

A WOMEN'S ASSOCIATION OF
SMALL-SCALE FISH PRODUCERS
THAT HAS BEEN OPERATING
FOR 29 YEARS



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Binmaley Rural Improvement Club (BRIC)

Case describes....

- How the association became an effective participant in the value chain of their products.
- Achievements and their impacts on members and families, business partners and community
- Opportunities for strengthening, empowering and sustaining a women's association of small scale fish producers.

Location Map of Binmaley, Pangasinan, Philippines





Founded 1989
5 pioneers and 15 members, 120 today



- Half-hectare communal farm of the association
- Nursing milkfish fry then growing them to table size
- Fresh harvest peddled around the neighborhood



RIC members splitting and washing the bangus



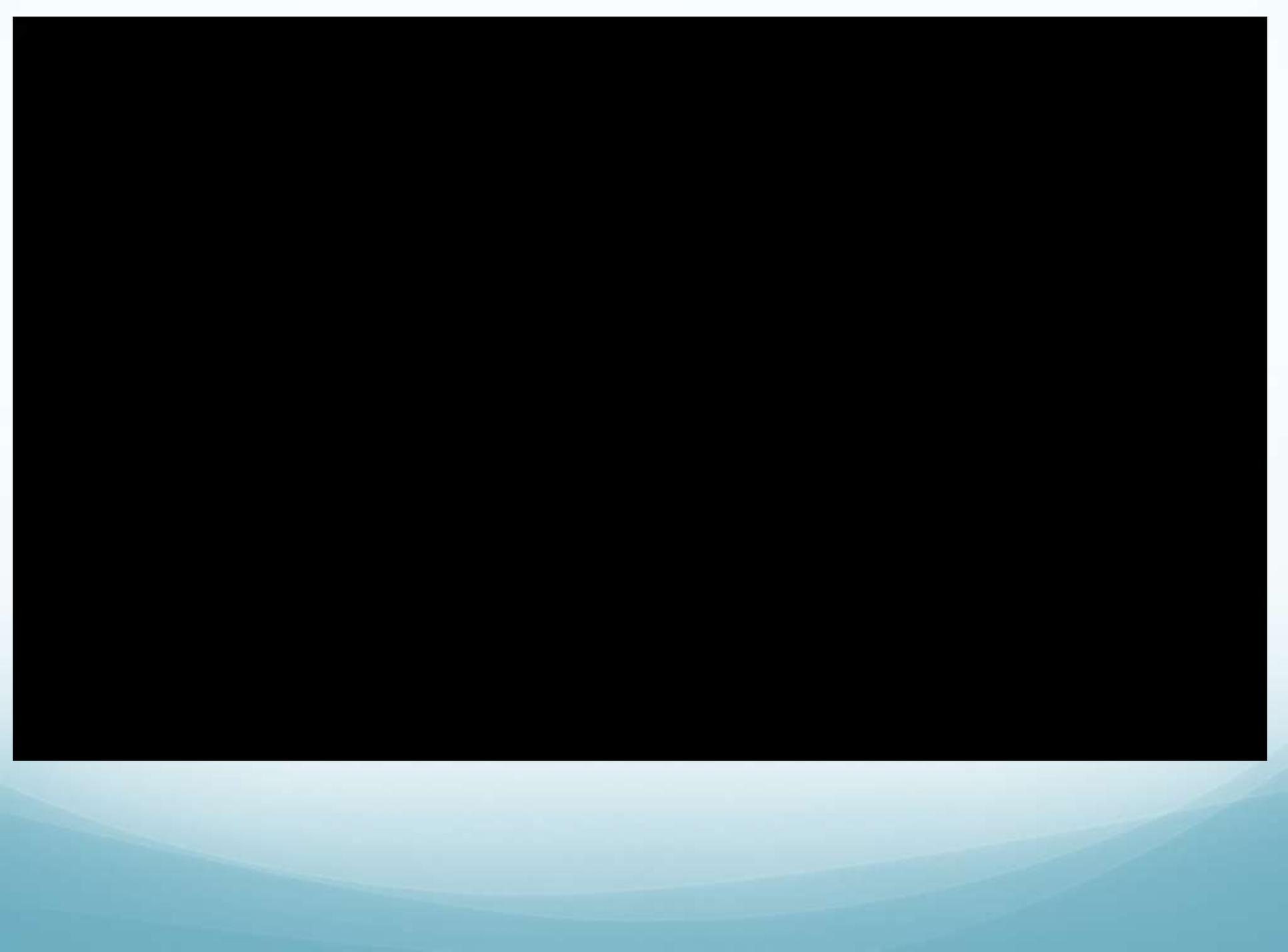
Deboning proper.

Ventured into small scale processing of traditional product forms: deboned & marinated

BRIC Processed Milkfish Products



1998. "BRIC Seafood Products". Raised output, more products forms, expanded market. Sourced fish from suppliers.



BRIC Facility Improvements



Officers of Binmaley Rural Improvement Club Buenlag, Binmaley, Pangasinan

President	Mrs. Milagros T. Buenafe
Vice President	Mrs. Norma R. Rosario
Secretary	Mrs. Cresencia B. Ferrer
Asst. Secretary	Mrs. Marlyn C. Bruan
Treasurer	Mrs. Renita E. Soriano
Asst. Treasurer	Mrs. Jehla B. Lee
Auditor	Mrs. Maricris F. Escano
Asst. Auditor	Mrs. Jesabel P. Buenafe
Business Manager	Mrs. Gina B. Buenafe
Asst. Business Manager	Mrs. Mila C. Villanueva
PRO	Mrs. Vicky de Vera
	Mrs. Julie Aquino



BRIC's Value Chain



Suppliers

End markets

Service Providers: BFAR-DTI-DOLE-LGU-DOST, TESDA, Media

Physical & Socio-economic environment: LGUs

Regulatory: FDA, BFAR, DOLE, LGU

Policy: BFAR, DTI, DOLE

Actors in the value chain

Business partners

1. Input Suppliers

- Frank & Nally Consignacion: fresh milkfish (purchase-on-account or slightly deferred payment)
- Joemil Aqua-farm : assistance to the association under a similar arrangement; interest free loan to build the new processing building.
- Lenny Sari-Sari Store: condiments and other processing ingredients (on credit)
- Milkfish fry dealers- cash on delivery

2. End markets

- Distributors (10) – Manila 4, Baguio City 2, and Cagayan, Zambales, Laguna, Palawan : on time delivery/shipment of unlabelled packs.
- Groceries – large and small: consignment; replacement of unsold goods 15-30 days
- Food markets: consignment
- Hotels and Restaurants: cash on delivery
- Schools - public and private: cash on delivery

Institutional support services

- Bureau of Fisheries and Aquatic Resources (BFAR) - RO
- BFAR's National Integrated Fisheries Technology Development Center
- Department of Trade and Industry - RO
- Department of Science and Technology - RO
- Department of Labor and Employment's Technology Education and Skills Development Authority _ RO
- Local Government Units (Provincial and Municipal)
- Pangasinan State University's College of Fisheries.

Processing facility

Dep't of Trade and Industry's **Shared Service Facilities (SSF) Program for MSMEs:**

- BRIC: PHP 1 million worth of equipment
 - Food-grade stainless steel smoking chamber, stainless tables, double-chamber vacuum packaging machine, chest freezer, industrial pressure cooker, tools.
 - Monthly average capacity from 3,000 to 10,000 kg (now 18,000 kg) of fresh milkfish.

BFAR also gave a fish processing kit under its Gender and Development Program.

Processing technology, product development, promotion and marketing

Trade & Industry; Science and Technology; BFAR and Pangasinan State U.

- DTI, DOST and BFAR have made BRIC their model group at agriculture and food exhibitions.
- DOST gives training on food safety, advise on compliance to Good Manufacturing Practice standards.
 - Results: improved plant layout, better GMP compliance, process standardization and more training opportunities on enterprise management.
- PSU College of Fisheries: product testing, development

Enterprise Management

- **Local Government Units:** Livelihood Assistance Program; includes a soft loan
- **DTI** monitors and updates the association on enterprise management and development as part of its continuing assistance that complements the local government's.
- **DOLE's Technology Education and Skills Development Authority** facilitates provision of technical education and skills development. BRIC officers trained in management and operation, health and sanitation, and food safety.

Farming and post harvest

- **BFAR:** research, technology development, training and extension as well as project partnership.
 - Milkfish farming, processing, packaging, product labeling and enterprise management
 - Advice on good farm management practices.
- **BFAR-National Integrated Fisheries Technology Development Center:** updates on new technology and research results; training



BRIC Participation in Agri-business Exhibition



Photo credit: Milagros Buenafe and Josrael Tiraña
Data credit: Milagros Buenafe



2013 Exhibit in Mesa Mall Manila



Trade Fair during the Sigay Festival in Binmaley, Pangasinan



2010 Exhibit in Manandan, Pangasinan



2014 Exhibit in CSI Stadia Dagupan City

TRADE FAIR PARTICIPATION, MEDIA COVERAGE, CITATIONS

Initiatives

Start up -- Enterprise development -- Market access and expansion -- Market stability

- 1. Value chain development and upgrade:** Their Business Model Canvas portrays enterprise activities, relations with suppliers and end market relations, and marketing strategies. Business partnerships established with distributors, grocery stores, restaurants, and hotels as well as schools.
- 2. Functional upgrading.** Construction of the new processing plant and upgrade of equipment including a blast freezer. Capacity up 18K to 30K kg/month (as of 2018) Apply for HACCP certification: will further sharpen competitiveness.
- 3. Product upgrading:** Tests of new product forms and product acceptability, assisted by the College of Fisheries of PSU and Science and Technology dep't.
- 4. Process upgrading:** Constituted task forces led by their officers, with specialized assignments: supervise the good manufacturing process and quality control for a particular product form. Enhanced efficiency.

Organizing for Efficiency

BUSINESS MANAGER
Milagros Buenafe

ADMIN/FINANCE
Renita Soriano
Maricris Escano

PROMOTIONAL MARKETING
Jehla Lee
Jesabel Buenafe

Relleno Bangus	Smoked Bangus	Marinated Bangus	Shanghai Roll Bangus	Siomai Bangus	Bangus Longanisa	Bangus Tocino	Bangus Belly	Bangus Empanada	Bangus Nuggets	Bangus Sisig	Bangus Balat Chicharon	Bangus Sardines
Cresencia Ferrer	Rizza Buenafe	Jonathan Narnola	Rosalie Bruan	Sonia Paragas	Lerma Buenafe	Myka Bautista	Jham Buenafe	Jonalyn Caronongan	Jeffrey James Narnola	Shirly Guan	Emilia Sy	Lerma Buenafe Rosalie Bruan

Packaging
Gina Buenafe

Labeling
Renita Soriano

Utility Worker Joana Abalos	Helper Pricilla Sanchez	Utility worker Lolita Bautista	Helper Grace Buenafe
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Achievements and their impacts

“Developing a value chain...

- assists in poverty reduction, income generation, and employment creation;
- builds entrepreneurial dynamics that increases competitiveness and value addition at each stage of production.”

UNIDO.2011. Industrial Value Chain Diagnostics: An Integrated Tool. Vienna, Austria.

On Members: Family welfare, entrepreneurship

- Part-time employment close to home, earning additional income + health insurance benefit.
- Entrepreneurship training: how to start a home-based business.
- Appreciation for responsible and ethical behavior as member of an association and in business relations.
- As well, they have developed product forms that make use of almost all parts of the fish, reducing food waste and environmental impact of processing ... and increasing the value of a fish.

On partners: additional business opportunities

- Expanded production and sale of BRIC processed products have increased their demand for raw materials, which also boosts the business of their regular suppliers.
- Upgrade of the processing facility has produced more – and a steady supply – of higher quality products for trading partners and end markets.
- (They also provide training to students and other women groups, through “lakbay aral” or study tour.

On community: employment, rural development

- BRIC Bangus Processing Project: more employment, fiscal impacts: local government revenue from taxes, license and permits.
- Promotion of the reputation of the town as “Home of BRIC Processed Bangus”. Prospects for agro-tourism.
- Seasonal employment for farm workers, who are from the community, in the communal fish farm.

Recommendations 1

- for organizational development and management-

- Improve both technical and management capacity; **professionalize** the organization.
- Leadership encourage **every member to seek and share ideas** on ways to innovate services, develop new products, improve management and operational efficiency; and **groom and mentor potential leaders**.
- Nurture and promote **product image of quality and safety, and environmental and social responsibility** that reflect its production and in the association's actions.
- **Transparency** pervades the management of the association and its business practices.
- Harness **information technology** esp. social media.

Recommendations 2

- policy and technical support -

- **Integrate into a single package** the various technical assistance of government agencies. Preferably, deliver them through a single competent entity in the area.
- Government agencies strengthen and integrate their services for **safety & quality, environmental and social responsibility certification**.
- Services include **legal advice** on working out contracts with suppliers, distributors and institutional buyers, applying for licenses and permits, and complying with legally set standards.
- **Reduce regulatory burden** on associations and enterprises: with a streamlined one-stop service; consider online registration and application for permits; remove redundant, irrelevant provisions.

- Consider **incentives** such as tax breaks but **avoid lavish and perennial subsidy**.
- Promote farm and processing enterprise as a stop in an **agro-tourism** itinerary; develop the area into an agro-tourism hotspot.
- Institutionalize their **role as trainers**: internships, study tours.
- With a growing trend in ***impact investment***, DTI could include the promotion of this type of investment in its program and provide stimulus for associations to develop and position their enterprises for impact investments. **Social enterprise.**

SALAMAT
MABUHAY at UMUNLAD

Thank You
Live Long and Prosper



Topics of the training workshop

- Value chain theory and practice .
- Management of milkfish farming to meet quality standards
- Product development, processing, promotion and marketing
- Business plan development
- Financial planning
- Case study

Binmaley Rural Improvement Club Business Model Canvas

Key Partners	Key Activities	Value Proposition	Customer Relationship	Customer Segments
<p>Suppliers of Fresh Milkfish</p> <ul style="list-style-type: none"> Joemil Buenafe Aqua-Farm Buenlag, Binmaley, Pangasinan Frank & Nally Consignacion Dagupan City <p>Supplier of Condiments</p> <ul style="list-style-type: none"> Lenny Sari-Sari Store Binmaley Pangasinan <p>Product Distributors</p> <ul style="list-style-type: none"> Tuguegarao – 1 Manila – 4 Baguio – 2 Laguna – 1 Zambales – 1 Palawan - 1 <p>Outsource Partners</p> <ul style="list-style-type: none"> Relative- Antipolo City Relative- Pasig City Relative- Baguio City Relative- Undaneta City 	<p>Operations</p> <p>Bric started milkfish processing business under mango tree, later built a makeshift house behind residence of Mrs. Milagros Buenafe. Operates on limited budget, acquire milkfish raw materials on credits from local fish vendor to process marinated, smoked and relleno bangus and sold to neighbours. BRIC has progressed since then.</p> <p>Marketing Mode</p> <ul style="list-style-type: none"> Products delivery Pick up Shipping <p>Resources</p> <ul style="list-style-type: none"> Initial capital on credit and now on revolving own capital Man-Power-labor from the association Materials-BRIC own fish pond and a family fish farm supplies milkfish raw material 	<p>High demand Products</p> <p><i>Marinated Milkfish:</i> spiced with salt, garlic and vinegar, no preservative.</p> <p><i>Smoked Milkfish:</i> processed with 9.1 brine solution in 30-40 minutes.</p> <p>Scheme</p> <ul style="list-style-type: none"> *Increased productivity meeting the local emerging demand. *Increased level of awareness on importance of producing quality products by advanced technology and modernized innovation. *Always fresh, no preservative * Above 18 years experience * Packaging by DOST set up * Foreign market- looks for nutritious and delicious food to boost good health. * Vacuum packed for longer shelf life. 	<p>Bulk Buyers</p> <ul style="list-style-type: none"> On time delivery/shipping of unlabeled bulk orders like 300 packs and above especially in far location like Tuguegarao, Cagayan In supermarket consignment: Terms of 15-30 days. Unsold products are taken back for replacement. <p>Market Channels</p> <ul style="list-style-type: none"> Walk-in customer Words of mouth Distributors Small to Bigger Pasalubong Centers Advertising media-leaflets Personal selling Free publicity 	<p>Customer Distribution</p> <ul style="list-style-type: none"> Local 50% Other town 10% Other province 10% Balikbayan 10% Walk in customers 20% <p>In trade fair</p> <ul style="list-style-type: none"> Most customers are within 30 and above age group and are health conscious. Other important group are within 20-30 age group and buy the products for home consumption.

Factors that influence the development of community enterprise into an SME

Independent Variables	Significance
1. Enterprise development plan	HS (99)
2. Sales trends	HS (99)
3. Customer data base management	HS (99)
4. Providing assistance to community	HS (99)
5. Community involvement	S (95)
6. Relationships with suppliers	S (90)
7. Relationships with customers	
8. Regularity of sales	
9. Length of time in business	Presentation9
10. Age of group leader	
11. Experience of group leader	
12. Length of time as head of the group	
13. Number of members	
14. Source of fund	

141 samples from Bangkok, Central, North, East, NE, South

Sumalee Santipolvut, Kewalin Mali & Orasa Tuntiyawongsa.2018. Existence of and Approaches to Social and Community Development under the SEP in Thailand. Asian Economic Symposium 2018. Kasetsart U, Bangkok.