

CHALLENGES ENCOUNTERED BY THE SLP BENEFICIARIES IN THE OPERATIONS OF THE MARINATED BONELESS MILKFISH BUSINESS

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ABSTRACT

This study examines the challenges faced by beneficiaries of the Sustainable Livelihood Program (SLP) in managing food waste, implementing policies, marketing their businesses, driving records, and handling the supply chain. The findings of this research will inform future training programs aimed at enhancing skills in these areas. Utilizing a qualitative approach with the case study method, the study was conducted in Candijay, Bohol. During the initial phase, exploratory interviews were conducted with selected officers from the Mauswagong Pundok sa Pantawid SLP Association to inform the development of a structured interview guide for the subsequent phase. The findings have highlighted the interplay of various factors that influence the success and sustainability of this venture, encompassing food waste management, policy implementation, business marketing, records management, and supply chain management. The challenges SLP beneficiaries encounter in the Marinated Boneless Milkfish business operations are multifaceted and interconnected. Addressing these challenges requires a collaborative effort from various stakeholders, including government agencies, non-governmental organizations, and the beneficiaries themselves. This research's theoretical contribution and originality lie in its holistic examination of the challenges encountered by beneficiaries of the Marinated Boneless Milkfish business, considering the intersection of various elements. This research uniquely integrates these factors into a comprehensive analysis. This approach allows for a more nuanced understanding of how these challenges are interrelated and how addressing them collectively can lead to a more sustainable and prosperous business model. The findings of this research have significant implications for practitioners and policymakers. Clear and supportive policies regarding environmental regulations, guality standards, and fisheries management are vital to creating a conducive business environment. For practitioners, there is an urgent need to address food waste management by exploring innovative sourcing and preservation techniques and partnering with organizations to reduce waste.

Keywords: Business Management, Challenges Encountered, Qualitative Research, Thematic Analysis

INTRODUCTION

Since 1986, the government has reduced its role as the major driving force of the economy through the economic liberalization entrenched in

the IMF pill of Structural Adjustment Programs. Therefore, the emphasis has shifted from largescale to small and medium-scale industries, which have the potential for developing domestic

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linkages for rapid and sustainable industrial development. Attention was focused on the organized private sector to spearhead subsequent industrialization programs. The incentives given to encourage increased participation in these sectors were directed at solving and/or alleviating the problems encountered by industrialists in the country, thereby allowing them to increase their contribution to the Gross Domestic Product (GDP) (Babajide, 2011).

The contribution of Micro, Small, and medium Enterprises (MSMEs) to economic growth and sustainable development globally is acknowledged (CBN, 2004). There is increasing recognition of its pivotal role in employment generation, income redistribution, and wealth creation (Tumkella, 2003). Micro, small, and medium enterprises (MSMEs) represent about 87 percent of all firms operating in Nigeria (USAID, 2005). Non-farm micro, small, and medium enterprises account for over 25 percent of total employment and 20 percent of the GDP (SMEDAN, 2007) compared to the cases countries like Indonesia, Thailand, and India where Micro, and Medium Enterprises Small, (MSMEs) contribute almost 40 percent of the GDP (Rojas, 2012).

There is a consensus in the literature that a positive relationship exists between small-scale business and economic development (Brown & Mawson, 2016), but the incessant proliferation of small businesses in Nigeria has not translated into economic development in most developing countries. This has necessitated why governments of nations develop and implement programs that will stimulate the growth of small businesses. In the Philippines, the case is not somewhat different from other developing countries, small businesses in the Philippines are faced with so many obstacles within the first year of operations, and statistics show that only 15% of new businesses survive the first three years of operations in the Philippines.

Some of the obstacles include lack of capital, poor infrastructure, lack of necessary skills to navigate the challenges of small business, government laws and regulations, high cost of production, and lack of strategies for development and growth. Many businesses do not have a growth strategy (SMEDAN, 2007).

This paper examines the challenges that small-scale organizations face in the Philippines during the startup and growth stage of their operations business and also explores the opportunities these businesses could derive from their immediate environment. More importantly, the objective of this research is to develop a framework for the way forward and also explore the various strategies that will enhance small business development in the Philippines. The research focuses more on what should be done by different stakeholders to help navigate these challenges. Some of the guestions that helped generate this discussion include: What role should the Philippine government play in helping smallscale businesses navigate the challenges? What role should the entrepreneurs play to help navigate these challenges and also prepare them for success? What growth strategy should be put in place by small business operators to secure their future? What are the opportunities in the Philippine business environment for small business organizations?

Thus, a detailed study of the challenges encountered by government beneficiaries should be conducted. This paper seeks to measure the challenges encountered by the Sustainable Livelihood Program (SLP) beneficiaries in managing and improving the business after they have attended and participated in skills training on fish deboning organized by the DSWD in collaboration with the BISU-Candijay RDE team. As hospitality instructors of Bohol Island State University - Candijay Campus, the researchers desired to distinguish an effective solution to mitigate the challenges they encountered to improve their business. Correlated to this the researchers aspired to employ realistic applications to solve any identified problems and to get deeper insights about responding to training needs when it comes to managing and improving business processes. This is to look forward to more beneficial outcomes and to ensure better information that will eventually help SLP beneficiaries to plan for the future. Furthermore, the researchers strongly believe that providing

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exceptional and effective business operation management is a great factor in achieving peak business growth.

OBJECTIVES OF THE STUDY

This study examines the challenges faced by beneficiaries of the Sustainable Livelihood Program (SLP) in various aspects of business operations, including food waste management, policy implementation, business marketing, records management, and supply chain logistics. The findings of this study will provide valuable insights that can serve as the foundation for developing and refining training programs aimed at enhancing the skills and capabilities of these beneficiaries.

METHODOLOGY

A qualitative study using the case study method was conducted in the municipality of Candijay, Bohol. Selected members of Pundok Pantawid SLP Mauswagong sa Association who were officers undergo an exploratory interview in the first phase as a basis for the structured interview guide for phase two interview. The researcher made transcription audio recordings. The researchers went through the entire data set from the interview and started taking notes, marking preliminary ideas for codes that could describe the content. The researcher wrote up a clear account of what had been done both when carrying out the research and the analysis. It became the basis for the final report when already had a description of the themes. The proponent explained the purpose of the study to the intended informants to be well aware of the study's objectives before they were asked to participate. Once the informants signed their permit to the participant, they were asked to sign the Informed Consent document. Thematic Analysis was used to determine the challenges encountered by the informants.

RESULTS AND DISCUSSION

1. Challenges Encountered by the SLP Beneficiaries in the Operations of the Marinated Boneless Milkfish Business

This section displays the participants' responses concerning the challenges they encountered in the marinated boneless milkfish business operations.

The question asked to the research participants was about the challenges they encountered in utilizing food waste in minimizing garbage disposal from deboning processes.

1.1. No Separate Garbage Bin for Fish Waste

The conventional practice of creating garbage bins for different waste streams, such as disrupt employees andneral waste, has long been ingrained in waste management systems.

Informant 2 shared that they encountered problems with where to dispose of their garbage, as they did not have enough garbage bins intended only for fish waste. It was shared that:

Walay saktong labayanan sa mga basura sa tinae ug hasang ug uban pa. (There is no proper disposal of intestinal and gill waste etc.).

Informant 5 opined that there is only a limited number of garbage bins available to employees androunding place. It was also shared that:

Way saktong labayanan sa mga bukog ug tinae. (There is no proper disposal of bones and intestines).

Likewise, Informant 9 added that no available disposal area for the fish waste as it has a strong smell that can disturb other people as their workplace is located in a public area. The following statement was shared:

Walay igong kalabugan sa mga tinae ug hasang sa isda. (There is not enough disposal area in intestines and fish gills).

Having a separate garbage bin for fish waste or fish gills provides numerous benefits, including improved hygiene, reduced cross-contamination risks, efficient waste management, compliance with regulations, potential for alternative uses, and educational value. It supports responsible waste disposal practices and contributes to overall environmental sustainability (Das et al., 2023).

1.2. Fish Waste Unutilized

When fish waste is left unutilized in the workplace, it can lead to several issues one of which is odor and Sanitation. Fish waste can emit strong odors as it decomposes, which can create an unpleasant working environment. The smell can be disruptive to employees and may affect their productivity and overall comfort. Additionally, unmanaged fish waste can attract pests such as flies and rodents, posing sanitation and hygiene concerns.

Informant 1 did not consider the problem of having limited garbage bins in the workplace. However, the informant has an extra task to bring the garbage home, who said:

Wala mi kaayo problema sa mga food waste o mga garbage kay among dad-on ang tinae ug bukog sa bangus sa balay ug ang mga plastik among isulod sa basurahan. (We don't have much problem with food waste or garbage because we bring the intestines and bones of the bangus home and we put the plastics in the trash).

In addition, Informant 3 added that after working for a day, they still have the additional task of separating the intestines, backbone, meat, and gills before they leave the workplace instead of creating a new product out of it. It was shared that:

Amo pang e lain-lain ang tinae, back bone, unod nga naay bukog ug hasang sa bangus. Pangdad-on sa mga myembro. (We will still separate the intestines, back bone, meat with bones, and gills of the fish and the members bring it all).

Informant 8 added that it is hard for them to decide whether to bring the fish intestine and gills at home or to dispose of them in secluded places. It was shared that:

Magduhaduha me sa pagda sa tinae ug hasang ug asa pud ilabog. (We are doubt to bring the intestine and gills and where to dispose it).

Food waste was thrown to far places to avoid smell disturbance to people. Workers have many burdens on fish waste disposal instead of utilizing it in a new product.

llabay pa namo sa layo kanang layo sa mga balay para walay maka simhot sa baho ug walay mangreklamo. (We will throw that far away from the houses so that no one can smell and no one will complain).

Converting fish waste into a new product is of great importance. First, Waste Reduction and Resource Conservation. Food waste is a significant global problem, contributing to environmental degradation and the inefficient use of resources. By converting food waste into a new product, we can significantly reduce the amount of waste in landfills, mitigating environmental impacts and conserving valuable resourceslastly, Circular Economy and Sustainability. Converting food waste into a new product aligns with the principles of the circular economy. It promotes closing the loop and keeping resources in use for as long as possible. Rather than treating food waste as a useless byproduct, it transforms it into a valuable resource, reducing the need for virgin materials and promoting a more sustainable approach resource to management (Wangkheirakpam, 2019).

2. Challenges Encountered by the SLP Beneficiaries in the Operations of the



Marinated Boneless Milkfish Business in Terms of Policy Implementation

The question asked to the research participants was about describing examples of real-life conflicts with your workmates in following business policy.

2.1. Chronic Tardiness

Various negative consequences emphasized the importance of addressing this issue. One of them is the Disruption of Workflow. When employees arrive late, it can disrupt the workflow and productivity of the entire team. Late employees may cause delays in meetings, projects, and collaborative efforts, affecting overall efficiency and the timely completion of tasks.

Informant 2 explained that there is more time spent waiting for others to come before they start working and it affects the efficiency of the work. It was revealed that:

Dugay moabot among mga kauban dili motuman sa saktong oras. (It takes a long time for our co-members not to comply on time).

Some workers were not focused on their assigned tasks due to gadget usage within working hours and some did not come on time and left the establishment early was the concern of Informant 3 who further added that:

Late sa pag abot sa area. Nag selpon samtang ga debone. Nagparok-parok samtang ga slice sa (panakot) lemonsito ug ahos. Usahay ang uban walay hairnet. Ang uban gusto mo patas ug magpili ug dagko ug sila ra poy mo angkon sa produkto. Manglakaw ug daghang pasumangil samtang nag debone, manguna ug pagpanguli. (Arrived late in the area. They were using mobile phone while working. They were sleepy while slicing lemons and garlic. Some don't have a hairnet. Some of them want to choose a big fish and they will own the product. They will leave the area with many excuses even the working time is not yet done).

In addition, concern of Informant 4 was that the arrival of the workers was not on time and further added that:

Dili insakto sa oras ang pagtungha, magpasulti-sulti ug unsay buhaton. (My comembers will not come on time and others have no initiative).

Informant 6 also shared that she is against her colleagues who will not come on time in the workplace and said that:

Supak ko sa akong mga kauban nga ma late. (I am against my colleagues who are late).

Informant 7 further added that his/her colleagues also come to the workplace late and said that:

Dili moabot sa insaktong oras. (Doesn't arrive on time).

Not following the organization's rules, regulations, and duties was the concern of Informant 8 who further said that:

Dili magdungan ug abot sa saktong oras. Unja dili motuman sa mga tulumanon ug obligasyon sa pundok. (Does not arrive on time. Then they do not comply with the rules and obligations of the group).

Informant 9 was concerned about her colleagues who left early in the workplace and other workers who were doing additional tasks that their colleagues were not able to perform. It was shared that:

Kanang inig hapit na me mahuman ug debone unja moingun na among mga kauban nga mag-una2x na sila ug uli, looy ang nahibilin.

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(There were times when they were about to finish deboning and then our colleagues said that they would go first, which is unfair to those who were left).

Chronic tardiness in the workplace can have several negative impacts on both the individual and the overall organization. When an employee arrives late to work consistently, it disrupts the flow of work and productivity. Other team members may need to wait for their arrival or spend time covering their responsibilities, leading to delays and inefficiencies (Merritt, 2019).

2.2. Lack of Focus at Work

Workers in this organization were distracted by their gadgets while working which may result in poor work productivity.

Informant 1 did not like the workmates who were not doing anything within the working time and had no initiative to do something and still waiting for a command from the leader. It was shared that:

Ang akoa lang wala magustohe sa mga grupo kanang uban mag-estanding raman bisan daghang trabahoon maghulat man ug sugoon. (The only thing that I don't like in the groups is that others will just stand still even though there are many things to do and still waiting for a command).

Using gadgets while working is the concern of Informant 5 as it impairs concentration on the task and may decrease the quality of work, and further said that:

Pagamit ug cellphone deli mo tuman sa saktong oras. (They are using cell phone did not follow to be on time).

When employees struggle to maintain focus, their productivity levels decline. They may take longer to complete tasks, make more errors, and need help to meet deadlines. It can result in a decrease in overall output and efficiency. Lack of focus often leads to a reduction in the quality of work. Mistakes, oversights, and incomplete tasks become more common, affecting the accuracy and thoroughness of deliverables. It can damage the reputation of individuals and the organization. (Wickramasinghe, 2020).

3. Challenges Encountered by the SLP Beneficiaries in the Operations of the Marinated Boneless Milkfish Business in Terms of Business Marketing

3.1. Delay Paying of Payment

Businesses need to strike a balance between maintaining good customer relationships and ensuring timely payment. Clear communication, effective credit management, and proactive followup can help minimize the impact of delayed payments and support a healthy financial position for the business.

Informant 1 shared their experience in selling the products to the customer and said that:

Kanang utangon unya dugay mo bayad. (They will pay the debt in a long time).

Informant 2 further added that their customer was not satisfied with the quantity and size of the products. It was shared that:

Ang uban customer moingun ug gagmay ag bangus. Utangon dugay mobayad. (Some customers say the product are small. Debt takes a long time to pay).

Informant 4 was confused and had an issue regarding the different product sizes and prices. It was shared that:

Dili magkapareho ang presyo usahay taas unja utangon ra sa mubo nga presyo. (The prices

were not the same, sometimes high then they will ask for credit with a small about of price).

Some customers did not pay in full on the agreed date was the concern of Informant 5 who further said that:

Dugay mamayad ang uban. (Others will take a long time to pay).

Informant 6 asserted that he/she did not agree with the practice in which the customers were allowed to take it as a credit which led them to pay an extensive duration. It was shared that:

Wala ko maka ayon sa mangutang nga dugay mubayad. (I can't agree with the borrower who takes a long time to pay).

Informant 7 struggled in dealing with a debtor who owes payment for the product and need multiple reminders. It was shared that:

Pabalik-balikon ug paningil sa pambayad sa nakautang sa boneless bangus. (Repetition of asking for the payment to the debtor of the product).

Dealing with a customer who consistently delays or avoids making payments are challenge encountered by Informant 8 who shares that:

Kanang pabalik-balikon ka ug tingil. (You will always be asking for the payment).

Informant 9 stated that when the customer makes the purchase, they will have an outstanding balance, and it may take them a considerable amount of time to complete the payment. It was shared that:

Kanang magbaligja ka unja utangon raman di.ay unja dugay pajud bayaran. (When you sell it, they will only owe it. And it will take a long time them to pay).

3.2. Hard-to-Sell Products

Selling hard-to-sell products requires creative thinking, persistence, and a willingness to adapt to changing circumstances. It's a valuable learning experience that can lead to improved business strategies and more successful product offerings in the future.

Informant 3 shared that a Lack of knowledge on how to sell and convince people to buy a product, coupled with a lack of confidence, can be a common challenge for individuals and businesses.

Kulang sa kahibalo unsaon pagpamaligya arun makumbinsing mopalit ang mga tawo. Maulaw mamaligya o magsuroy-suroy sa producto. (Lack of knowledge on how to sell and to convince people to buy. We have no confidence to sell or tour the product).

4. Challenges Encountered by the SLP Beneficiaries in the Operations of the Marinated Boneless Milkfish Business in Terms of Records Management

4.1. The Inventory Does Not Match the Finish Product

Conducting inventory that does not match the finished product, can lead to significant operational challenges, including overstock, stockouts, financial discrepancies, and customer dissatisfaction.

Informant 2 stated that when he/she conducts inventory, it does not match the product on hand and shared that:

Usahay dili magkatugma ang listahan. (Sometimes the list doesn't match).

There are discrepancies in the records related to packing, sales, and product listings, which lead

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to operational challenges. As shared by informant 4 and shared that:

Dili tugma ang record sa packing nga nahimo ug sa nahalin. Usahay makaliptan ug lista ang packing nga gidala sa kauban aron ibaligya. Dili tugma sa ilang gisulti sa paglista nga ilang gidala. (The record of packing done and sold does not match. Sometimes they will forget to list and products brought by the colleagues to sell. What they told is not match on the list).

Informant 5 specified that they encountered unclear inventory and the products did not match on the records. It was shared that:

Walay klaro ang inventory dili parehas ang pag-ihap. (The inventory is not clear and the counting is not the same).

Informant 8 explained that inconsistent counts of finished products, with discrepancies between initial and subsequent counts, can be a significant concern for inventory management and further shared that:

Dili magkatugma ang samada kay sakto sa una nga pag ihap, pag ihap ug utro kuwang na ang pinutos. (The finish products do not match because on the first count it was correct, but the second time the counting is no longer correct and some were missing).

4.2. Not Clear in Purchase Receipt

If there are issues with clarity in preliminary discussions related to purchase receipts, it's essential to address these concerns to ensure effective communication and understanding among the parties involved.

Informant 4 elaborated that there is a lack of clarity regarding the purchase receipt and shared that: Walay klaro sa resibo sa pag kumpra. (There is no clear about the purchase receipt).

5. Challenges Encountered by the SLP Beneficiaries in the Operations of the Marinated Boneless Milkfish Business in Terms of Supply Chain

5.1. No Sustainable Supplies of Milk Fish

The sustainability of milkfish (Chanos chanos) supplies is one of the major concerns of the business.

Informant 1 was challenged on the availability and cost of milkfish and shared the following:

Sa tinood lang lisod kaayo mangita ug bangus kay mahal kaayo ang ilang baligya, dunay medyo barato gamay man pod. (In fact, it is very difficult to find milkfish because their products are very expensive, there are some that are quite cheap but the size is small).

Dealing with a supplier who can only deliver milkfish (bangus) in small quantities at a high cost was challenging for the informant 2:

Ang among supplier tagsa ra maka deliver nihit kaayo ang bangus ug mahal pa kaayo. (Our supplier can only deliver bangus in small amount and very expensive).

Informant 3 shared that the size of the fish delivered to them is not consistent and some have an impairment. It was shared that:

Walay bangus available kanunay. Walay mga kaila nga mag fishpond ug bangus. Usahay ang sabot bag-ong harvest ug regular ang sige ang kadagkuan pero laing abot gagmay ug puwa na ang mata sa isda. (No milkfish is always available. We don't know someone who has a fishpond. Sometimes the catch is a new harvest

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and the size is regular, but other times the catch is small and the eyes of the fish are already red).

Informant 6 struggling to find an alternative supplier who can provide them with a cheap price with a good size. It was shared that:

Lisod kayo ug pangita ug supply ug bangus kay mahal ug gagmay pa gayod. (It's hard for us to find supplies of fish because they are small and yet expensive).

Informant 9 encountered supply shortages during an immediate need and shared that:

Kanang wala nami stocks, gusto nami mag pa deliver ug bangus para magdebone nami unja walakay ikasupply ang supplier. (The moment that we don't have enough stocks and then we want the supplier to deliver us a supply because we want to work but unfortunately there is no supply).

5.2. Supplier does not Perform their Obligation

When a supplier fails to perform their obligations, it can disrupt the business operations and impact your ability to meet customer demand.

Informant 4 received small-sized milkfish when he/she expected larger ones is a challenge for their business. It was shared that:

Ang among kalisdanan nga nahatagaan me ug gagmay nga bangus. (Our problem is that we were given small milkfish).

Informant 5 was dissatisfied with the supplier due to occasional supply shortages and high costs as he/she stated:

Wala me kauyon sa among supplier kay usahay ra sila maka supply ug nihit na adaw kaayu ang mga isda run ug nagkamahal. (I'm not happy with our supplier because they can only supply occasionally and the fish are very scarce and expensive).



CONCLUSIONS

This studv illuminates the complex challenges encountered by beneficiaries of the Marinated Boneless Milkfish business. The findings underscore the interconnected factors influencing the success and longevity of this enterprise, including food waste management, policy implementation, business marketing, records management, and supply chain logistics. The challenges SLP beneficiaries encounter in the Marinated Boneless Milkfish business operations are multifaceted and interconnected. Addressing these challenges requires a collaborative effort from various stakeholders, including government agencies, non-governmental organizations, and the beneficiaries themselves.

This business's future success and sustainability hinge on proactive measures to overcome these obstacles, focusing on improving food waste management, policy support, marketing strategies, records management, and supply chain optimization. By addressing these challenges comprehensively, we can work toward a more prosperous and sustainable future for the Marinated Boneless Milkfish industry, offering economic benefits while contributing to food waste reduction and responsible fisheries management.

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RECOMMENDATIONS

Based on the challenges identified in the operations of the Marinated Boneless Milkfish business, several recommendations are essential for its growth and sustainability:

- 1. There is a pressing need for the formulation and implementation of clear and supportive policies by relevant authorities, aimed at addressing environmental regulations, quality standards, and fisheries management;
- 2. Beneficiaries should prioritize improving through food waste management innovative sourcing and preservation techniques. Converting fish waste into a presents valuable new product а opportunity to optimize resource utilization, minimize waste, and create additional revenue streams within the marinated boneless milkfish business:
- **3.** Instituting user-friendly records management systems and providing training in their use is crucial for informed decision-making;
- 4. Streamlining the supply chain through collaboration and more efficient networks can significantly enhance the business's operations;
- 5. Reach out to the Mayor's Office for support and collaboration in allocating space for a new building in the market dedicated to SLP for their business operations, especially in enhancing food waste management; and
- 6. Government agencies may also provide them with a fish drying machine to streamline the drying process of the boneless milkfish. This would reduce the reliance on manual drying methods, which can be time-consuming and weatherdependent. The machine should be userfriendly and suitable for small-scale operations to ensure accessibility for the

SLP beneficiaries. Moreover, provide them a standard tools and equipment (i.e., stainless steel working tables, stainless cabinets, stainless steel mixing bowls, straight & curve forceps, water storage barrels, kitchen knives and scissors, cutting boards, etc.) for their daily production.

These recommendations, if pursued diligently, will not only support the Marinated Boneless Milkfish business but also contribute to broader goals of sustainable food production, economic development, and responsible resource management.

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AUTHORS' PROFILE



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Geselle Ann A. Lobres is a committed instructor at Bohol Island State University Candijay Campus within the Bachelor of Science in Office Administration department,

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Gary D. Torreon, CHP, earned his undergraduate degree, a Bachelor of Science in Hotel and Restaurant Management (BSHRM), from the University of Bohol (UB) in 2000. Currently pursuing his Master of

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Dr. Kingie G. Micabalo, CMITAP, LPT is a licensed professional teacher. He graduated from the University of Cebu, Cebu City, Philippines, in 2014 with an undergraduate Bachelor of Science in Business Administration, majoring

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