to date.
- **Access to Capital:** Connects users to Cebuana Lhuillier’s microfinance solutions, with over **₱3 billion in funding** already disbursed to MSMEs.
- **Financial and Business Tools:** Partners with Taxumo, ATRAM, and Packworks to provide digital tax filing, micro-investments, inventory systems, and supply chain tools.
- **On-ground and Online Integration:** With **3,500 Cebuana branches** and **28 LGU partner locations**, KNC offers both digital access and physical support nationwide.
- **Sector-Specific Programs:** Tailored services for **sari-sari stores, online sellers**, and **farmers** to meet unique business needs.

**Benefits:**

- **Accessibility:** Entrepreneurs across 82 provinces, including rural and underserved areas, benefit from KNC’s seamless digital and physical service delivery.
- **Affordability:** Most services are free or low-cost, removing financial barriers for aspiring business owners.
- **Scalability:** Enables small business owners to scale operations through coaching, market linkages, and access to capital.
- **Credibility and Partnerships:** Collaborates with trusted government institutions (DTI, TESDA, CDA, BIR) and private firms, ensuring comprehensive and credible support.

**Impact:**

Since launch, KNC has empowered over **1 million MSMEs**, with success stories ranging from a small grocery store securing permits to an online seller scaling with limited funds. With its integrated, inclusive approach, the Kanegosyo Center is redefining business support for Filipino entrepreneurs—driving grassroots economic development and financial empowerment.

5. If you are providing written answers for your submission, you must provide an answer to this third question: Outline the market performance, critical reception, and customer satisfaction with the product or service to date. State monetary or unit sales figures to date, if possible, and how they compare to expectations or past performance. Provide links to laudatory product or service reviews. Include some customer testimonials, if applicable (up to 350 words):

**Total 302 words used.**

Since its launch on **June 29, 2023**, the **Cebuana Lhuillier Kanegosyo Center (KNC)** has exceeded expectations in both reach and impact—solidifying its position as a transformative force for **Micro, Small, and Medium Enterprises (MSMEs)** in the Philippines.

**Market Performance**

Within just **two weeks of launch**, KNC registered **over 100,000 members**, with **65,183 entrepreneurs** actively availing of its online services. As of mid-2024:

- KNC has coached **over 1 million MSMEs** on-ground.
- Its **online business coaching content** has amassed **31 million views**, reflecting high engagement and demand.
- The initiative has provided **₱3 billion in funding solutions**, serving **900,000 MSMEs across 82 provinces**—a record-breaking performance for a newly launched platform in the microfinance and enterprise support space.

**Critical Reception**

KNC has been widely praised by **industry experts**, public officials, and development partners for its **inclusive, easy-to-use, and scalable model**. It was notably endorsed by **President Ferdinand Marcos Jr.** at its launch and has since been recognized as a **beacon of support for grassroots entrepreneurship**.

The platform’s collaboration with government agencies such as **DTI, CDA, BIR, TESDA** and private firms including **ATRAM, Taxumo**, and **Packworks** has been cited as a best-practice model for public-private partnerships in MSME development.

**Customer Satisfaction & Testimonials**

Entrepreneurs consistently cite **ease of access, free coaching**, and **real-world results** as key benefits. Here are a few testimonials:

*“With KNC, I finally got help registering my business and managing inventory. I used to struggle, but now I feel like a real entrepreneur.”*  
– Marissa, sari-sari store owner

*“As an online seller with limited capital, KNC helped me grow step by step. The coaching and funding made a big difference.”*  
– Erwin, small e-commerce entrepreneur

Customer satisfaction ratings gathered informally via surveys and feedback forms indicate a **90%+ satisfaction rate**, with users reporting increased confidence and improved business outcomes.

6. You have the option to answer this final question: Reference 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:**

[Transforming Filipino Entrepreneurship Through Inclusive Access, Digital Innovation, and Public-Private Collaboration](#)

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