BUSINESS PLANNING, VIRTUAL ASSISTANTS

Planning Like a Business: Business Planning Practices of Filipino Virtual Assistants

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Abstract

Most Filipino virtual assistants (VAs) work as self-employed, home-based service providers for clients abroad. In practice, each VA runs a one-person business, yet little is known about whether VAs plan their work the way a company does. This study describes the business planning practices of Filipino VAs and the problems they face in planning. A descriptive design was used. Twenty qualified VAs from the Visayas and Mindanao, each with at least one year of experience and serving at least one foreign client, answered an online questionnaire made up of dropdown items. Planning practices were measured in four areas: goal setting, client and market planning, financial planning, and skills and growth planning. Data were analyzed using frequencies, percentages, weighted means, and ranks. The respondents practiced business planning "Sometimes" overall (weighted mean [WM] = 2.97). Goal setting was the highest-rated area (WM = 3.08), followed by financial planning (WM = 3.02), client and market planning (WM = 2.95), and skills and growth planning (WM = 2.83). Checking goal progress monthly and reviewing rates annually were the most common practices (WM = 3.20 each), while planning how to find new clients proactively and planning which new skills to learn were the least common (WM = 2.75 each). Heavy workload leaving no time for planning was the most serious problem (WM = 3.20), followed by unstable internet or power (WM = 3.15) and irregular income (WM = 2.95), all rated as "Moderate" problems. The findings suggest that Filipino VAs plan in short, informal cycles but seldom plan ahead for new clients or new skills, and that lack of time, more than lack of know-how, keeps planning informal. Short, time-efficient planning routines, supported by VA trainers and government agencies, may help make VA work more stable.

Keywords: business planning; corporate planning; Philippines; self-employment; virtual assistants

1 Introduction

1.1 Background of the study

The Philippine information technology and business process management (IT-BPM) industry ended 2025 with about US$40 billion in export revenue and around 1.9 million workers [1]. Alongside this formal industry, a large number of Filipinos work from home as virtual assistants (VAs), handling tasks such as email, scheduling, bookkeeping, customer support, and social media for foreign clients. There is no official count, but one industry adviser estimates the number of Filipino VAs at around one million [2].

The Department of Labor and Employment (DOLE) describes a VA as "a self-employed worker who specializes in offering administrative services to clients from a remote location" [3]. Being self-employed means the VA has no employer to set targets, find new customers, manage cash, or plan training. The VA must do all of these alone. In effect, each VA runs a one-person business and faces, on

a small scale, the same planning questions that a company faces: What are my goals? Who are my customers? How will I manage my money? How will I grow?

Planning matters because VA work is often unstable. Studies of remote online workers in Asia and Africa found low and uneven pay, long hours, and strong control by platforms and clients [4]. Kalleberg [5] describes such work as precarious: uncertain, unpredictable, and risky from the worker's point of view. A University of the Philippines law lecturer also noted that no law forces employers outside the country to honor agreements with Philippine-based workers [2]. In this setting, a VA who plans ahead may be better able to handle the loss of a client or a slow month.

This study looks at VA work through the lens of corporate planning. It asks whether Filipino VAs set goals, plan for clients and markets, manage their finances, and plan their skills and growth, and what problems get in the way.

1.2 Statement of the problem

This study describes the business planning practices of Filipino VAs. Specifically, it answers the following questions:

1. What is the profile of the VA respondents in terms of years as a VA, number of current clients, main service, main source of clients, location, and planning tool used most?
2. To what extent do the respondents practice business planning in terms of goal setting, client and market planning, financial planning, and skills and growth planning?
3. How serious are the problems the respondents encounter in planning their VA work?

1.3 Significance of the study

1. Virtual assistants can use the results to check their own planning habits and see which areas need more attention.
2. VA trainers and coaches can add simple business planning lessons to their training programs.
3. Government and support agencies, such as the Department of Trade and Industry (DTI) and the Department of Information and Communications Technology (DICT), can design programs that help home-based digital workers plan and manage their work.
4. Business schools can use the VA as a local example of how corporate planning ideas apply to one-person businesses.

1.4 Scope and limitations

The study covers 20 Filipino VAs living in the Philippines (in this sample, all based in the Visayas and Mindanao) who have at least one year of experience and serve at least one client abroad. It describes their planning practices and problems as they report them, using dropdown items only. It does not measure income or business performance, test whether planning leads to better results, or explain the reasons behind each answer. The results describe the respondents only and cannot be applied to all Filipino VAs.

2 Review of related literature

2.1 Filipino VAs as one-person businesses

Soriano and Cabañes [6] studied Filipino online freelancers who get work from platforms such as Upwork and OnlineJobs.ph. They found that these workers rely on Facebook groups to share tips, warn each other about bad clients, and support one another, and that they see themselves partly as entrepreneurs. Wood, Graham, Lehdonvirta, and Hjorth [4] found that the freedom of remote work often comes with uneven income and long hours. Both studies suggest that VAs carry business risks on their own, which makes planning part of their work, whether they plan on purpose or not.

2.2 Corporate planning

Corporate planning is the process by which an organization sets its goals, studies its environment, chooses strategies, assigns resources, and checks its progress. Ansoff [7] offered a well-known way to think about growth. A business can sell more of its current products to current customers (market penetration), sell current products to new customers (market development), offer new products to current customers (product development), or offer new products to new customers (diversification). For a VA, these choices look like taking more hours from current clients, finding new clients, adding a new service such as bookkeeping or social media management, or moving into a different field.

Mintzberg [8] warned that planning should not be mistaken for strategy itself. Formal plans are useful for setting targets and checking progress, but good strategy also comes from learning and adjusting along the way. This view fits small, flexible businesses like VA work, where a simple, regularly updated plan may be more useful than a long written document.

2.3 Planning and small business performance

Brinckmann, Grichnik, and Kapsa [9] combined the results of many earlier studies on business planning in small firms. They found that planning generally helps small firms perform better, but that the strength of this link depends on the situation, including how new the firm is. Their work supports looking at planning in very small businesses, while also reminding us that planning is not the only factor in success.

2.4 Conceptual framework

Based on the literature, this study looks at VA business planning in four areas, each linked to a part of the corporate planning process:

1. Goal setting — setting and tracking targets (setting objectives and checking progress).
2. Client and market planning — keeping more than one client, studying the market, and planning how to find new clients (market scanning and Ansoff's market penetration and market development).
3. Financial planning — recording income and expenses, saving for slow months, and reviewing rates (assigning resources).
4. Skills and growth planning — planning which skills to learn and where the business is headed (product development and long-term direction).

Problems in planning, such as irregular income and lack of time, are treated as factors that may limit these practices.

2.5 Research gap

Existing studies on Filipino digital workers focus on working conditions, online communities, and platform control. Few, if any, look at VAs as small businesses that need to plan, and none that the authors found has measured how VAs plan their work using corporate planning ideas. This study helps fill that gap.

3 Methodology

3.1 Research design

This study used a descriptive research design. It describes the respondents' profile, planning practices, and planning problems as these are, without changing any conditions or testing hypotheses.

3.2 Respondents and sampling

Twenty Filipino VAs served as respondents. They were reached through purposive sampling in Philippine VA and freelancer online communities, followed by snowball referrals, capturing qualified VAs based in the Visayas and Mindanao. To take part, respondents had to confirm all of the following:

1. They are Filipino VAs living in the Philippines.
2. They have at least one year of experience as a VA.
3. They currently serve at least one client based outside the Philippines.

3.3 Research instrument

The instrument was a researcher-made online questionnaire in Google Forms (see Appendix). All 25 items use dropdown menus, so respondents choose from fixed answers and do not type any text. The questionnaire has five parts: (1) consent, (2) eligibility, (3) profile (six items), (4) planning practices (12 items, three per area), and (5) planning problems (five items). Planning practices were rated on a five-point scale from 1 (Never) to 5 (Always). Planning problems were rated from 1 (Not a problem) to 5 (Very serious problem). The items were reviewed by [number] experts in business planning, research methods, and the VA industry. Internal consistency was checked with Cronbach's alpha [10], computed on the responses analyzed ($\alpha = 0.13$ for planning practices and 0.43 for planning problems; see Limitations).

3.4 Data gathering procedure

The questionnaire link was shared online with qualified VAs, who answered it on their own. Responses were collected on November 20, 2026 and exported from Google Forms to a spreadsheet. The form received 58 total submissions, of which 21 met both the informed consent and full eligibility requirements. To keep to the planned sample size of 20, the first 20 complete, valid responses in order of submission were analyzed.

3.5 Data analysis

Profile items were analyzed using frequencies and percentages, computed as $(f \div 20) \times 100$. Planning practice and problem items were analyzed using the weighted mean (WM), computed as $WM = \Sigma(f \times w) \div 20$, where f is the number of respondents choosing a point on the scale and w is the value of that

point. Each area's mean is the average of its three item means. Means were interpreted using equal intervals of 0.80 [11], as shown in Table 1, and items were ranked from highest to lowest.

Table 1. Scale for interpreting weighted means.

Range	Planning practices	Planning problems
4.21–5.00	Always	Very serious
3.41–4.20	Often	Serious
2.61–3.40	Sometimes	Moderate
1.81–2.60	Rarely	Minor
1.00–1.80	Never	Not a problem

3.6 Ethical considerations

Participation was voluntary, and respondents could stop at any time. No names or store names were collected, and results are reported only as group totals and averages. Data were handled in line with the Data Privacy Act of 2012 [12].

4 Results

4.1 Profile of respondents

Half of the respondents had worked as VAs for three to five years (50.0%), and more than half (55.0%) handled two to three clients, while 35.0% served four or more clients (Table 2). Social media or marketing and bookkeeping tied as the most common main services (35.0% each). Clients came mostly from online platforms (40.0%) and VA agencies (30.0%). All respondents were based in the Visayas (55.0%) and Mindanao (45.0%). Notebooks or paper (35.0%) and spreadsheets (30.0%) were the primary planning tools used most, and no respondent chose "None."

Table 2. Profile of respondents (n = 20).

Characteristic	Category	f	%
Years as VA	1–2 years	4	20.0
	3–5 years	10	50.0
	6 years or more	6	30.0
Current clients	1	2	10.0
	2–3	11	55.0
	4 or more	7	35.0
Main service	Social media / marketing	7	35.0
	Bookkeeping	7	35.0
	E-commerce	3	15.0
	Administrative support	1	5.0
	Customer service	1	5.0
	Real estate support	0	0.0

Characteristic	Category	f	%
	Other	1	5.0
Main source of clients	Online platforms	8	40.0
	VA agency	6	30.0
	Direct clients	3	15.0
	Referrals	3	15.0
Location	Luzon	0	0.0
	Visayas	11	55.0
	Mindanao	9	45.0
Planning tool used most	Notebook or paper	7	35.0
	Spreadsheet	6	30.0
	Other	4	20.0
	Planning app	3	15.0
	None	0	0.0

4.2 Extent of business planning practices

The respondents practiced business planning "Sometimes" overall (WM = 2.97). All four areas were rated "Sometimes," with goal setting highest (WM = 3.08) and skills and growth planning lowest (WM = 2.83), although the four area means were relatively close to one another (Table 3).

Table 3. Summary of planning practices by area (n = 20).

Area	WM	Interpretation	Rank
Goal setting	3.08	Sometimes	1
Financial planning	3.02	Sometimes	2
Client and market planning	2.95	Sometimes	3
Skills and growth planning	2.83	Sometimes	4
Overall	**2.97**	**Sometimes**	

At the item level, the highest-rated practices were checking progress toward goals at least once a month (WM = 3.20) and reviewing and adjusting rates at least once a year (WM = 3.20), followed by writing down goals for VA work, keeping more than one client or income source, studying what services and rates other VAs offer, and setting aside savings for months with less work (WM = 3.05 each) (Table 4). All 12 items fell within the "Sometimes" range. The lowest-rated practices were planning how to find new clients before needing them (WM = 2.75) and planning which new skills to learn (WM = 2.75), followed by keeping a record of income and expenses (WM = 2.80).

Table 4. Planning practices by item (n = 20).

Item	WM	Interpretation	Rank
I check my progress toward my goals at least once a month.	3.20	Sometimes	1.5
I review and adjust my rates at least once a year.	3.20	Sometimes	1.5

Item	WM	Interpretation	Rank
I write down my goals for my VA work.	3.05	Sometimes	4.5
I keep more than one client or income source so I do not depend on one.	3.05	Sometimes	4.5
I study what services and rates other VAs offer.	3.05	Sometimes	4.5
I set aside savings for months with less work.	3.05	Sometimes	4.5
I set income goals for the year.	3.00	Sometimes	7
I set aside time or money for training.	2.90	Sometimes	8
I have a plan for where I want my VA work to be in 3 to 5 years.	2.85	Sometimes	9
I keep a record of my income and expenses.	2.80	Sometimes	10
I plan how to find new clients before I need them.	2.75	Sometimes	11.5
I plan which new skills to learn.	2.75	Sometimes	11.5

4.3 Problems in planning

Overall, respondents rated the planning problems as "Moderate" (WM = 2.98) (Table 5). All five problems were rated "Moderate," led by heavy workload leaving no time for planning (WM = 3.20) and unstable internet or power disrupting plans (WM = 3.15). Irregular income (WM = 2.95), not knowing how to make a business plan (WM = 2.90), and clients changing tasks or schedules without notice (WM = 2.70) ranked third to fifth.

Table 5. Problems in planning VA work (n = 20).

Problem	WM	Interpretation	Rank
My workload leaves no time for planning.	3.20	Moderate	1
Unstable internet or power disrupts my plans.	3.15	Moderate	2
My income is irregular, which makes planning hard.	2.95	Moderate	3
I do not know how to make a business plan.	2.90	Moderate	4
Clients change my tasks or schedule without notice.	2.70	Moderate	5
Overall	**2.98**	**Moderate**	

5 Discussion

5.1 VAs plan sometimes, and informally

The respondents reported planning their work "Sometimes" across all four areas (overall WM = 2.97), and every respondent used at least one planning tool—most commonly a notebook or paper (35.0%) or a spreadsheet (30.0%). This suggests that VAs do plan, but in an intermittent and informal way. Because Brinckmann et al. [9] found that planning generally supports small-firm performance, this gap matters. The respondents' own ratings point to lack of time (WM = 3.20) and, to a lesser degree, not knowing how to make a business plan (WM = 2.90) as reasons planning stays informal. The pattern fits Mintzberg's [8] view that simple, adaptable planning suits small, fast-changing operations: for a VA, a notebook or spreadsheet that is updated often may serve better than a long written plan, provided it covers the areas that are now neglected.

5.2 Keeping clients more than finding new ones

Although 90.0% of the respondents reported having two or more clients, proactive client acquisition —planning how to find new clients before needing them—tied for the lowest-rated practice (WM = 2.75), while keeping multiple clients or income sources and studying competitor rates scored moderately (WM = 3.05 each). In Ansoff's [7] framework, this suggests that VAs lean toward market penetration, keeping and growing existing clients and keeping their rates in line with the market, more than market development, the planned search for new clients. Given the income volatility noted by Wood et al. [4] and Kalleberg [5], waiting until a client leaves before looking for a new one can create avoidable gaps in income.

5.3 Goals and rates lead, skills lag

Goal setting (WM = 3.08) and financial planning (WM = 3.02) were the strongest planning areas, led by monthly progress checks and annual rate reviews (WM = 3.20 each). However, regular bookkeeping—keeping a record of income and expenses—scored lower (WM = 2.80), and skills and growth planning was the weakest dimension overall (WM = 2.83), with planning which new skills to learn scoring lowest (WM = 2.75). In Ansoff's [7] terms, upskilling enables product development for current and new clients; neglecting structured skill planning can limit long-term earning growth. The low rating for record keeping is also notable: VAs review their rates, but fewer keep the income and expense records that would show whether those rates cover their costs.

5.4 Workload crowds out planning

Respondents rated heavy workload leaving no time for planning (WM = 3.20) slightly higher than unstable internet or power (WM = 3.15) and irregular income (WM = 2.95). Because 90.0% of these respondents juggle two or more clients simultaneously, daily client delivery crowds out strategic reflection. At the same time, power and connectivity interruptions in regional hubs across the Visayas and Mindanao remain persistent operational risks that require contingency buffers alongside time-blocked planning routines.

5.5 Limitations

The study has several limitations. First, the sample is small (n = 20), was purposively selected, and consists entirely of respondents from the Visayas (55.0%) and Mindanao (45.0%), so the findings cannot be generalized to all Filipino VAs. Second, out of 58 total form submissions, only 21 met both consent and eligibility criteria, and the first 20 valid responses were analyzed to match the planned sample size. Third, internal consistency was very low (Cronbach's alpha = 0.13 for planning practices and 0.43 for planning problems [10]), well below the 0.70 benchmark, indicating that individual items capture distinct behaviors rather than a single unidimensional construct; therefore, item-level weighted means should be given primary emphasis over composite means. Fourth, the data rely on self-reported dropdown responses without qualitative explanations or objective income metrics.

6 Conclusion and recommendations

6.1 Conclusion

On the first research question, the respondents were predominantly VAs with three to five years of experience (50.0%) and two to three clients (55.0%), based in the Visayas (55.0%) and Mindanao (45.0%), who specialized mainly in social media/marketing or bookkeeping (35.0% each), sourced

clients primarily through online platforms (40.0%) and VA agencies (30.0%), and relied mostly on notebooks/paper (35.0%) or spreadsheets (30.0%) for planning.

On the second research question, the respondents practiced business planning "Sometimes" overall (WM = 2.97) and across all four areas. Goal setting (WM = 3.08) and financial planning (WM = 3.02) ranked highest, while skills and growth planning (WM = 2.83) ranked lowest. Respondents most frequently checked goal progress monthly and reviewed rates annually (WM = 3.20 each), and least frequently planned proactive client acquisition or new skill development (WM = 2.75 each).

On the third research question, the respondents experienced planning problems at a "Moderate" level overall (WM = 2.98). Heavy workload leaving no time for planning was the top barrier (WM = 3.20), followed closely by unstable internet or power (WM = 3.15) and irregular income (WM = 2.95).

Taken together, the respondents plan the way many small businesses do: reactively. They track goals and review rates, but they seldom plan ahead for new clients or new skills, the two areas that would most protect them against the loss of a client or a slow month.

6.2 Recommendations

1. Virtual assistants may turn their paper notes and spreadsheets into a simple one-page business plan, reviewed monthly, that covers yearly income targets, income and expense records, proactive client prospecting, and a quarterly skill-upgrade goal.
2. Virtual assistants may set a limit on how much of their income comes from one client and set aside a fixed share of income each month for training.
3. Virtual assistants—especially those handling multiple clients—may block at least 30 minutes per week for business planning and treat backup power and secondary internet connections as planned operating expenses.
4. VA trainers and coaches may add a short, practical module on making a simple business plan, budgeting, and setting rates.
5. DTI and DICT may include basic business planning in their programs for home-based digital workers and support better power and internet access in VA communities.
6. Future researchers may refine the planning scales, use a larger and more regionally balanced sample, and test whether planning is linked to income stability.

Appendix: Questionnaire

Questionnaire items (Google Form). All items are dropdown menus; choices are shown in parentheses.

1) I have read the information above and voluntarily agree to take part in this study. (Yes, I agree / No, I do not agree)

2) Do ALL of the following apply to you? (a) I am a Filipino VA living in the Philippines; (b) I have at least 1 year of experience as a VA; (c) I currently serve at least one client based outside the Philippines. (Yes, all apply / No)

3) How long have you worked as a VA? (1–2 years / 3–5 years / 6 years or more)

4) How many clients do you currently have? (1 / 2–3 / 4 or more)

5) What is your main service? (Administrative support / Customer service / Social media or marketing / Bookkeeping / E-commerce / Real estate support / Other)

6) Where do you get most of your clients? (Direct clients / Online platforms such as Upwork or OnlineJobs.ph / VA agency / Referrals)

7) Where in the Philippines are you based? (Luzon / Visayas / Mindanao)

8) What planning tool do you use most? (None / Notebook or paper / Spreadsheet / Planning app such as Google Calendar, Trello, or Notion / Other)

Items 9–20 (planning practices). Choices: 1 Never / 2 Rarely / 3 Sometimes / 4 Often / 5 Always.

9) I set income goals for the year.

10) I write down my goals for my VA work.

11) I check my progress toward my goals at least once a month.

12) I keep more than one client or income source so I do not depend on one.

13) I study what services and rates other VAs offer.

14) I plan how to find new clients before I need them.

15) I keep a record of my income and expenses.

16) I set aside savings for months with less work.

17) I review and adjust my rates at least once a year.

18) I plan which new skills to learn.

19) I set aside time or money for training.

20) I have a plan for where I want my VA work to be in 3 to 5 years.

Items 21–25 (planning problems). Choices: 1 Not a problem / 2 Minor problem / 3 Moderate problem / 4 Serious problem / 5 Very serious problem.

21) My income is irregular, which makes planning hard.

22) Clients change my tasks or schedule without notice.

23) My workload leaves no time for planning.

24) I do not know how to make a business plan.

25) Unstable internet or power disrupts my plans.

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