LEARNER'S GUIDE

GETTING YOUR BUSINESS ONLINE

BEFORE WE BEGIN

Kindly fill out the pre-training questionnaire
by accessing the link below.

https://bit.ly/2EoAKRK

Go Digital ASEAN | The Asia Foundation

IDENTIFYING AGRI-TOURISM PRODUCTS

KEY CONCEPTS

AGRI-TOURISM

The business of attracting visitors to farm or agricultural areas for educational and recreational purposes. This encourages economic activity that provides both the farm and community additional income.

Why agri-tourism?
- Tourism as a product and service-oriented industry can generate widespread benefits for the economy and society. One of the government's programs, It's More Fun in Philippine Farms aims to put a spotlight on farm tourism, which is becoming popular among travelers.
- There is a vast untapped potential in agri-tourism. Experiences can range from selling produce directly from the farm to immersive and hands-on experiences, such as teaching people how to farm.
- Agri-tourism complements both the tourism and agriculture sector and supports the income of major and direct stakeholders such as farm workers themselves.

Types of agri-tourism
- **Direct Market** – If you've ever seen a roadside produce stand, you've seen direct-market agri-tourism in action. Direct market usually sources products from a local farm or producer. This adds to the appeal of the product, especially is it is organic, fair trade, or all-natural.
- **Education** – The Learning Site for Agriculture (LSA) is farm that practices applicable agricultural technology, utilizes doable farming strategies, and operates successfully, thus making it worthy of emulation. The farmer/farm family-owner is relatively advanced compared to other farmers. Anchored on the agriculture value chain, the LSA also includes successful agri-products/by-products processing enterprises owned by a processor who is not necessarily a farmer/farm family. The farmer/farm family-owner and agri-products/by-products processor together with their farm/processing enterprise will be certified by the Agricultural Training Institute as LSA after a thorough evaluation and more importantly, acceptance of responsibility by the owners.

KEY CONCEPTS

- **Experiential** – Fun farm tourism is an activity which provides tourists with an experiential immersion centered on farming. Farmers typically provide an orientation, shares their experiences, and demonstrate how to farm.
- **Events and Recreation** – This category involves using farmland for other marketable purposes. Farms may accommodate multiple agri-tourism activities or experiences. Other examples that draw heavily on the farm's atmosphere include harvest festivals, family playgrounds, country or farm weddings, camping, archery, hiking, trekking, or horseback riding.

ACTIVITY 1	SHORT IDEATION ACTIVITY

1. Join your assigned power group.

2. Together with your groupmates, discuss, brainstorm, and ideate agri-tourism experiences or products.

3. Discuss the following with your groupmates:
   - What are the existing or new agri-tourism experiences or products we can offer?
   - What are the possible challenges with the identified product or providing the identified product?
   - In what ways can we resolve these identified challenges?

4. Remember that this is an ideation and brainstorming activity. The product does not have to be perfected within this activity. Products may be fictional or based on non-fictional experiences or products.

5. Prepare an "elevator pitch" to share your product with the class.

🗨️ FREQUENTLY ASKED QUESTIONS

How can our town be considered an agri-tourism site if transportation in our area is difficult?

Is it accessible by foot? The trek may be an experience in itself.

There is an agri-tourism product specially made by a certain tribe in our area. Can we use it as the "product" for the activity?

Yes, that's a good idea! We will talk more about linkages towards the end of the module.

📖 LEARNING RESOURCES

This is Farm Tourism

Kumaykay River Farm Resort

PUT YOUR BUSINESS ON THE MAP

KEY CONCEPTS

STATISTICAL EVIDENCE STRENGTHENING THE NEED FOR AN ONLINE PRESENCE

Nearly 60 percent of the world's population is already online and the latest trends continue to see more people utilizing online tools. Of the 7.9 billion global population as of 2021, 4.66 billion are active internet users. Agri-tourism sites that are not on the digital map would miss the opportunity of reaching out to potential visitors. In the context of the "new normal", people are more hesitant to take a trip without thorough information from your site.

LESSONS LEARNED FOR BUSINESSES IN THE NEW NORMAL

To prevent possible reescalation of COVID-19 cases, law enforcers as well as business owners may consider continuing to implement more well-organized protocols. Even the Department of Tourism is implementing stricter protocols, working together with various government agencies at the national and local level, as it promotes domestic travel. On a global level, e-commerce and online tools have never been more in-demand. Now more than ever, there is a clear need for businesses to create an online presence as the economy rapidly shifts online.

Many areas and localities continue to observe quarantine and social distancing measures and tourism is among the sectors that has suffered significant economic losses due to restricted movement of tourists. Though restrictions are in place, this period may serve as an opportunity for businesses and tourism-driven economies to reassess and recalibrate their approach in order to attract wider markets in the future.

Create Your Business Profile on Google here**.**

☑ FREQUENTLY ASKED QUESTIONS

What if my business is not yet registered with the DTI or SEC? Can I still create a Google My Business Listing?

Yes, you can. We recommend that you register your business in order to build credibility and trust right away (i.e. you can issue receipts, transact in local chambers of commerce, etc.).

What if I do not have a physical location for my store? Can I register using my home address?

Yes, you can use your home address (not a P.O. Box).

I usually encounter difficulties with receiving postal/snail mail. Will my verification process be disrupted if I get my verification code via mail later than anticipated?

There are cases where the verification has exceeded the validity period by the time it has reached the business owner. Google is continuing to work on and improve its verification process and is planning to migrate from a snail mail-based verification process to a more centralized digital process.

📖 LEARNING RESOURCES

How small businesses around the world are overcoming the pandemic

Business World: What to expect in a post-Covid19 society

Google My Business Video Tutorial

Facebook Pages

INTERACTING WITH CLIENTELE

KEY CONCEPTS

SOFT SKILLS FOR CUSTOMER SERVICE

Customer-centric business orientation is a mission-critical element in running a successful business of any size. Most business owners and service providers would do well to refresh their knowledge on the importance of customer service to their overall business plan and execution. This module aims to provide the learners with an overview of the various aspects of customer service in order to keep them on their toes and help them ensure an excellent customer experience.

It is important that each time you interact with a customer or client, you establish a connection and build a meaningful relationship. This can be done in person, or virtually during client inquiries, but be sure to stay consistent with your customer interactions. Once you set your standard, you'll have customers choosing you every time.

TOP TIPS TO INTERACT WITH CLIENTS

1. Be consistent
2. Be responsive
3. Know your audience
4. Resolve issues quickly
5. Set clear expectations
6. Be inclusive
7. Ask for and be open to feedback
8. It's not just about you

RESPONDING TO 5-STAR OR POSITIVE RATINGS

- Thank the customer
- Mention your business
- Highlight a feature
- Make a recommendation

RESPONDING TO 1-STAR OR NEGATIVE RATINGS

- Acknowledge and apologize
- Provide a good gesture or offer
- Keep it short (max. of 3 sentences)
- Do not mention the business name
- Take follow-up conversations offline to avoid a long exchange online

1. Within your power groups, share your memorable customer service experience. This may be a positive or negative experience. This experience should be based on the perspective of the customer.

2. After all group members have shared, identify one positive and one negative experience that the group will use for this activity.

3. Assign one group member to create a working document using Google Docs and invite other group members to collaborate either through email or link sharing.

4. As a group, draft a response to both positive and negative experiences. Take the perspective of the business owner in assessing the experience your group identified. Using this business owner's perspective, prepare to draft the group's response to the positive and negative experiences.

5. Take note of the elements and best practices discussed as you craft your responses.

▣ FREQUENTLY ASKED QUESTIONS

For irate, upset, or dissatisfied customers, should you pacify them by offering a discount or a refund?

Listen to what the customer is requesting or asking for and find a solution that does not put your business at risk of losing money due to refunds. The best practice is to identify the root cause of the problem and probe the possible options to repair the damage without offering the full refund right away. If it is a recurring issue, you may have to revisit your refund and returns policies and have future customers understand and accept the terms before transaction. This way you are able to control and prevent unnecessary business losses.

COLLABORATIVE BUSINESS TOOLS

KEY CONCEPTS

ONLINE COLLABORATIVE WORKING

Online collaboration is the process of connecting users digitally to communicate or work in an online space. Online collaboration is usually supplemented with the use of a software system that lets team members chat using video, audio, or text. It is mainly a way for companies to improve communication and bolster project efficiency.

A prime example of collaborative working is when different users access and work on a single file or document. Tools such as Google Drive, Docs, Sheets, Calendar, and Meet make it possible to collaborate with friends or colleagues for free.

ACTIVITY 3	GUIDED ACTIVITY

1. Create a Project Folder in Google Drive
    Folder Name: *'(Your Agri-Business Name)' (from the Hash-Mash Exercise)*

2. Using Google Sheets, create a task list with the following columns:
    (Date Due, Task Owner, Notes)

3. Using Google Docs, indicate the following:
    - Province or City Featured
    - *'Your Agri-Business Name'* with a link to your Google My Business Page
    - Group Members and Job Titles (Entrepreneur, Guide, Tourist)
    - Agri-Business Tagline
    - Agri-Business Hashtag/(s)
    - Share the folder with your trainer's email

⟨?⟩ FREQUENTLY ASKED QUESTIONS

Do recipients I want to share files with need to have a Gmail account, or can they use other email accounts?

You can use any working email account, but Google usually asks you to verify if you want to share the file with a person outside of Gmail or your domain.

What do I do if the file is confidential? Can I store and share the file with a limited or select number of people?

If the file is confidential you can still share and use the various file accessibility options given by Google (View Only, Editor, Owner); You can select and share files with only those people to whom you grant access. You do not have to share the file with everyone, or make files public all the time.

COLLABORATIVE BUSINESS TOOLS

📖 LEARNING RESOURCES

Introduction to G Suite

BASIC FINTECH

KEY CONCEPTS

FINTECH

Financial Technology or Fintech is a basic ecommerce and cashless necessity in today's businesses. Financial technology software and applications that make business transactions easier and more convenient. Because of the high rate of mobile phone usage in the country, fintech also makes transactions accessible to many people. The Bangko Sentral ng Pilipinas (BSP) continues to push for the development and integration of fintech payment systems in the country. These would allow cashless transactions not only between users, but between merchants and users as well. Business owners can equip themselves with more advanced processes of transacting with customers with the convenience of these free and secure digital tools.

MOBILE WALLET

A mobile wallet protects the user's money in an entirely secure way. It stores payment details, credit or debit cards, and cash balances, which can then be used to make payments. Though 85% of monetary transactions are still made in cash, mobile or e-wallets, as they are popularly known, are slowly transforming the way people pay for things. Like a traditional wallet, a mobile money wallet stores currency for the user to make payments and purchases. Most importantly, for those interested in using a mobile wallet for remittance, it can receive money from others.

GCASH, PAYMAYA, COINS.PH, GRABPAY

In the Philippines, popular and trusted mobile wallets include GCash, Paymaya, Coins.ph, and Grabpay, among others. These mobile wallets are regulated by the BSP and provide users with convenience for users to issue or receive payments. The popularity and use of these have soared in the country in recent years and especially in the wake of the pandemic. These apps help facilitate secure transfer of funds between fellow users of the mobile wallet. The use of QR codes for merchants to collect payment

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through the scanning of a QR or bar code to comply with contactless payments has also helped increase the popularity of the apps. The option to pay for government services, such as SSS and Pag-Ibig, as well as payments for bills and utilities like electricity, telecom, or water have been integrated into their services as well.

Paymaya Website: https://www.paymaya.com/
GCash (for customers): https://www.gcash.com/
GCash (for businesses): https://www.gcash.com/business
Coins.ph: https://coins.ph/
GrabPay: https://www.grab.com/ph/pay/

PESONET, INSTAPAY

Simply put, both PesoNet and InstaPay facilitate electronic fund transfers between or among people and/or businesses. The major difference between the two is that PesoNet uses batch processing, whereby funds will be received by the recipient in full within the same banking day if processed before a cut-off time, whereas Instapay facilitates real-time transactions. These technologies are spearheaded and regulated by the National Retail Payment System of the Bangko Sentral ng Pilipinas and used by mobile wallets and banking institutions.

FREQUENTLY ASKED QUESTIONS

Where are scams or other online threats reported?
NBI, BSP, Telco, local banks. You may also report any form of cyberthreats (whether fintech related or not) to the PNP Anti-cybercrime group (http://acg.pnp.gov.ph/).

? FREQUENTLY ASKED QUESTIONS

What are some of the reputable sources of advisories?
Your local banks, Bangko Sentral ng Pilipinas, NBI, and trusted news outlets are reliable sources of information. Sometimes, telecommunications companies alert their subscribers when a scam is flagged.

📖 LEARNING RESOURCES

Everyday things? GCash mo na yan!
How to use GCash
What is Coins.ph?
PayMaya Negosyo
National Retail Payment System
Instapay

BASIC FINTECH

NECESSARY OFFLINE LINKAGES

KEY CONCEPTS

COLLABORATION WITH RELEVANT GOVERNMENT UNITS AND STAKEHOLDERS

With businesses and tourism being among the most severely affected by the pandemic, various government departments continue to drive initiatives and programs to provide support to these and other sectors. Though this section only covers a few departments and their programs, there may be other government units, chambers of commerce, or stakeholders that are relevant, depending on the type of business and/or its location.

DEPARTMENT OF TOURISM

In the tourism sector, although the hospitality industry has taken a hit as a result of the pandemic, the intermediate response was to align safety and sanitary standards to provide hotels with accreditation to serve as quarantine facilities for visitors and locals arriving in the country. This has helped businesses in the hospitality industry stay afloat during the months under severe quarantine restrictions. The DOT continues to involve stakeholders and businesses from around the country to inform recovery plans for the tourism sector. Tourism accreditation remains an integral strategy for government recognition, promotion, and assistance as the department foresees domestic travel as the primary driver of recovery for the country's tourism sector. The DOT has also supported initiatives for the new normal. A tie-up with Grab was announced supporting the delivery of fresh produce using the latter's courier services to support MSMEs participating in the DOT's Harvest online trade fair. More recently, the department has partnered with Cloud Panda PH to launch a dedicated e-commerce site allowing buyers to support local businesses.

DEPARTMENT OF TRADE AND INDUSTRY - NEGOSYO CENTER

The Department of Trade and Industry supports micro-, small-, and medium-enterprises through development services offered in its Negosyo Center.
The Negosyo Center is an important first stop in doing business. Whether you are

KEY CONCEPTS

just starting out, or want to improve your business, there are Business Counsellors available in the Negosyo Centers to assist you. Negosyo Centers conduct and link micro-, small-, and medium-enterprises (MSMEs) to seminars, trainings, and programs related to setting-up a business, marketing, financial literacy and more. Furthermore, MSMEs may avail advisory services tailored to their business needs and assistance in the processing and documentation of necessary requirements among others.

⁇ FREQUENTLY ASKED QUESTIONS

How can I avail of the Negosyo Center's assistance or services?
Visit www.dti.gov.ph/nc-directory to look for the Negosyo Center in your area. Just type in your region, province, and municipality to locate a center near you. The contact details of the Business Counsellors are also accessible.

May I avail of the DTI Negosyo Services even if I do not have a business or business registration yet?
Yes, you may. Part of the DTI Negosyo Center's services is helping future business owners with registration, as well as assess the readiness of aspiring entrepreneurs to establish a business.

How do I register with the Department of Tourism?
The DOT has an online portal to help ease process of tourism accreditation. Applicants may visit http://accreditationonline.tourism.gov.ph/ to start the process.

📖 LEARNING RESOURCES

Wake Up in the Philippines (Philippines Tourism Ad)

Wake Up in Northern Mindanao (Philippines Tourism Ad)

ONLINE SAFETY AND PROTECTION

KEY CONCEPTS

DATA PRIVACY

Data privacy is the right of individuals to have control over how their personal information is collected and used. Many consider data privacy to be the most significant consumer protection issue today. Growing technological sophistication and the resulting types of date collected contribute to the need for a greater focus on data privacy.

SPOOFING

Cyber criminals impersonating an email, website, company, or person. Phishing attacks usual start through a spoofed email or communication to the victim.

PHISHING

Cyber criminal's or hacker's attempts to lure people into opening a link or attachment to launch harmful content on your device.

CYBER SAFETY

The principle of cyber safety in the context of fintech revolves around the proactive effort of users to ensure they keep their data and information safe. Although safety features are enhanced and frequently updated to keep digital tools, from emails to fintech apps, are kept safe from threats, an important principle of cyber safety is that users themselves take steps to ensure they do not leave sensitive data vulnerable. This includes ensuring passwords used are strong and up to date, not sharing personal information, such as birthdays, account numbers, or other personal information, and ensuring validation codes or PINs (including One Time PINs or OTPs) are not shared with anyone so as not to compromise the safety of users. Users must also be on guard against phishing attempts or attempts to steal such information through

KEY CONCEPTS

dubious or suspicious means. This may include the use of seemingly legitimate text messages, emails, calls, or other communications that mimic or impersonate legitimate institutions to collect sensitive information from users in order to commit cybercrimes.

⬡ REPORTING A CYBERCRIME

Though we all hope we would never have to do so, there are agencies where you can report cybercrimes if you feel that you are in danger or if you feel threatened. The threat can come in many forms. It may not be in terms of fintech, or scams, but a threat is still a threat. If necessary, you can file a report through the PNP Anti-Cybercrime Group's website, Facebook page, or mobile number to seek the assistance of the authorities. Make sure you have as much information on your case as possible. This includes dates, names, numbers, screenshots, emails, communications, photos, and any other piece of evidence or information that you feel will be helpful in filling your complaint.

❓ FREQUENTLY ASKED QUESTIONS

Does my password have to be so complicated?
It shouldn't be too complicated that even you can't remember it. At the very least, your password shouldn't be easy to guess. It shouldn't be something obvious like your birthday, kids' names, or current cellphone number. You may use something like your pet's name mixed with your favorite city, together with a couple of digits, special characters and upper- and lower-case characters.

How do I know if my password is strong enough?
When you create an account and are prompted for a password, the website registration page would usually have a set of requirements to strengthen your password. Some sites even have a live meter showing how strong your password is as you type.

Can I not share verification codes or pins even with my most trusted contact or family?
The rule of thumb is that you shouldn't share your password, pins, or verification codes with anyone at all. If you feel that you may need to access your account through other methods, you're highly encouraged to use two-factor or two-step verification to secure your account.

Why is two-step or two-factor verification important?
Using an additional step or factor to authenticate your log in or account access provides websites and applications an extra layer of security to ensure that a log in attempt is genuine. Ordinarily, this is done by sending a verification code to the user's mobile number (usually without messaging charges to the user), but there are also other methods such as using an authenticator app.

What do I do if I fall for a phishing scam?
First, change your password and log in credentials **immediately** to lock the hacker out of your account. The next step would be to contact the website or app that was compromised. If this was a bank account, contact your bank. If it was your email, reach out to Google through its help page. If the threat persists or worsens, you may want to consider reaching out to the proper authorities.

How do I report cybercrimes to the proper authorities?
You may reach out to the PNP Anti-Cybercrime Group (PNP ACG) through their website and other communication channels here. If you need to file a complaint, you may access their e-complaint portal here.

Does the PNP ACG only accommodate hackers or fintech crimes?
No, they respond to other forms of cybercrimes as well. If the crime is conducted on the internet, this is under their jurisdiction. This may include crimes such as harassment, sextortion, cyber libel, or other online threats.

BEFORE WE CONCLUDE

Kindly fill out the pre-training questionnaire
by accessing the link below.

http://bit.ly/GoDigiPost

LET'S STAY CONNECTED!

✉ hello@godigitalasean.ph

🌐 www.godigitalasean.ph

🅕 GoDigitalASEANPhilippines

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