



Developmental
Legal Advocacy
Clinic

PRIMER ON REGISTERING SMALL BUSINESSES

A Partnership between the De La Salle University - College of Law's Developmental Legal Advocacy Clinic (DLAC), the Lasallian Social Enterprise for Economic Development (LSEED), and Different Communities

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I. INTRODUCTION

a. Small Businesses Defined.

What are Small Businesses?

Small businesses are privately owned businesses managed and/or owned by a corporation, partnership, or sole proprietorship. It is a business entity that is the same as other businesses regardless of the size.

However, a small business is classified as such due to two elements, which are the following: (1) the business assets or capital; and (2) the number of employees the business employs. The two elements then determine whether a business is classified as small, medium, or large.

b. Small Businesses in the Philippines

What is the status of small businesses in the Philippines?

In the Philippines, there is a distinction between the different business sizes, which can be seen in the table below:

Category	Assets	Number of Employees
Micro	P3 million below	Nine (9) employees or less
Small	P3-15 million	10-99 employees
Medium	P15-100 million	100-199 employees
Large	P100 million and above	200 employees and more

Unique to the Philippines are micro-business, which as can be seen in the table above, are those businesses with assets below P3 million pesos and nine (9) or a lesser number of employees.

c. Opening Word – As a Small Business Owner, why should you register your business?

In an interview, former Department of Trade Industry (DTI) Undersecretary Zenaida Cuison-Maglaya said, "All kinds of businesses, whether large or small (micro) scale, should register...so that they can avail of government services and they can use their registered business names." In other words, there is a need for you to register so that you may be legalized and that you may be covered by the benefits offered by both the Philippine government and law.

While the registration of the business name under the DTI is not required by law, thus, unburdened by any legal repercussion, it is important to note, however, that it is a necessary input in the application for a Mayor's Permit and such other certificates or clearances required by law for business operations. Furthermore, the law provides for penalties for failure to register a business and such other permits. (See Part IV)

II. BASICS OF REGISTERING A SMALL BUSINESS IN THE PHILIPPINES

1. Starting your Small Business – Registration:

a. Who can own a business in the Philippines?

Any Filipino person who is at least 18 years of age and foreign nationals who are authorized to do business in the Philippines under existing laws can start and own a business.

b. What are the requirements if I want to start and register a business?

Please take note of the following requirements if you want to start and register your business:

1. Business Name Registration with the Department of Trade and Industry;
2. Secure a Barangay Clearance where the business will be established;
3. Application for statutory benefits:
 - a. Social Security System;
 - b. Philippine Health Insurance Corporation; and
 - c. Home Development Mutual Fund
4. Application for business permit and license from the city or municipality where the business is located; and
5. Registration with the Bureau of Internal Revenue District Office where the business is located for the Authority to Print Invoice and Book of Journal.

c. Where can I register my business?

CONCERNED AGENCY	TYPE OF BUSINESS/TRANSACTION
Securities and Exchange Commission (SEC) www.sec.gov.ph	Registration of corporations and partnerships
Department of Trade and Industry (DTI) www.dti.gov.ph	Registration of business name/single proprietorship
Cooperative Development Authority (CDA) www.cda.gov.ph	Registration of cooperatives
Board of Investments (BOI) www.boi.gov.ph	Registration for availing of incentives under the Omnibus Investment Code (EO 226)
Bureau of Internal Revenue (BIR) www.bir.gov.ph	Securing Tax Identification Number (TIN)

Metro Manila Development Authority (MMDA) or City/Municipal Hall where the business would be set up	Securing locational clearance/business permits
Social Security System (SSS) www.sss.gov.ph	Securing an employee's SSS number
Philippine Health Insurance Corporation (Philhealth) www.philhealth.gov.ph	Securing an employee's Philhealth number
Home Development Mutual Fund (Pagibig Fund) www.pagibigfund.gov.ph	Securing an employee's Pagibig number

Note: Because of their nature, there are certain enterprises which require special clearance, license, or permit from other government agencies. These include:

- Fire safety and inspection certificate
- Sanitary permit
- Mechanical permit
- Security permit
- Clearance from the Department of Environment and Natural Resources (DENR)
- Police Clearance
- Certificate of electrical inspection
- Zoning clearance
- Others

2. Business Structures:

Which business structure should I choose?

There are different business structures or types in the Philippines, which are the following:

1. Sole Proprietorship;
2. Corporations and Partnerships;
3. One Person Corporations; and
4. Cooperatives.

The succeeding paragraphs will tell you about the advantages and disadvantages of each structure so that you may be informed as to your choice when starting your small businesses.

i. Advantages and Disadvantages:

a. Sole Proprietorship:

Sole proprietorship is a type of business structure whereby there is only an individual owner or proprietor who has full control and authority over the business.

Advantages	Disadvantages
Easier and entails lesser costs in registration.	Unlimited personal liability for debts, losses, and liabilities of the business.
Minimal regulations and compliance requirements from government agencies.	Sole proprietor cannot raise capital by selling an interest in the business.
Only requires a minimum amount of capital.	
Easy to manage and full control and the owner usually has the sole authority over the business.	

b. Corporations and Partnerships:

A corporation is an artificial being created by operation of law, having the right of succession and the powers, attributes, and properties expressly authorized by law or incidental to its existence. It may be formed as stock, if the purpose is for profit, or non-stock if not for profit. By the contract of partnership, two or more persons bind themselves to contribute money, property, or industry to a common fund, with the intention of dividing the profits among themselves.

Corporations

Advantages	Disadvantages
A corporation provides more personal asset liability protection to its owners than any other entity type.	The overall process of incorporating is often a long one.
Perpetual existence. – Under the Revised Corporation Code, a corporation shall have perpetual existence unless its articles of incorporation provides otherwise.	Alongside the lengthy application process is the amount of time and energy necessary to properly maintain a corporation and adhere to legal requirements. You have to follow many formalities and heavy regulations to maintain your corporation status.
Since most corporations sell ownership through publicly traded stock, they can easily raise funds by selling stock.	Heavy tax regulation and double taxation.
Some corporation structures have tax benefits, depending on how their income is distributed.	Expensive.

Partnerships

Advantages	Disadvantages
With more than one owner, the ability to raise funds may be increased, both because two or more partners may be able to contribute more funds and because their borrowing capacity may be greater.	Unlimited personal liability for debts, losses, and liabilities of the business.
Can be cost-effective the startup costs and expenses are shared among the partners.	The partnership may have a limited life; it may end upon the withdrawal or death of a partner.
Not subject to income taxes. The profits or losses of the partnership are passed to the owners who report them on their personal income tax return.	You have to consult your partner and negotiate more as you cannot make decisions by yourself.

c. One Person Corporation (OPC)

A One Person Corporation is corporation with a single stockholder. Only a natural person, trust, or an estate may form an OPC.

Advantages	Disadvantages
It has separate juridical personality, which means that it is only the company that is liable for its debts and obligations.	Compared to sole proprietorship, more paperwork.
Perpetual existence. – Under the Revised Corporation Code, a corporation shall have perpetual existence unless its articles of incorporation provides otherwise.	Considered to be a corporate taxpayer and subject to the current income tax rate of 25%
Unlike a traditional corporation, the single stockholder has complete control of the business.	
No minimum capital required.*	

**Depending on the nature of the business*

d. Cooperatives

A cooperative is an autonomous and duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve their social, economic and cultural needs and aspirations by making equitable contributions of the capital required, patronizing their products and services and

accepting a fair share of risks and benefits of the undertaking in accordance with the universally accepted cooperative principles.

Advantages	Disadvantages
Cooperatives enjoy privileges and preferential treatment under RA 9520, which are not available to other business structures.	Harder to form as compared to other business structures.
Cooperatives work for the best interests of everyone.	
Limited liability because the equal distribution of ownership is only proportionate to uniform distribution of liability.	
Lower overhead costs.	

III. BUSINESS REGISTRATION

1. Business Names

a. **Do I have to register my business name?** Yes.

b. **How to register your business name for new businesses online?**

1. Go to the DTI Business Name Registration System website to apply at <https://bnrs.dti.gov.ph/>;
2. Choose new registrations for first time applicants;
3. Confirm your agreement to the terms and conditions by clicking “I Agree”;
4. Fill up the owner’s information. Click “next.”
5. For non-Philippine nationals, recognized refugees and stateless persons, application shall be processed upon submission of the following supporting documents to any DTI Office and payment of necessary fees:
 - a. FIA Requirements;
 - b. R.A. 7042 Interview Sheet;
 - c. BTRCP Form No. 17;
 - d. Appointment of Resident Agent;
 - e. Proof of Inward Remittance;
 - f. Bank Certificate; and
 - g. Certification from Resident Alien not seeking of remittance of Profits and Dividends Abroad
6. Fill up the required fields pertaining to your Business Scope and Business Name:
 - a. Select the territorial scope of your business;
 - b. Enter the dominant name. - A dominant name is the main identifying words or numerals attached to your Business Name;
 - c. Type the words that describe your business under the Business Name Descriptor. - This describes the nature of your business and is based on the Philippine Standard Industrial Classification;
 - d. A proposed business name will appear on the bottom field. Click “Check Name Availability.” - The system will automatically verify if the proposed business name is available for use;
 - e. If the business name is not available, repeat this step D;
 - f. A confirmation message will pop-up if correct, then click “proceed”;
 - g. You will be assigned a Reference Code. - This reference code will be used in all your transactions with BNRS, so take note of it.
7. Fill up the remaining blank fields:
 - a. Business Address;
 - b. Personal Information;

- c. Residence Address; and
 - d. Other Details.
8. Upon completion, a summary of the accomplished items will appear. Please review carefully and ensure that all the data you have entered during the registration are correct and valid including the email address;
 9. Signify your conformity to the Undertaking by clicking “proceed”;
 10. The payment section will appear where you may select the payment method allowed by the system. Choose a payment method;
 11. Pay the registration fee within seven (7) calendar days from the date of registration. If you are not able to pay the fee within the prescribed period, the BN application will be deemed abandoned and nullified;
 12. Once the payment is successful, the Certificate of Business Name Registration will be sent to your email; and
 13. Once payment is confirmed, click “Register New Business.”

c. How to register your sole proprietorship business name with DTI?

1. Come up with three (3) business names.
2. Search in the DTI’s website (www.bnrs.dti.gov.ph/search) if there’s an existing name similar to yours.
3. If your business name is available, fill up Business Name (BN) Application Form in two (2) copies.
Note: Online registration (new/renewal) is available through DTI Business Name Registration System at www.bnrs.dti.gov.ph.
4. Submit your completed BN Application Form to DTI’s offices/branch. Bring at least two (2) photo-bearing government-issued IDs.
5. Pay the corresponding registration fees, depending on the territorial scope of your business, plus ₱30 Documentary Stamp Tax (Note: Payment options now include GCash, PayMaya, Landbank LinkBiz Portal, and Debit/Credit Card

Barangay	₱200
City/Municipality	₱500
Regional	₱1,000
National	₱2,000

6. Wait for your DTI Certificate of Registration.

d. How to register your corporation and partnership business name with SEC?

1. For One Person Corporation:

- a. Fill out letter consent, cover sheet, and the articles of incorporation.
- b. Notarize the documents.

- c. Apply for a corporate name using the appropriate application form (available at <https://secwebapps.sec.gov.ph/application>).
- d. Pay the necessary fees indicated in the payment assessment form.
- e. Submit the following manually to the SEC Branch of choice within thirty (30) days from payment:
 1. Articles of Incorporation
 2. Letter consent of the nominee
 3. TIN of stockholder
 4. Cover Sheet
- f. Claim certificate of incorporation
- g. Appoint nominee, treasurer, and secretary within fifteen (15) days from receipt of the certification of incorporation.

2. For Domestic Stock Corporations (Regular Lane):

- a. Visit <https://crs.sec.gov.ph/home> and create an SEC account.
- b. Select transaction type "Register New Company".
- c. Accept Terms and Conditions.
- d. Define Company Type.
- e. Select Company Classification.
- f. Define Industry Type.
- g. Reserve Company Name.
- h. Select SEC Main Office for LEAP, otherwise select SEC Branch near you.
- i. Confirm Verification Summary.
- j. Add Company Information.
- k. Read the registration guidelines and proceed.
- l. Select purpose.
- m. Edit Capital Structure.
- n. Edit Company Share details.
- o. Define Payment Terms.
- p. Define Shareholder Details.
- q. Specify share ownership per incorporator.
- r. Add contact person in case the SEC wants to communicate with the corporation
- s. Add Business Activity.
- t. Add by-laws.
- u. Confirm registration details.
- v. Download the documents and double check information.
- w. Upload the same documents.

- x. Claim Certificate of Incorporation.

e. How to register your cooperative business name with the CDA?

For the issuance of Cooperative Name Reservation Notice (CNRN):

1. Submit the Cooperative Name Reservation Report Form (CNRRF) either to CDA Central Office or Regional Offices nationwide through personal, postal mail, courier, electronic mail, or online.
2. The applicant has the option to choose from the following period to reserve their proposed names with the corresponding reservation fees:

Thirty (30) calendar days	₱100
Sixty (60) calendar days	₱200
Ninety (90) calendar days	₱300

3. Submit the following required documents:
 - a. Four (4) copies each of the Economic Survey, Articles of Cooperation and By-Laws duly notarized
 - b. Bonds of accountable officer(s) (any directors, officers and employees) handling funds, securities, of properties in behalf of the cooperative
 - c. Sworn statement of the treasurer duly notarized showing that at least 25% of the authorized share capital has been subscribed, and at least 25% of the total subscription has been paid. The paid-up capital must not be less than ₱2,000.00. Note: No member may own more than 20% of the subscribed share capital and each share must not be less than ₱1.00.

f. How to renew your business name registration online?

1. Go to the DTI Business Name Registration System website to apply at <https://bnrs.dti.gov.ph/>;
2. Choose Renewal of Business Name for Renewals;
3. Confirm your agreement to the terms and conditions by clicking “I Agree”;
4. Input your Reference Code or Transaction Reference Number (TRN) and click search. Your Business Name should appear in the results;
5. Click on your business name. You will be redirected to the Transaction Summary page. Click “Next”;
6. A confirmation pop-up will appear. Choose whether you want to renew only or update scope and renew;
7. If you chose to update scope and renew:
 - a. Choose new territorial scope. Changing your territorial scope will subject your business name to validation;

- b. Enter your Dominant Name and choose the appropriate Business Name Descriptor by typing keywords that describe the nature of your business; and
 - c. Click the "Check Name Availability" button. Once validated, click "Next".
8. If you chose renew:
 - a. Review the details of your registrations; and
 - b. Fill up the required fields and update your email, business address, and residential address if necessary.
 9. Once done, you will be redirected to Regular Renewal Summary Page. - Review the content;
 10. A pop-up with a new Reference Code will appear. Take note of it as this will be used in all your transactions with BNRS;
 11. Click continue;
 12. Signify conformity to the Undertaking by clicking "Proceed". You may download the Undertaking for your files; and
 13. Payment section will appear.

g. How long before a certificate is issued?

A Certificate of Business Name Registration is immediately issued and sent to your email following the payment of the necessary fees. You may likewise download the certificate online via <https://bnrs.dti.gov.ph>.

h. How much is the fee?

The following fees shall be paid according to the territorial scope of your business plus Php 30 Documentary Stamp Tax.

Barangay	Php 200
City/Municipality	Php 500
Regional	Php 1000
National	Php 2000

You may pay the fees online via GCash, PayMaya, Landbank Link.Biz, and by using debit/credit card on the BNRS website.

i. How long will my business name be valid?

For sole proprietorship, business names are valid for five (5) years.

2. Application for Local Business or Mayor's Permit

What documents do I need to apply for a Local Business Permit of Mayor's Permit?

Each Local Government Unit will have varying requirements, but in general, you will need the following:

- a. DTI Certificate of Registration;
- b. Barangay Clearance;
- c. Registration with the SSS, Philhealth, and HDMF;
- d. Occupancy Permit; and
- e. Building Permit.

3. Registering a Barangay Micro-Business Enterprise (BMBE)

a. What is a BMBE?

Any business entity or enterprise engaged in the production, processing or manufacturing of products or commodities, including agro-processing, trading and services, whose total assets including those arising from loans but exclusive of the land on which the particular business entity's office, plant and equipment are situated, shall not be more than Three Million Pesos (P3,000,000.00).

b. Who is eligible to register?

Any person, natural or juridical, or cooperative, or association, having the qualifications of a BMBE may register.

c. How to register? To register as a BMBE, you need to:

1. Submit the following documents to the Office of the Treasurer:
 - a. Accomplished Application form;
 - b. Three (3) Passport sized photos;
 - c. For New Applicants with assets less than Php 300,000:
 - i. DTI Certificate of Registration; and
 - ii. Mayor's Permit.
 - d. For New Applicants with assets from Php 300,000 to Php 3,000,000:
 - i. DTI Certificate of Registration;
 - ii. Mayor's Permit;
 - iii. Taxpayer Identification Number; and
 - iv. Certificate of Registration from the Office of the Treasurer of each city or municipality, which shall register the BMBE's and issue a Certificate of Authority.

d. **How long does it take for applications to be processed?**

Fifteen (15) working days upon submission of complete documents.

e. **How long is the validity of the Certificate of Authority?**

The certificate is effective for a period of two (2) years, and renewable for a period of two (2) years for every renewal.

4. How to register with the Barangay?

- a. Go to the barangay where your business is located to secure and fill up application form.
- b. Submit your accomplished application form, together with the following:
 1. Certificate of Business Registration from DTI/SEC
 2. Business location sketch/map
 3. Two (2) valid IDs
 4. Proof of Address (i.e., Contract of Lease, if rented; Certificate of Land Title, if owned)
- c. Claim your Barangay Certificate of Business Registration.

5. How to register with the Mayor's office?

- a. Go to the municipal office where your business is located to secure and fill up the application form.
- b. Submit your accomplished application form, together with the following:
 1. Certificate of Business Registration from DTI/SEC
 2. Barangay Clearance Certificate
 3. Two (2) valid IDs
 4. Proof of Address (i.e., Contract of Lease, if rented; Certificate of Land Title, if owned)
- c. Have your location assessed by the local fire department.
- d. Pay the corresponding assessment fees.
- e. Claim your Mayor's Business Permit and Licenses.

6. How to register with the BIR?

- a. Go to the Regional District Office (RDO) where your business is located.
- b. Fill up the appropriate form: BIR Form 1901 (for Sole Proprietor) or BIR Form 1903 (for Corporations and Partnerships)
- c. Submit your completed registration form, together with the following:
 1. Certificate of Registration from DTI/SEC
 2. Barangay Clearance

3. Mayor's Business Permit
 4. Proof of Address (i.e., Contract of Lease, if rented; Certificate of Land Title, if owned)
 5. Business location map
 6. Valid IDs, if applicable
- d. Pay the corresponding assessment fees (BIR Form 0605 – Payment Form; BIR Form 2000 – Documentary Stamp Tax).
 - e. Register your book of accounts and receipts/invoices.
 - f. Claim your Certificate of Registration (BIR Form 2303) on the scheduled date, along with your TIN and a “Ask for Receipt” sign to be posted on your business establishment.

IV. BENEFITS OF BUSINESS REGISTRATION

1. What are the benefits of registering our businesses?

- a. Tax returns serve as credible proof of income. This type of document certifies that one has a stable source of income and so capable of paying his obligations. This would support one's application for loan, credit card, lease, or any other application where proof of payment is required.
- b. Proof of legitimate business. A certificate of registration proves that one is a legitimate business. As a matter of protection, businesses can assure one another that their transaction or venture is not a scam or "colorum" business. Also, customers are more likely to trust registered businesses.
- c. Hassle-free transactions. Under the Philippine tax system, substantiation by way of receipts is an important aspect. Unregistered businesses are incapable of issuing receipts, making it inconvenient to transact with them.
- d. Low-interest loans and other government benefits. BIR, DTI, and other concerned agencies usually extends programs for the improvement of the business to assistance programs during national crisis. Only registered businesses can avail of such programs. Moreover, particularly for Barangay Micro Business Enterprises (BMBEs), they are exempt from income tax and those qualified BMBEs are likewise exempted from the coverage of the Minimum Wage Law.
- e. Failure to register makes the owner liable. Failure to register business can make the owner liable for penalties and surcharges. Moreover, it makes him susceptible to tax evasion which is crime punishable under our laws.

2. What are the penalties if I do not register my business?

VIOLATION	PENALTY
Failure to register with the BIR	Fine of not less than ₱5,000 but not more than ₱20,000 and imprisonment of not less than 6 months but not more than 2 years
Failure to pay annual registration fee by a person engaged in the business of distilling, rectifying, repacking, compounding or manufacturing article subject to excise tax	Fine of not less than ₱30,000 but not more than ₱50,000 and suffer imprisonment of not less than 2 years but not more than 4 years
Failure to pay and display the annual registration fee (BIR Form 0605)	Fine of not more than ₱1,000 or imprisonment of not more than 6 months

No Certificate of Registration displayed	Fine of not more than ₱1,000 or imprisonment of not more than 6 months
Failure to display the poster "Ask for BIR Receipt" or "Notice to the Public to Demand Receipts/Invoice"	Fine of not more than ₱1,000 or imprisonment of not more than 6 months, or both

V. SPECIFIC COMMUNITY CONCERNS

1. What is the remedy against the extortion of “fake” BIR agents?

It is important to remember that the BIR does not conduct its transactions over the phone, social media, or any other methods. Parties who are audited is always notified through a formal notice in writing. If a BIR agent contacted you through other means, you can report them to the BIR Customer Assistance Division by calling any of the following numbers:

- 981-7003;
- 981-7020;
- 981-7040; and
- 981-7046.

2. For small businesses (eg. Sari-sari Stores), what permits should they get and where?

For small or micro businesses such a Sari-sari Store, due to being recognized as part of the “underground economy”, DTI made it easier for them to register through a two-page Philippine Business Registry application form. They may access this file in DTI’s website. Furthermore, they only have to pay for the business name registration, but the amount of which depends on the preferred scope of the business name.

DTI’s Business Name Registration System (BNRS) may be reached through any of the following:

- bnrs.dti.gov.ph
- 0917 595 3930
- 0917 863 0669
- 0917 597 6362
- bnrshelpdesk@dti.gov.ph

3. For small business owners with no employees (eg. Dishwashing Liquid Manufacturer), does she need any permit to engage in this business? If yes, what kind and where should she get the permit?

Yes, a permit is still needed. Depending on the scale, the requirements for small business applies. Hence, you may refer to the previous question.

4. How about those who own eateries (carinderias) and those in the underground economy?

The same answer in the previous two questions applies to carinderias and any other business in the underground economy. However, as compared to the other businesses,

there are additional local requirements that must be inquired about in the Mayor's Office or local barangay such as a clean bill of health, sanitary permits, garbage disposal, etc.

5. Do they need to issue receipts?

No, you do not need to issue receipts. The BIR has made it clear that marginal income earners, such as small and micro businesses, are not required to issue invoices or receipts for their business transactions. This includes sari-sari stores, carinderias, and different sellers. As long as the annual gross sales or receipts amount to P100,000 and below, there is no need to issue a receipt.

6. Do they need to pay taxes?

Yes, you have to pay your taxes, specifically income tax. However, for registered small or micro businesses with an annual revenue of P250,000 and below, they are exempted from paying income tax.

7. When is it necessary to get permits from the Food and Drug Administration (FDA)? Is it necessary for the businesses mentioned?

For businesses that manufacture, sell, offering for sale, or transfer food products, they are required to register with the FDA to acquire a License to Operate (LTO). To apply for the LTO, the FDA requires the use of its Electronic Portal which can be accessed through: <http://www.fda.gov.ph/attachments/article/330042/FDA%20Circular%20No.%202016-004.pdf>

Furthermore, the following requirements must be submitted for an LTO:

Initial/Renewal:

1. For the declared authorized officer in the application form;
2. Board resolution/Board Certificate for Corporation;
3. Power of Attorney for single proprietorship;
4. Partnership resolution for partners and
5. Authority from the head of agency for government agency

Business Name Registration:

1. For single proprietorship Certificate of Business Registration issued by the Department of Trade and Industry (DTI);
2. For corporation, partnership and other juridical person - Certificate of Registration issued by the Securities and Exchange Commission (SEC) and Articles of Incorporation;

3. For cooperative - Certificate of Registration issued by the Cooperative Development Authority and Articles of Cooperation; or
4. For government-owned or controlled corporation - the law creating the establishment, if with original charter, or its Certificate of Registration issued by the Securities and Exchange Commission (SEC) and Articles of Incorporation, if without original charter.

Relevant credential/s of the declared qualified person in the application form (e.g. QPIRA certificate for Food/HACCP/Food Safety Seminar Certificate).

8. How about permits or licenses for other types of businesses:

- a. Construction business. – Required to acquire a license from the Philippine Contractors Accreditation Board through their online licensing portal (<https://pcabgovph.com>)
- b. Security and ammunition-relation business. - Any person desiring to manufacture or deal in firearms, parts of firearms or ammunition thereof, or instruments and implements used or intended to be used in the manufacture of firearms, parts of firearms or ammunition, shall make an application to:
 - i. The Secretary of the Department of the Interior and Local Government (DILG) in the case of an application for a license to manufacture; and
 - ii. The Chief of the PNP in the case of a license to deal in firearms and firearms parts, ammunition and gun repair.
- c. Lending or financing business. – may only be established as a corporation. No lending company shall conduct business unless granted an authority to operate by the SEC.

VI. OTHER REFERENCES (Clickable)

- a. [Business Registration Permits](#)
- b. [Start and Grow Your Business](#)
- c. [Trainings and Seminars](#). – Also check out the [Philippine Trade Training Center](#) Website for other trainings and seminars
- d. [Other Resources for MSMEs](#)
- e. Find a [Negosyo Center](#) near you. – Negosyo centers can help you with business registration and facilitate access to business services, among others
- f. [How to open a lending business?](#)
- g.

REFERENCES

Republic Act No. 10591, An Act Providing for A Comprehensive Law on Firearms and Ammunition and Providing Penalties for Violations Thereof

Republic Act No. 9178, An Act To Promote The Establishment Of Barangay Micro Business Enterprises (BMBEs), Providing Incentives And Benefits Therefor, And For Other Purposes.

Republic Act No. 11232, An Act Providing For The Revised Corporation Code Of The Philippines

Republic Act No. 11534, An Act Reforming The Corporate Income Tax and Incentives System, Amending for the Purpose Sections 20, 22, 25, 27, 28, 29 , 34, 40, 57, 109, 116, 204, and 290 of the National Internal Revenue Code of 1997, as amended, and Creating Therein New Title XIII, and for Other Purposes.

Republic Act No. 10644, An Act Promoting Job Generation and Inclusive Growth Through the Development of Micro, Small and Medium Enterprises

Republic Act No. 9501, Magna Carta for Micro, Small and Medium Enterprises (MSMEs)