**COMMERCE AND TRADE**

***Situational Analysis***

The expansion of commercial centers has become apparent in the Poblacion and abutting barangays. Even though commercial undertakings are converged in the Public Market, commercial establishments have persisted to support in the surrounding areas especially along the national roads.

The market area is situated at Poblacion. It utilizes an area of 12,860 square meters. Its vicinity is highly regarded as the central business district of Mangaldan. The market is divided into sections namely, the Dry Goods Section, Fish Section, Meat Section, Fruits and Vegetables, and Food Services. All days of the week are market days. The market does not only serve local consumption of the municipality but also those neighboring towns of Manaoag, Mapandan, San Fabian, San Jacinto and Dagupan City. Market Commodities include beef, pork, chicken, fish, vegetables, fruits, dry goods, school and office supplies and even health and wellness products. Stalls are also provided for various personal services like clinics, parlors, tailoring and others.

**Table 91: Inventory of Commercial Areas, Year 2015**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Type of Commercial Areas | Location | Area  (in sq.m.) | Market Centered | |
| Local | Outside (Export) |
| Public Market | Poblacion | 12,860 sq.m. | ✔ | ✔ |
| Financial Institutions | Poblacion | 6,000 sq.m. | ✔ |  |
| Commercial Business District  (along the National Highways) | Poblacion  Bari  Malabago  Anolid  Salay  Bantayan  Guiguilonen  Banaoang | 20,000 sq.m. | ✔ | ✔ |
| TOTAL | | 38,860 sq.m. |  |  |

*Data Source: Treasure’s Office*

The municipal government maintains parking lots within the vicinity of the Mangaldan Public Market. These are designated parking lots for traders, merchants and customers of commercial establishments on the area. The area fronting the Mangaldan Municipal Building is also utilized for public and private parking.

The Mangaldan Philippine National Police and the Mangaldan Bureau of Fire Protection have the primary obligation of protecting the commercial establishments and activities in the municipality. Barangay Tanods assist as well in the maintenance of peace and order. The Municipal Traffic Regulatory Group (MTRG) assit in the traffic route implementation.

Sari-sari store is the most dominant business establishment in the municipality. Other business establishments include carinderias, beauty parlor, video/computer shops, tailoring shops, videoke, talipapa, etc. The number of commercial establishments with Business Permits are shown in Table 99.

There are eleven existing banks in Mangaldan. These are: Landbank of the Philippines, Banco de Oro, Bank of the Philippine Islands, PNB-Allied Bank, Metrobank, Rural Bank of Mangaldan, Rural Bank of Itogon, Rural Bank of Central Pangasinan, Pangasinan Bank, Producer’s Bank and GM Bank. These financial institutions play vital roles in banking for the economy of Mangaldan and have been providing financing aids to commercial entrepreneurs, farmers, rural artisans, agricultural laborers, entrepreneurs, etc. They provide and regulate credit and give services for the promotion and development of the commercial sector. They also finance rural crafts and other allied rural economic activities to promote integrated rural development.

Mangaldan sevel health and wellness services including doctor’s clinics, dental clinics, dermatology clinics, spa and others which comprise a significant increase in the municipality’s commercial revenues.

***Commercial Land Area***

The existing land area of commercial establishments in the municipality is 44.04 hectares. The existing municipal commercial area is 43.99 hectares or 99.89 percent of the built-up area.

***Historical Commercial Establishments***

Considering the previous area of commercial establishments in 2004 which was 26 hectares having 1,557 establishments as per the records of the Municipal Treasurer’s Office of Mangaldan and that in 2015 having an existing area of 43.99 hectares with 1,954 establishments, the increase of commercial establishments for said period is 397 establishments for the last eleven years show a growth rate of 2.09 percent.

**Table 92: Historical Data on Commercial Areas**

|  |  |  |
| --- | --- | --- |
| **Commercial Areas (in hectare)** | | **Establishments** |
| **Year** | **Area** |
| 2004 | 26.00 | 1,557 |
| 2015 | 43.99 | 1,954 |

*Data Source: LGU Business Permits & Licensing Section*

Most of the business permits recorded by the Treasurer’s Office are food & drugs retail and food processing which serve as the major source of livelihood by the most populace within the town. These reflect the home-based commercial industries as potential economic activities. Most of these commercial activities are located in Poblacion being the urban center which is easily accesses the Mangaldan Public Market. The total commercial establishments present in Mangaldan are 1,954 as of 2015.

**Table 93: Business Permits Issued by Type of Commercial Activity, Year 2015**

|  |  |
| --- | --- |
| **BUSINESS PERMIT ISSUED**  **BY TYPE OF COMMERCIAL ACTIVITY** | **NUMBER** |
| Accessories Repair & Trading services | 287 |
| Lease, rental, venue/ function hall services, hotel/inn | 245 |
| Accounting, Bookkeeping, Banks/Financial Institutions & Consultancy, Law Office, Janitorial & General Services | 80 |
| Food & Drugs Retail and Food Processing | 866 |
| Bakery, Eatery, Restaurant, Cantering, Canteen, and  Coffee Shop(Services) | 106 |
| Non-food retail and merchandising | 335 |
| Commercial Agriculture & others | 35 |
| **TOTAL** | **1,954** |

Data Source: Treasurer’s Office/Mayor’s Office

***Current Need and Projections***

The total number of population of the municipality is reckoned to increase every year. This general tendency and inclination discloses the need to expand commercial activities to regulate and contain the possible increase for goods and services.

This study will determine commercial lands to cover increase in the growth of commercial establishments in the area, which is imperative. Utilizing future lands in the Poblacion and its surrounding barangays especially those traversed by national roads could be profound for potential conversion. At least 3.0 percent of the proposed built-up area in the municipality by year 2026 should be allocated. This is needed for expansion of commercial establishments like medical and dental clinics and wellness centers.

More financing institutions should be established to progress further. The lending institutions aside from banks could offer much needed fund with salutary necessity where enthusiastic individuals could benefit. Furthermore, the supportive facilities should also be given attention particularly the marketplace which is extremely vital for the everyday existence of townsmen. It demands improvement to hold all vendors. Providing satisfactory drainage system, water supply and additional public toilet could be included in the enhancement of the said place. Apart from that, the farm-to-market roads should be improved.

Applying this growth rate of 2.09 percent based on historical data from the Municipal Treasure’s Office, by year 2026, Mangaldan shall have more than 2,500 commercial establishments which would require additional commercial lands.

**Table 94: Projected Number of Establishments**

|  |  |
| --- | --- |
| **Year** | **Projected Number of Establishment** |
| 2004 (actual) | 1,557 |
| 2015 (actual) | 1,954 |
| 2016 | 1,995 |
| 2017 | 2,037 |
| 2017 | 2,079 |
| 2018 | 2,123 |
| 2019 | 2,167 |
| 2020 | 2,212 |
| 2021 | 2,259 |
| 2022 | 2,306 |
| 2023 | 2,354 |
| 2024 | 2,403 |
| 2025 | 2,453 |
| 2026 | 2,505 |

Space Requirement Computation:

Given:

Existing Commercial Area = 44.04 has.

Projected built-up area = 268.98 has.

Based on the development trends of commercial establishments in the Municipality of Mangaldan, it is projected that the area for commercial use shall be 1.53 % of the total built-up area, hence, a 268.98 hectares is needed for future commercial use.

**Table 95: Commerce and Trade Matrix Analysis**

|  |  |  |
| --- | --- | --- |
| **Technical Findings/Observation** | **Implications (Effect)** | **Policy Options/Interventions** |
| Increase of uncollected volume of waste in the public market  Lack of financing establishment for the business entrepreneur | Danger to health and environment  Low income on commercial businesses | Regular collection of waste and proper waste disposal  Reduce/Reuse and Recycle  Encourage investors to invest in the municipality |