



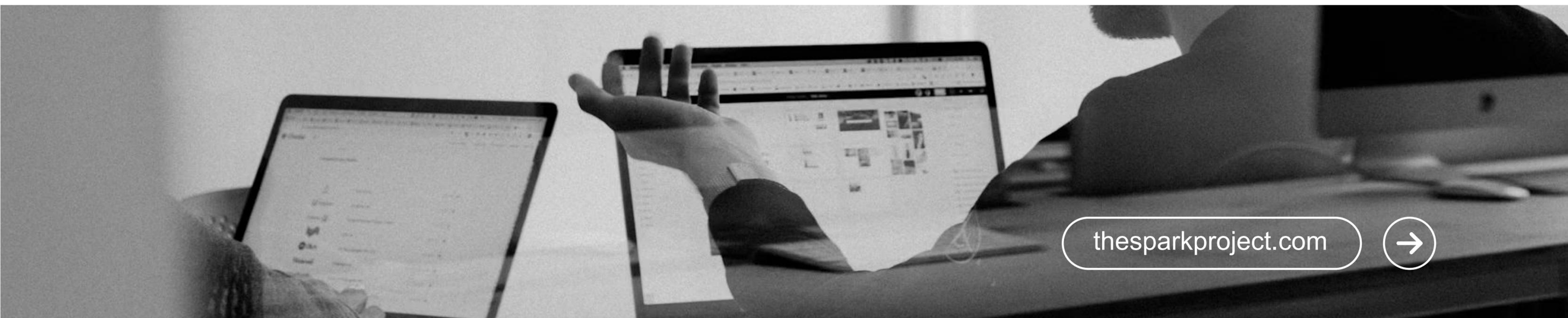
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**ATRIEV**

SPARK SCHOOL IN PARTNERSHIP WITH ATRIEV INC.

## **Inclusive Design Training for Entrepreneurs**



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# Inclusive Design Training for Entrepreneurs

**SHORT COURSE:**

**Laws, Benefits, and Support for**

**Accessible Businesses**



# Introduction

You're building your business at a time when technology is booming, and online services help you connect with customers faster than ever. But remember, not everyone can easily join in. As of June 2025, Around 2.5 million Filipinos are registered as persons with disabilities (PWDs), and many seniors and low-literacy users face digital barriers. Even with 73.6% internet penetration and nearly 87 million users in early 2024 according to Digital 2024 Global Overview Report, millions remain excluded from online essentials.

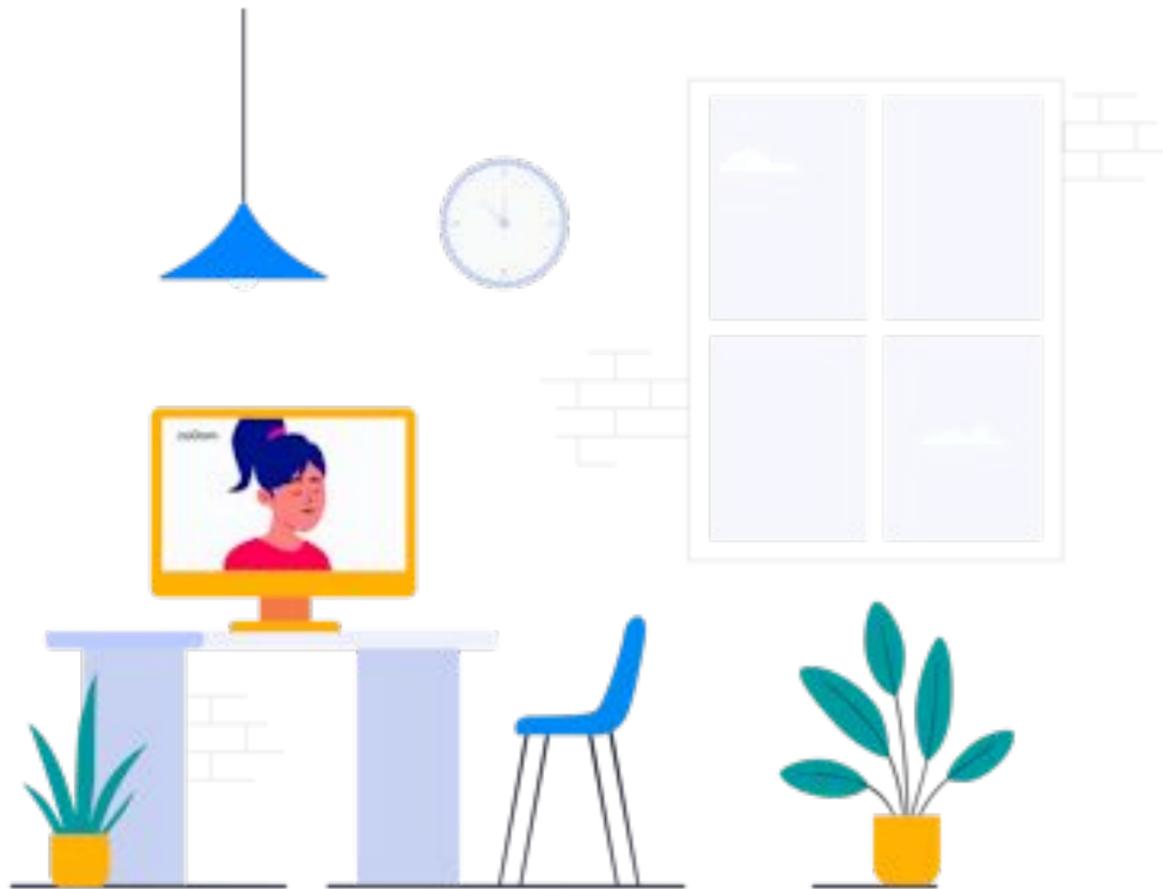
To truly succeed, you must design for everyone like people with visual, hearing, motor, or cognitive challenges; seniors needing simple language and local translations; and those with limited devices or data. By embracing inclusive design in your digital products and services, you not only reach more people but build loyalty and growth.

This training teaches you how to create entrepreneurial solutions that include PWDs and other vulnerable groups, letting everyone benefit from the opportunities of digital business. You'll go through a flexible, self-paced modular course designed for aspiring and current entrepreneurs, business owners, managers, or trainers who support PWD inclusion.

You can complete the full program in **7 sessions about 2 to 3 hours each** for a total of roughly 14 to 21 hours.

# Course Objectives

**By the end, you will be able to:**



- Spot common access barriers in businesses and understand what different customers need.
- Know key accessibility laws and how to use incentives or programs for inclusive business.
- Make your physical space more welcoming and accessible.
- Improve your website, social media, and digital tools to work for everyone.
- Communicate clearly and respectfully with all customers.
- Design or update products/services using universal design and feedback from PWDs.
- Show accessibility as a strength in your branding and marketing.



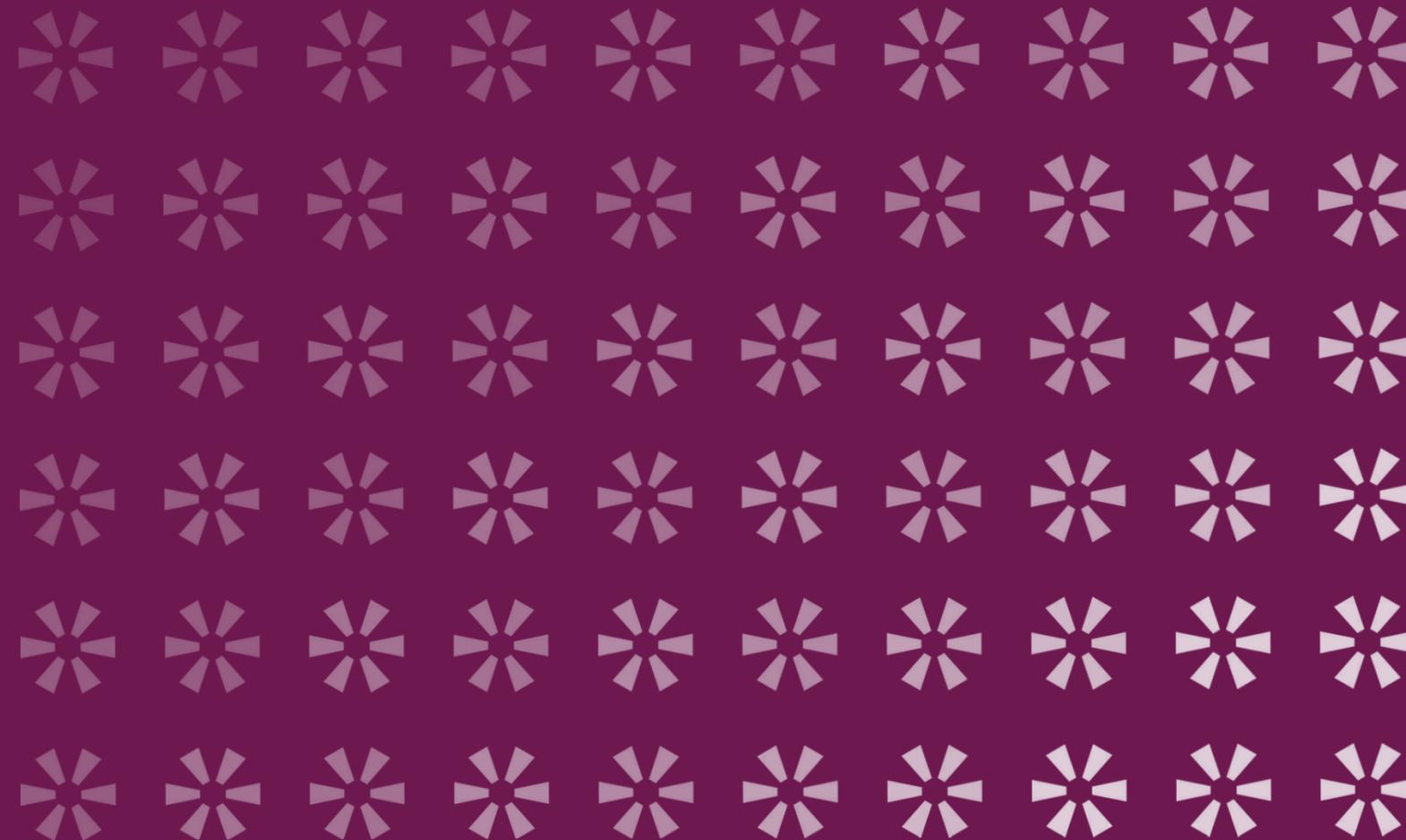
## SHORT COURSE

# Laws, Benefits, and Support for Accessible Businesses

Welcome to this short course!

After mastering the essentials of inclusive design, and understanding the barriers that arise when digital products and services aren't accessible, this module explores the legal framework, incentives, and organizations that help make businesses truly inclusive.

You will also complete a short activity to apply what you've learned.



## Lesson 1:

# The Different Forms of Business Ownership

Welcome! In this lesson, you'll get a clear and concise overview of the main types of business ownership, helping you understand which structure might best suit your entrepreneurial goals.

# 1. What is **Sole Proprietorship** ?



Sole Proprietorship is a business owned and operated by a single individual. The owner and business are not legally separate, which means the owner bears full responsibility for debts and liabilities.

## **Examples:**

- A freelance graphic designer working independently, reporting income on their personal tax return and personally liable for any business debts.
- A freelance plumbing service run by self-employed individuals in barangays - plumbers who work independently and register as sole proprietors to manage expenses and claim tax deductions.

## 2. What is a **Partnership**?



A business co-owned by two or more individuals who share profits, responsibilities, and liabilities.

### **Examples:**

- A law firm founded by multiple attorneys who equally share in profits and liabilities.
- Jollibee Foods Corporation, owned by Tony Tan Caktiong and family, shows how collaborative ownership can evolve into international success.
- Ayala Corporation, SM Investments, Globe Telecom, and others originated from founding families forming partnerships.

### 3. What is a **Limited Liability Company (LLC)** ?



A hybrid structure combining limited liability protection of a corporation with the tax efficiency of a partnership. Owners (called members) aren't personally liable for business debts, and the entity can choose how it's taxed.

#### **Examples:**

- A tech startup structured as an LLC to protect founders' personal assets while simplifying tax filing and management operations.

## 4. What is a **Cooperative** ?



A member-owned and member-operated entity. Profits and decision-making responsibilities are shared democratically among members. Limited liability typically applies.

### Examples:

- A group of local farmers forming a food co-op to share marketing, purchasing costs, and earnings in a democratic structure.
- Lighthouse Cooperative in Tuguegarao began as a church-based food catering service, later expanding into computer sales, furniture, and local delicacies.
- Aguinaldo Rice Growers Cooperative is a strong example of a producer cooperative rice farmers pool resources, operate a mill, and access better markets collectively.

## 5. What is a **Corporation** ?

A legal entity separate from its owners (shareholders), offering limited liability protection. Corporations can continue indefinitely, raise capital through stock issuance, and have structured governance via a board of directors.

### Examples:

- Large public corporations like Amazon or Microsoft, where ownership is distributed among shareholders and liability doesn't extend to personal assets.
- Mighty Sports Apparel and Accessories, Inc., a sportswear manufacturing company in Bulacan, is a registered corporation that supplies athletic wear to institutions like Xavier School and Ateneo de Manila.



## 6. What is a **Franchise** ?



A business model where individuals (franchisees) purchase the rights to operate under an established brand (franchisor). They follow a proven business format and receive support but must pay fees and adhere to strict rules.

### Examples:

- A local entrepreneur opening a McDonald's restaurant, using the branding, systems, and support provided by the franchisor.
- Jollibee: A homegrown fast-food giant offering big-scale franchise opportunities with high capital requirements (PHP 25-55 million).
- 7-Eleven: A global convenience chain; franchise setup ranges from PHP 3.5 to 5 million.

## 7. What is **Microfranchising** ?



A replication of franchising tailored for low-income or small-scale entrepreneurs, often in developing markets. It offers simplified business models with training, making scalable entrepreneurship more accessible.

### Examples:

- Master Siomai (and sub-concepts): Food cart offering siomai; franchise packages may include related brands like Maming Gala for around PHP 120,000.
- Aquabest Water Station: Water-refilling franchise; investment around PHP 800,000 to 1.2M, with fast ROI of 6 months to 1 year.
- The Generics Pharmacy (TGP): Drugstore franchise investment between PHP 600,000 to 850,000, yielding ROI in 2 to 3 years.

By understanding the distinct **structures of business ownership** such as sole **proprietorships, partnerships, corporations, LLCs, cooperatives, and franchises**, individuals gain clarity on how each format shapes control, **liability, taxation, and growth potential**. Recognizing these differences enables informed decision-making, ensuring that aspiring entrepreneurs select the structure most aligned with their needs and long-term goals.

## Lesson 2:

# Accessibility Laws and Their Business Impact

Welcome! In today's lesson, we'll explore how laws and policies shape expectations in society and drive ethical standards in business. More than just rules to follow, these frameworks offer entrepreneurs a roadmap for creating accessible and inclusive products and services emphasizing both moral responsibility and business advantage.

**Laws and policies** exist as the standard **norms of society**. They guide our conduct, set expectations, and help prevent errors or harm. In entrepreneurship, these legal frameworks do more than enforce compliance; they illuminate the path to building accessible, inclusive products and serves as an **ethical obligation** and a **business advantage**.

The next slides will explain international and national laws and policies related to accessibility and inclusive entrepreneurship.

## 2.1 International Frameworks

### UN Convention on the Rights of Persons with Disabilities

Article 9 of the CRPD mandates that countries ensure persons with disabilities have access to the physical environment, transportation, information and communications, and other facilities and services open or provided to the public.

### European Accessibility Act (EAA)

The EAA aims to improve the functioning of the internal market for accessible products and services by removing barriers created by divergent rules in Member States. It covers various products and services, including ATMs, ticketing machines, banking services, e-books, and e-commerce.

## 2.1 International Frameworks

### Web Content Accessibility Guidelines (WCAG)

Developed by the World Wide Web Consortium (W3C), WCAG provides a set of recommendations for making web content more accessible. Many countries reference WCAG in their legislation to ensure digital accessibility.

### Accessible Canada Act (ACA)

Enacted in 2019, the ACA aims to ensure a barrier-free Canada by identifying, removing, and preventing accessibility barriers in areas under federal jurisdiction, including employment, built environments, information and communication technologies, and transportation.

## 2.2 Philippine Laws and Policies

### **Batas Pambansa 344 (Accessibility Law)**

Enacted in 1983, this law requires certain buildings, institutions, establishments, and public utilities to install facilities and other devices to enhance the mobility of persons with disabilities.

### **Republic Act 7277 (Magna Carta for PWDs)**

This act provides for the rehabilitation, self-development, and self-reliance of PWDs and their integration into mainstream society. It covers areas such as employment, education, health care, social services, and accessibility to public facilities and services.

## 2.3 Importance of Protecting PWD Rights in Business

### Human Rights and Equality

Laws like the CRPD classify access and inclusion as fundamental rights. Protecting these rights affirm ethical responsibility and social justice.

### Inclusive Opportunities and Participation

Policies under the CRPD require states to promote employment, entrepreneurial activities, and vocational training for persons with disabilities, encouraging inclusive business environments.

## 2.3 Importance of Protecting PWD Rights in Business

### Market Expansion and Innovation

Implementing accessible designs broadens customer base, promotes loyalty, and drives innovation through inclusive solutions.

### Legal Compliance

Laws such as Batas Pambansa 344, RA 7277, and international mandates set binding legal standards; failure to comply may result in penalties, disrupted licensing or permits, or legal action.

## 2.4 Sanctions & Penalties in Philippine Law

### **Batas Pambansa 344** (Accessibility Law, 1983)

- No construction or renovation permit may be issued for public-use buildings unless accessibility features (ramps, rails, lifts) are incorporated.
- Violators may face criminal penalties: Imprisonment for 1 month to 1 year, a fine of ₱2,000 to ₱5,000 or both. Corporate officers responsible may also be held criminally liable.

## 2.4 Sanctions & Penalties in Philippine Law

### **Republic Act No. 7277** (Magna Carta for Disabled Persons)

- Under Section 46, violators may be penalized in the following ways:
  - First offense - A fine of ₱50,000 to ₱100,000, or imprisonment of 6 months to 2 years, or both
  - Subsequent violations - A fine of ₱100,000 to ₱200,000, or imprisonment of 2 to 6 years, or both
  - Corporate officials may be held responsible; foreign violators may also face deportation

# Implementation & Enforcement Challenges

- Even though there are rules in place, they are **often not enforced strongly**. The **penalties set by law are small and old**, so people don't feel much risk if they break the rules.
- Only a few violators are actually convicted or punished.
- Different government bodies are responsible for checking compliance: Department of Public Works and Highways (DPWH), Department of Transportation (DOTr), and Local Government Units (LGUs). These agencies are supposed to give permits only if construction meets safety standards.
- Ideally, if a building doesn't meet the rules, authorities are supposed to force changes or even order demolition.

**Laws and policies** serve as society's guiding norms, shaping behavior, and safeguarding against harm.

For entrepreneurs, frameworks like the **CRPD**, **WCAG**, **BP 344**, and **RA 7277** offer both **ethical direction** and **competitive advantage** by promoting inclusive, accessible design, while non-compliance can lead to serious penalties and reputational damage.



## Lesson 3:

# Business Support Programs and Classification of Taxpayers for Inclusive Businesses

Welcome to Lesson 3! In this lesson, you'll learn how Republic Act No. 11976 (the Ease of Paying Taxes Act) groups business taxpayers into micro, small, medium, and large based on their annual gross sales. You'll also find out what kinds of support programs and incentives inclusive businesses especially those involving persons with disabilities or marginalized groups can access.

# 3.1 Taxpayer Classification Based on Annual Gross Sales

## Micro Taxpayer

- Is a business in the Philippines whose annual gross sales are **less than 3 million**.
- Typical **micro businesses** include:
  - Sari-sari stores in barangays and subdivisions
  - Small eatery stalls (carinderia, turo-turo, and street food vendors)
  - Small service providers (home-based beauty salon, hairstylists, laundry shops, repair shops)
  - Independent freelancers or professionals earning under ₱3 million via digital gigs, tutoring, graphic design, writing, etc.

# 3.1 Taxpayer Classification Based on Annual Gross Sales

## Small Taxpayer

- Is a business in the Philippines whose annual gross sales are **₱3 million** to less than **₱20 million**.
- Typical **small businesses** include:
  - Neighborhood retail shops outside sari-sari stores (e.g. mini marts)
  - Small cafes, restaurants, or fast food outlets
  - Boutique services: Small salon chains, event coordinators, language/tutoring centers
  - Growing professional firms: Architectural offices, those in the legal/consulting practice
  - Micro-manufacturing or trading outlets (e.g. small crafts, agro-processing, home-made food)

# 3.1 Taxpayer Classification Based on Annual Gross Sales

## Medium Taxpayer

- Is a business whose annual gross sales **₱20 million** up to less than **₱1 billion**.
- Some examples include:
  - Regional retail chains or multiple micro/small locations
  - Medium-scale manufacturing firms or food processors
  - IT services or BPO startups scaling across cities
  - Medium-sized professional service firms with more staff (usually tax/accounting, legal, and engineering)

# 3.1 Taxpayer Classification Based on Annual Gross Sales

## Large Taxpayer

- Is a business whose annual gross sales **₱1 billion or more.**
- Some examples include:
  - Large retail chains, malls
  - Manufacturing corporations, exporters
  - Major BPO or IT-enabled service firms
  - National or multinational enterprises, franchise networks

## 3.2 Tax Incentives and Benefits for PWDs

### Individual PWD Privileges (Personal Use)

Under Republic Act No. 10754 (the Act Expanding the Benefits and Privileges of Persons with Disabilities, amending the Magna Carta for Disabled Persons, such individuals must be able to avail of:

- **20% discount** and **exemption from 12% Value-Added Tax (VAT)** on select goods and services (e.g. meals at restaurants, hospital fees, medicines, hotel stays, transportation fares - air, land, and sea) when intended for the personal use of the PWD.
- **5% discount on basic necessities and prime commodities** (e.g. rice, vegetables, cooking oils) up to ₱1,300 per week. VAT exemption applies for agricultural goods in original form.
- These are individual benefits; they don't exempt the business you own from business taxes. To qualify, you must present a valid PWD ID issued by your local government's PWD Affairs Office (PDAO) or the National Council on Disability Affairs (NCDA).

## 3.2 Tax Incentives and Benefits for PWDs

### Tax Incentives for PWD-Owned Businesses

- There is currently **no automatic national-level tax exemption** for businesses, just because an owner is a PWD. Your business must still register normally (with the Department of Trade and Industry, Securities and Exchange Commission, Bureau of Internal Revenue, Local Government Unit) and follow regular tax rules.
- Exceptions and Employer-Side Incentives
  - **For Employers Hiring PWDs:** Private businesses can claim an additional tax deduction equal to 25% of salaries paid to regularly employed PWDs, in addition to the ordinary salary deductions.
  - **Additional Deduction for Accessible Modifications:** If your business creates barrier-free facilities or buys assistive devices for PWD staff (e.g. ramps, adaptive equipment), you may claim an additional 50% deduction on these costs. These must be DOLE/NCDA accredited, and incurred within 3 years of project commencement.

## 3.2 Tax Incentives and Benefits for PWDs

### Local Government Incentives

- Some municipalities or cities may offer local tax or free relief for businesses owned by PWDs, or that employ a certain percentage of PWDs.
- Examples include:
  - Reduced property tax or permit fees
  - Waved business permit charges
  - Local business tax deductions worth 50% of PWD wages
- However, it is important to note that such perks depend on LGU ordinances, and vary by locality.

## 3.2 Tax Incentives and Benefits for PWDs

### How to Apply and Qualify for Discounts & Incentives

- Secure a **valid PWD Identification Card**.
  - Apply at your city/municipal PDAO or NCDA office. IDs are typically valid for 5 years, and are renewed as needed.
- Register your business properly.
  - Register **sole proprietorships with DTI, corporations/partnerships with SEC**.
  - Get your Bureau of Internal Revenue (BIR) Taxpayer Identification Number (TIN).
  - Obtain local permits: Barangay clearance, mayor's permit, etc.
- Maintain **records and receipts**.
  - When giving a discount to other PWDs, itemize names, PWD ID numbers, discount amounts, transaction date, invoice number in your sales records (BIR requirement).

## 3.2 Tax Incentives and Benefits for PWDs

### How to Apply and Qualify for Discounts & Incentives

- For claiming **Employer Benefits** (if hiring PWD employees).
  - Employ one or more certified PWDs formally (regular status).
  - Keep salary records, PWD IDs, DOLE/NCDA certification.
  - File deductions in corporate tax return (Form 1702) with Supplemental Schedule.
- Apply for **Local Incentives** (if available).
  - Check your LGU website or treasurer's office for PWD-related business tax exemptions or fee waivers.
  - Submit PWD ID and documentation with your business permit filing.

# 3.3 Programs that Help Inclusive Entrepreneurs



# Digital Business Basics Training (DBBT) by ATRIEV

**How to Apply:** Interested applicants can visit [www.atriev.org](http://www.atriev.org), or follow their Facebook page at [facebook.com/atrievofficial](https://facebook.com/atrievofficial) for more details.

- A free training program that provides persons with disabilities (PWDs) and other marginalized individuals with opportunities to submit business plan proposals, and upon passing all requirements (modules, proposal, interview), be selected to receive a ₱5,000 seed capital grant (not a loan) to help kickstart a venture, strengthen their entrepreneurial mindset, and pursue sustainable livelihood.

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Example:

- The DBBT Naga Batch in May 2025 began with 30 participants, and concluded with 24 who were qualified to submit business plan proposals. Of these 11 were chosen to receive the **starter business grant**. After the training, many participants expressed a desire to be part of the vendors' association in the area.
- Benefits: It **empowers PWDs and marginalized individuals with marketable skills**, supports participants in generating sustainable income and promoting their products, boosts self-confidence and independence, provides hands-on experience with online platforms and mobile apps for marketing and sales, and imparts fundamental business concepts critical for launching and improving small enterprises.

# DTI's HOORAY PWD Entrepreneurship Program

**How to Apply:** Watch for local DTI announcements; apply via your DTI Negosyo Center or DTI region; provide proof of PWD status and meet youth age criteria.

- A **training and mentoring program** by the Department of Trade and Industry (DTI) targeting youth PWDs to build **entrepreneurial skills**, develop **business models**, and **pitch ideas**.
- It is delivered in partnership with the Department of Social Welfare and Development (DSWD) and Go Negosyo.

Examples:

- In Western Visayas (Region 6), 44 PWD youth completed the program, and finalists had their business models refined for startups.
- Benefits: Training on mindset, basic and digital entrepreneurship, coaching from industry mentors, and opportunity to pitch in competitions.

# Project Inclusion Network (PIN)

**How to Apply:** Sign up on their website, fill in your profile and resume, and await an assessment and job match.

- A **free non-profit platform** that connects PWDs with **employment** or **training opportunities** tailored to their skills, interests, and needs.
- You create a profile, upload your resume, and Project Inclusion Network matches you with partner companies.

Example:

- A PWD jobseeker without college degree got matched with hospitality and IT firms seeking inclusive hires.
- Benefits: No joining fee, tailored job matching, and access to training opportunities.

# Innovation for Social Impact Partnership (ISIP) Social Impact Accelerator

**How to Apply:** Only admitted social enterprises with existing revenues (₱1M+) and formal registration. Visit their website or email [isip.ph@undp.org](mailto:isip.ph@undp.org) and submit an application.

- A **six-month accelerator** (often run by United Nations Development Programme), Philippine Development Foundation for **social enterprises and ventures** that deliver positive social or environmental impact.
- It provides mentoring, workshops, co-working space, legal and financial advice, and investor networks.

Example:

- A social enterprise addressing disability inclusion and accessibility could join to refine its model, improve impact measurement, and pitch to investors.
- Benefits: Expert mentoring, investor connections, demo days, and legal/business coaching.

# Bank of the Philippine Islands Sinag Social Enterprise Challenge

**How to Apply:** Follow launch dates on BPI Sinag SE Challenge announcements (e.g. June-August). Submit registration, initial pitch, undergo screening and bootcamp.

- An **annual grant-based competition** for social entrepreneurs **addressing problems in marginalized sectors**. The Inclusive Program stream is for startups ready to grow through entrepreneurship with social impact as their core.

Example:

- A PWD-led startup focused on accessible craft products or assistive technologies could apply for funding and coaching.
- Benefits: Bootcamp training, grant funding, networking, mentorship, and inclusion in BPI's social enterprise registry.

# Local Government Programs (Pangkabuhayang QC Program)

**How to Apply:** Check your LGU's programs. Apply via government offices, barangay, or Small Business and Cooperatives Development and Promotions Office (SBCDPO) with proof of PWD status and training completion.

- City or municipal programs offering **financial assistance**, **training**, and **capital support** to groups including PWDs.
- For instance, Pangkabuhayang QC in Quezon City provides livelihood training and startup capital to PWD entrepreneurs.

Example:

- PWD individuals in QC who completed training could receive grants and access to partner networks like UnionBank or GCash.
- Benefits: Cash grants, training, and access to government and private sector partners.

# Cooperative Development Authority Program for PWDs

**How to Apply:** Check with your regional CDA office or its local cooperative offices to participate.

- CDA MIMAROPA's program to include PWDs and senior in **cooperative membership and enterprise**, providing cooperative governance, financial and management training.

Example:

- PWD individuals joining cooperatives get training on running cooperative businesses and personal finance.
- Benefits: Free training on financial management, governance, and cooperative operations.

# How to Choose the Right Program for You

1. **Identify your needs:** Are you looking to start a business, upgrade an existing one, get employment, or build networks?
2. **Check your eligibility.**
  - a. Are you a PWD (with a valid ID)?
  - b. Do you meet the age requirements?
  - c. Is your enterprise formally registered with the correct government agencies?
3. **Select suitable programs.**
  - a. Training and startup assistance: ATRIEV's Digital Business Basics Training, DTI's HOORAY, LGU Livelihood Grants
  - b. Employment matching: Project Inclusion Network
  - c. Scaling and investment: ISIP Accelerator, BPI Sinag

# How to Choose the Right Program for You

## 4. Prepare **basic documents**.

- a. Valid PWD ID (from PDAO or NCDA)
- b. Personal/corporate ID and proof of business registration (DTI/SEC)
- c. Business plan or pitch deck (simple one-pager file)
- d. Proof of training completion of required

## 5. **Submit your application.** ‘

For ATRIEV’s Digital Business Basics Training (DBBT):

- a. Visit ATRIEV’s official Facebook page or website ([www.atriev.org](http://www.atriev.org)) for training announcements.
- b. Fill out the online application form posted with the call for participants.
- c. Prepare your PWD ID or valid ID.
- d. Wait for confirmation and instructions for the orientation and interview schedule.

# How to Choose the Right Program for You

Identifying the types of businesses and available support programs highlight the government's commitment to fostering a **more inclusive and simplified business environment**. It provides tailored benefits for enterprises of all sizes, especially micro and small businesses, and those owned by persons with disabilities.

By understanding and utilizing these resources, entrepreneurs can streamline their tax compliance, reduce costs, and access valuable assistance to grow their ventures successfully.

## Lesson 4:

# Government Agencies and NGOs that Support Accessible Entrepreneurship

Welcome to our lesson on Government Agencies Supporting Inclusive Entrepreneurs and Accessible Entrepreneurship! In this lesson, we will explore the key government agencies and non-government organizations (NGOs) in the Philippines that provide crucial support, resources, and programs to empower both persons with disabilities (PWDs) and non-PWDs in their entrepreneurial journey.

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### Department of Information and Communications Technology (DICT)

- The government agency responsible for planning, developing, and promoting the country's ICT agenda to improve access, efficiency, and innovation across all sectors. It plays a vital role in promoting digital inclusion, especially for persons with disabilities (PWDs), by providing access to technology-based learning and livelihood opportunities.
- Under its PWD initiatives, the DICT implements various training programs in partnership with organizations such as ATRIEV to help PWDs develop digital and entrepreneurial skills for freelancing and online business. One of these initiatives is the DICT SPARKS Program (Supporting Priority Areas through Resilient Knowledge and Skills), which aims to empower PWDs and marginalized groups by enhancing their digital capabilities and employability.

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### Department of Information and Communications Technology (DICT)

Example:

- Through the DICT SPARKS Program, in partnership with Region V and ATRIEV as the resource organization, a General Transcription Training was conducted for 14 persons with disabilities in Camarines Norte. The program equipped participants with transcription skills that can be used for freelance or business services, helping them build sustainable income sources and find purpose through meaningful digital work.

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### **National Council on Disability Affairs (NCDA)**

- The main government agency that formulates policies and coordinates PWD programs nationwide. They implement laws like the Magna Carta for Disabled Persons and the Philippine Accessibility Code, which underpin government support for PWD inclusion.
- Supports capacity-building, PWD identification cards, and ensures rights related to employment and enterprise are upheld.
- NCDA partners with the Cooperative Development Authority to host webinars on behalf of cooperatives of PWDs, explaining their opportunity to participate in government procurement (e.g. 10% reserved share under contracts with the Department of Education).

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### Cooperative Development Authority (CDA)

- Oversees cooperative development as part of DTI, registers and supports cooperatives that empower communities through shared enterprise.
- CDA runs programs specifically for PWD-led cooperatives, such as webinars on business opportunities, public procurement participation, and support in building inclusive enterprise models.

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### Department of Trade and Industry (DTI) via Negosyo Centers

- Local DTI offices deliver the HOORAY PWD Entrepreneurship Program, which trains young PWDs in entrepreneurship fundamentals, business model planning, networking, and pitching.

Example:

- DTI Region VI trained 38 PWD youth entrepreneurs through HOORAY, covering mindset, digital business, networking, and business model pitching.

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### National Anti-Poverty Commission (NAPC)

- Coordinates anti-poverty programs across sectors, including support for PWDs through participation in national initiatives.
- The NAPC represents among the 14 “basic sectors” in governance.

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### Department of Science and Technology: **SETUP, SGF, WHWise**

- SETUP (Small Enterprise Technology Upgrading Program): Helps Micro, Small, and Medium Enterprises (MSMEs) including those led by PWDs upgrade productivity and competitiveness through technical and financial assistance.
- Startup Grant Fund (SGF): Provides R&D funding and support to early-stage startups, facilitating innovation, and IP development.
- WHWise (Women-Helping Women: Innovating Social Enterprises): Offers grants, incubation, mentoring, and business support for women-led social enterprises, including those led by PWDs. Grants up to ₱5 million are available.
- Examples: Tech upgrading, startup R&D grants, women-led social enterprise support

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### Philippine Trade Training Center (PTTC-GMEA)

- A DTI agency founded in 1987, PTTC-GMEA offers training and advisory services for exporters and MSMEs, including modules in export management, e-business, e-commerce, productivity, and trade fair participation.
- PTTC-GMEA serves as a training arm of DTI, developing and delivering capacity-building modules to help Micro, Small, and Medium Enterprises (MSMEs) compete in the international market.
- Examples: Training in export management, e-commerce, productivity, and trade shows

## 4.1 Government Agencies Supporting Inclusive Entrepreneurs

### National Innovation Council (NIC)

- Established by Republic Act No. 11293 (Philippine Innovation Act of 2018), the NIC is the government's highest policy-making body on innovation. It formulates the National Innovation Agenda and Strategy, manages the Innovation Fund, and coordinates financing programs.
- The NIC oversees policy coordination, capacity-building, foresight, and strategic funding aligned with national and inclusive innovation goals, including programs targeting marginalized groups.
- The NIC's Innovation Fund provides grant to entrepreneurs and enterprises that develop innovative solutions, potentially benefiting inclusive entrepreneurship initiatives for PWDs.

## 4.2 NGOs & Agencies Empowering PWD Entrepreneurs

### ATRIEV

An organization that expanded from supporting the visually impaired to empowering all kinds of PWDs. They offer accessible digital training, specifically transcription, web accessibility, inclusive design, and digital content, helping learners gain digital and entrepreneurial skills.

### Project Inclusion Network (PIN)

A nonprofit that connects PWD jobseekers or creative talents with training and inclusive employers. Focuses on recognizing PWD skills, not charity. PIN matches PWD job applicants with companies in hospitality, customer service, IT, or retail.

## 4.2 NGOs & Agencies Empowering PWD Entrepreneurs

### Virtualahan

Offers inclusive digital training to empower PWDs for remote work and freelancing covering skills like client handling, tech support, and mental wellness.

### Tahanang Walang Hagdanan (TWH)

Advocates for accessibility while providing livelihood programs, employment, assistive devices, and coaching to physically disabled individuals.

## 4.2 NGOs & Agencies Empowering PWD Entrepreneurs

### Association of Empowered PWD Philippines, Inc. (AEPPI)

Local Laguna-based NGO offering livelihood workshops (e.g., bead-making, soap-making) and community engagement to build empowerment.

### National Council on Disability Affairs

A government agency that takes charge of policies and activities concerning disability issues and concerns. It is also the agency that issues identification cards that allow PWDs to access privileges and benefits.

## Course Activity

- Now that you're done with this short course, please take this 5-item quiz to check your understanding.
- Instruction: Choose the best answer for each question. You must score at least 3 out of 5 points to be able to say that you have fully understood and comprehended the content of this lesson.

## Set A

1. A business with **gross sales of less than ₱3 million annually/per year** is called a:
  - a. Small Taxpayer
  - b. Micro Taxpayer
  - c. Medium Taxpayer
  - d. Large Taxpayer

## Set A

2. Ana owns a small café that recently **hired two employees with disabilities** and made accessibility improvements such as **installing ramps** and **providing screen reader** for friendly digital menus. She wants to know if there are any **incentives** for businesses like hers. Which of the following statements best applies to her situation?
- a. Yes, businesses that hire or support persons with disabilities may qualify for incentives such as additional tax deductions and recognition programs under Philippine law.
  - b. No, incentives are only given to government agencies that employ PWDs.
  - c. Yes, but only if the business has at least 100 employees.
  - d. No, private businesses cannot receive any form of incentive for hiring PWDs.

## Set A

3. Which of the following is one classification of taxpayers for businesses under the **Ease of Paying Taxes Act** (RA No. 11976)?

- a. Small Taxpayer
- b. Local Taxpayer
- c. Income Taxpayer
- d. Retail Taxpayer

## Set A

4. Which business type is **owned and operated by a single individual**, with no legal distinction between the owner and the business?

- a. Corporation
- b. Partnership
- c. Sole Proprietorship
- d. Limited Liability Company (LLC)

## Set A

5. Which type of business structure is formed when two or more individuals agree to **share ownership, responsibilities, profits, and liabilities**?

- a. Corporation
- b. Partnership
- c. Franchise
- d. Cooperative

## Set B

1. Which entity is **separate from its owners**, shielding them from personal liability, and can raise capital by issuing stock?

- a. Cooperative
- b. Franchise
- c. Sole Proprietorship
- d. Corporation

## Set B

2. What type of business structure **combines limited liability protection with pass-through taxation**, offering flexibility in management and tax treatment?

- a. Franchise
- b. Partnership
- c. Limited Liability Company (LLC)
- d. Sole Proprietorship

## Set B

3. Which of the following legal frameworks mandates that persons with disabilities must have **access to public facilities, information, communication, and transportation?**

- a. Web Content Accessibility Guidelines (WCAG)
- b. European Accessibility Act (EAA)
- c. UN Convention on the Rights of Persons with Disabilities (CRPD), Accessible Canada Act (ACA)

## Set B

4. Under Philippine law, what is the penalty for **violation of Republic Act No. 7277** (Magna Carta for Disabled Persons)?
- Imprisonment of 1 month to 1 year, or a fine of ₱2,000 to ₱5,000
  - Fine of ₱50,000 to ₱100,000, or imprisonment of 6 months to 2 years
  - Fine of ₱100,000 to ₱200,000, or imprisonment of 2 to 6 years, or both
  - No specific penalties are provided

## Set B

4. Ben, who uses a wheelchair, dreams of launching an online business selling customized handicrafts. He needs **accessible digital skills training** and help finding freelance or remote work opportunities tailored to his abilities. Which organization would best support him in gaining these skills and bridging him to inclusive job opportunities?

- a. National Council on Disability Affairs (NCDA)
- b. Project Inclusion Network (PIN)
- c. Virtualahan
- d. Cooperative Development Authority (CDA)

## Wrapping Up the Course

Congratulations! You have successfully completed this module. At this point, you have:

- Understood the different forms of business ownership in the Philippines, including: Sole Proprietorship, Partnership, Corporation, and so on;
- Comprehended key accessibility laws (RA 7277 and BP 344), and the UN Convention on the Rights of Persons with Disabilities (UNCRPD), along with the vital role they play in protecting the rights and inclusion of persons with disabilities
- Identified the classification of taxpayers for businesses, and the business support programs available for inclusive enterprises under Philippine law
- Recognized key agencies and NGOs such as NCDA, DOLE, DSWD, and partner organizations that support and promote accessible entrepreneurship

These insights form a strong foundation in inclusive and business legal compliance. After this course, we hope that you will be able to apply them practically, especially in the process of scaling your own inclusive business.



# Thank you!

This short course was prepared by ATRIEV Inc., in partnership with The Spark Project, under the ELEVATE Program.

