



# SULONG!

The official development-oriented newspaper of CARD MRI

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## CARD MRI announces new managing director

by JEFFREY TANDINGAN

CARD Mutually Reinforcing Institutions (CARD MRI), a social development organization operating nationwide, announces Ms. Flordeliza Sarmiento as its new managing director during the launch of CARD MRI's new book entitled *CARD MRI's Journey with the Poor* on April 22, 2017 at CARD-MRI Development Institute, Inc. (CMDI) Bay Campus, Laguna.

Ms. Sarmiento will take over the role effective April 23, 2017.

Dr. Alip, the CARD MRI Founder and Managing Director for 30 years, passed the leadership to Ms. Sarmiento as he took his mandatory retirement.

For the past year, Ms. Sarmiento has been closely working with Dr. Alip



*Dr. Jaime Aristotle B. Alip, CARD MRI's founder and former managing director, and Ms. Flordeliza L. Sarmiento exchange symbols of the leadership turnover on April 22, 2017 during the former's 60th birthday.*

for a smooth transition and continuity of strong management and leadership in the organization. "I am certain and confident that CARD MRI, with its



## CARD shares social protection experience

As part of the Social Security System's (SSS) 60th year celebration, the Center for Agriculture and Rural Development (CARD), Inc. shared its social protection experience to various stakeholders in a multi-sectoral event last May 12 in Metro Manila.

Josef Leron, CARD, Inc.'s director for compliance, highlighted in his talk the significant contribution of its partnership with SSS in 2013 in reinforcing its mission of eradicating poverty in the country.

"We started as a partner agent of SSS by offering non-collection services to assist our microfinance clients in having SSS number or have their records with SSS updated," Dir.



## WHAT'S NEW



**KAUNLARAN CARAVAN LAUNCHED IN PANGASINAN**

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**CMDI OFFERS NEW COURSES**

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## New managing director ◀ 1

new managing director, will continue our plan to reach our 5-8-40 strategy. Starting in 2016, we will be reaching eight million clients and insuring 40 million individuals,” Dr. Alip said.

Ms. Sarmiento is part of the pioneering 15 CARD MRI development practitioners and held important positions since joining the organization in 1986. She headed three of CARD MRI’s financial institutions, CARD,

Inc., (1996-2013), CARD SME Bank (2007-2011), and Rizal Bank, Inc. formerly known as Rizal Rural Bank, Taytay, Rizal, Inc. (2013-2016).



With the same values CARD MRI upholds, Ms. Sarmiento is committed to achieve CARD MRI’s goal towards zero poverty in the country.

Meanwhile, Dr. Alip will continue to Chair the CARD MRI Board. Dr. Alip will also focus in transforming

CARD-MRI Development Institute (CMDI) College into a university and establishing the CARD MRI Institute of Leadership.

CARD MRI aims to empower the socioeconomically challenged families in the country. Its 19 mutually reinforcing institutions - microfinance NGO and rural banks, thrift bank, microinsurance companies, school, pharmacy, leasing companies, business development and marketing company, and IT company - are working together to make poverty a history in the country.

To date, CARD MRI is serving more than 4.2 million families and insuring more than 12.5 million individuals across the country.

**Sulit sa BILIS,  
Sulit sa TIPID!**

Principal Amount	New Rates
1 - 200	1
201 - 300	2
301 - 500	3
501 - 600	8
601 - 700	10
701 - 900	12
901 - 1,000	15
1,001 - 1,500	20
1,501 - 2,000	30
2,001 - 2,500	40
2,501 - 3,000	50
3,001 - 3,500	60
3,501 - 4,000	70
4,001 - 5,000	90
5,001 - 6,000	114
6,001 - 7,000	118
7,001 - 9,500	225
9,501 - 40,000	250
40,001 - 100,000	1% of Principal Amount

## Social protection ◀ 1

Leron said.

In June 2015, according to Dir. Leron, CARD, Inc. clients were clamoring for additional services related to SSS. “We were then granted by SSS to be their accredited Collecting Service Agent,” he added.

With the said venture, CARD, Inc.’s management designed a loan program for its clients who wanted to pay their premium to SSS. “Our clients are our top priority; listening to them is what we always practice in the institution,” Dir. Leron said.

According to CARD MRI Managing Director, Ms. Flordeliza Sarmiento, the partnership with SSS enabled thousands of its members to avail of the government-mandated social protection.

“Other than the social protection programs we exclusively offer to our clients,

## Supporting local: CARD and Oryspa collaborate on wellness products

by RAFFY ANTES



In an effort to reinforce economic and social development in the local communities of Benguet Province, the Business Development Service Foundation (BDSF) of the CARD Mutually Reinforcing Institutions (CARD MRI) has collaborated with Oryspa, the first and the finest maker of rice bran-based spa products in the Philippines, and came up with a lotion and beauty oil out of turmeric.

“This is the first collaborative effort of CARD that ventures on wellness products,” said Julius Adrian Alip, president and CEO of CARD-Business Development Service Foundation Inc. (CARD-BDSFI).

The effort, according to Alip, is part of CARD MRI’s commitment to build a professional and sustainable business development service that responds to the needs of CARD microentrepreneur clients.

Sherill Quintana, the founding president of Oryspa, also expressed her excitement with the collaboration. “This effort will enable people to bridge the gap in adding value to their raw produce. We also look forward to more economic gains and job creation,” Quintana added.

### Your no ordinary wellness products

The land areas of Benguet, according to the Department of Trade and Industry’s (DTI) Provincial Profile, can cater to cultivated annual crops, perennial tree and vine crops, pastures, and plantations, among others, which includes turmeric plant.

Turmeric is a perennial plant, which belongs to the ginger family. It has been

used for thousands of years in Asia. Turmeric is also the major component of Siddha medicine, a traditional treatment medicine originated in South India.

Quoted from an article in The Huffington Post, “turmeric has been used to relieve everything from liver problems to depression to ringworm in folk medicine, but, like many alternative therapies, there’s not always much research to back up the ancient wisdom.”

But this does not mean to disregard what the plant can offer. In a study cited in the same article, turmeric curbs heartburn, indigestion symptoms, and joint pain, delays the onset of Type 2 diabetes, and promotes repair to stem cells in the brain.

Turmeric, when transformed into a lotion and oil, “can be an anti-oxidant, anti-bacterial, and anti-inflammatory solution; hence, soothing the flare-ups in our skin,” according to Quintana.

“It should be noted that the lotion and oil products are for external use only,” Quintana added.

### Supporting local

CARD MRI, where CARD-BDSFI is a member-institution, has been operating nationwide for thirty years now with at least four million clients.

As an ASEAN winner for Excellence in Healthcare, according to Quintana, ORYSPA coalesced with institutions like CARD MRI to pay forward especially to local farmers in the country. “CARD MRI is a

## Social protection ◀ 2

this partnership is to also bring more opportunities for them. After all, this is about their protection, their basic human right,” MD Sarmiento added.

CARD, Inc. also collaborated with the SSS IT Department and the SSS Cooperative and Informal Sector Department to significantly address the issues and concerns raised by its clients and employees, specifically on ensuring security and real time uploading of individual premium remittances.

“We enhanced our current CARD E-System, incorporating SSS collection services and transactions to address the SSS E-Collection System or Web Upload Facility,” Dir. Leron said.

The web-based application developed by SSS for CARD, Inc. is now on its first phase of pilot testing at the SSS branches in Dagupan and Vigan, which cover CARD, Inc. unit offices in Malasiqui, Bayambang, San Juan, Magsingal, Sto. Nino, Bantay, Vigan City, and Caoayan. “Once successful, this will be rolled-out to all CARD, Inc. Unit Area Offices,” he added.

CARD, Inc., according to Executive Director Jocelyn Dequito, also revealed its expansion plan this year, which is focused on far-flung communities like island-provinces, cities, and municipalities as well as in conflict-prone areas.

“Through our continuous expansion of operation around the country, we hope to increase the number of enrollment and provision of our financial assistance to pay the SSS premium,” ED Dequito said.

# CARD sends relief assistance to Bohol evacuees

by RAFFY ANTES

More than 500 families from Inabanga, Clarin, and Sagbayan in Bohol received assistance from CARD Mutually Reinforcing Institutions (CARD MRI).

According to May Dawat, CARD Mutual Benefit Association General Manager, this is the first time for the organization to give assistance related to armed conflict.

“In our *Aklat Manwal*, relief assistance is only intended for CARD clients who are affected by disaster due to natural calamities or fire,” GM Dawat added.

But this policy, according to CARD’s management, did not hinder CARD to extend support especially to those families who were highly affected by the conflict.

“We, at CARD, have been very flexible and ready to listen to the needs

of our clients,” Flordeliza Sarmiento, managing director of CARD MRI, said.

Established in 1986, CARD MRI is a group of companies that is in the business of poverty eradication. “We already have 19 companies now; all complementing each other to realize our mission of eradicating poverty in our country,” MD Sarmiento added.

MD Sarmiento further expressed how CARD can best complement and sustain its efforts. “Through our financial institutions that offer loans related to microfinance, business, health, and calamity rehabilitation, we can offer them loan programs that will best fit their needs while being away from their hometown,” she added.

The operations of CARD in Bohol includes CARD, Inc., its social development organization, and CARD

Bank, Inc., its microfinance-oriental rural bank.

“CARD’s support is helping us to make ends meet while we are still away from our home,” Nanay Renelyn Justol, a CARD member, said.

The family of Nanay Renelyn is at least 300 meters away where the terror attack happened in Inabanga. “We evacuated for at least a week. Life is so hard. Our actions are limited. We cannot work. We were just waiting for assistance from the government and different organizations,” she added.

The relief assistance pack of CARD includes goods consumable for at least three days and a medicinal pack. To date, the relief assistance program of CARD has already disbursed at least 9.3 million pesos for the year, reaching more than 45,000 families nationwide.

# CARD MRI sends help for families in earthquake-hit Batangas

by ARVIN CARDBON

Immediately after magnitude 6 earthquake hit the province of Batangas, a concerted effort of relief assistance and insurance payments was immediately organized by CARD MRI Disaster Management Team composed of the Community Development Group; its microinsurance provider, CARD Mutual Benefit Association, Inc. (CARD MBA); CARD MRI Insurance Agency, Inc., (CaMIA); CARD Pioneer Microinsurance, Inc., (CPMI); CARD SME Bank, Inc.; and other support group of CARD MRI.

## Disaster Response Efforts

CARD MBA, Inc., CaMIA, and CPMI, the microinsurance arms of CARD MRI, together with the operations staff of the CARD SME Bank in the affected areas immediately conducted claims validation for re-house to ensure immediate payment of claims. About 49 families who received claims for re-house were able to start rebuilding their houses. Relief goods were also given to 924 families to provide some assistance to the affected families.

Angelina Simfuego, a 60 year-old CARD SME BANK client since 2008, is one of the members who received relief assistance. Scared of aftershocks, her family built a tent outside their house where they spent the night. Some of the houses in the neighborhood were devastated while others had cracks on their walls. “Thank you for these goods that you gave us. With my “Sagip Plan”, we’ll be able to fix our house,” she said.

Sagip Plan, a program offered

▶ 5

WHAT WE HAVE DONE  
SO FAR IN  
MARAWI CITY



VALIDATION IN  
SAGUIRAN,  
MARAWI AND  
RAMAIN



RELIEF GOODS GIVEN  
23 staff  
638 clients



STRESS DEBRIEFING  
DONE AND  
LAKBAY-ARAL  
ORGANIZED FOR STAFF  
IN AFFECTED AREAS



## Social protection ◀ 3

By end of 2017, CARD, Inc. hopes to register about 170,000 clients enrolled to SSS and collect premium amounting to at least PhP 200M from roughly 103,000 clients (YTD).

As of March 2017, at least 20,398 CARD, Inc. clients were already assisted to register to SSS and 20,362 were financially-assisted in paying their SSS premium. CARD, Inc. already collected at least PhP61.6M in total premium since the start of partnership.

CARD, Inc. is a social development organization and a member institution of CARD MRI. Based in San Pablo City, Laguna, it has offices strategically located nationwide and other parts of Asia. Programs on microfinance and microinsurance are its core strengths. CARD, Inc. also provides other development-oriented programs and services focused on health, education, environmental, and disaster management.

*No barriers. CARD MRI founder and chairman, Dr. Jaime Aristotle B. Alip flew to Mindanao to check on the staff and clients in affected areas. His visit drew inspiration for the staff and clients to press on CARD MRI's mission to eradicate poverty despite difficult times.*

**SAGIP PLAN**

- Sagip Plan 1700 (Para sa Sarili)
- Sagip Plan 2000 (Kasama ang Pamilya)

**KabuklodPlan**

Personal Accident Benefit	P50,000
Funeral Benefit	P10,000
Fire Cash Assistance	P10,000

**P500**

## Supporting local ◀ 3

huge organization and that is actually our dream--to reach more local communities," Quintana added.

According to Alip, some of CARD clients are engaged in farming and at least 1,000 of them are their current supplier of various raw materials for their food, apparel, and furniture products. "In Benguet, at least 14 CARD members are our suppliers of turmeric. Through this partnership, we hope to increase our suppliers," Alip added.

The collaboration will also open doors for direct sellers of the product. "It will not just help our local farmers but also those individuals who wanted to be re-sellers of the products," said Quintana.

For now, the direct selling of products will be open for CARD MRI members. All the products will be available at all Oryspa branches nationwide and Mga Likha ni Inay stores of CARD MRI.

Mga Likha ni Inay is a member institution of CARD MRI that links grassroots microentrepreneurs to the mainstream market. They promote locally sourced materials created by CARD MRI clients who are mostly in rural communities.

For inquiries, you may contact Mary Grace Antipino and Ervie Rose Martinez of Oryspa at (049) 50-6916 (telephone) or 0927-877-7070 (mobile) and Christy Carancho of Mga Likha ni Inay at (049) 561 3268 or 0999-441-2143 / 0919-993-6746.

## Batangas ◀ 4

by CPMI, through CaMIA, aims to provide insurance from death caused by accident. It also provides financial assistance for funeral costs and insures family members. It also insures properties from unexpected events such as fires, floods, storms, and earthquakes.

CPMI is the country's first non-life company specifically created to address calamity, agriculture, and income loss insurance needs of the marginalized market.

To date, about 1.2 million families have been assisted through CARD MRI's relief operations and about PhP 18M SAGIP Plan claims paid.

# New leaders to further strengthen CARD MRI's foundation

Last April 23, 2017, Ms. Flordeliza Sarmiento took over her job as the new managing editor of CARD Mutually Reinforcing Institutions (CARD MRI) after former managing editor, Dr. Jaime Aristotle Alip declared his retirement for the position. Dr. Alip has been the managing director of CARD MRI for 30 years. On the other hand, Ms. Sarmiento has already held significant positions in the organization since 1986. She headed three CARD MRI institutions namely CARD Inc. (1996-2013), CARD SME Bank, formerly known as the Rural Bank of Sto. Tomas Inc. (2007-2011) and the Rizal Bank Inc., formerly known as the Rizal Rural Bank, Taytay, Rizal Inc. (2013-2016). Moreover, Sarmiento is also one of the notable 15 CARD MRI development practitioners who established CARD, Inc.

## New hands but the mission continues

Since its foundation in 1986, CARD MRI has consistently played its role in providing the Filipinos particularly women and their families, sustainable

microfinance and community-based social development services.

With its 30 years of providing continuous access to microinsurance, education, livelihood, health, and other capacity-building services for women and families in the country, it was able to produce socially and

economically empowered individuals. Moreover, it has also transformed people to become responsible citizens for their own communities as well as for their own environment as one of the organization's mission.

The establishment of the new CARD MRI administration does not



**SULONG!**  
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*Contributors*

This newspaper aims to give inspiration to its reader  
This newspaper aims to inspire its readers for development of self, family,  
and the country. We advocate truthful and accurate reporting that is  
relevant and meaningful to our readers.

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**MESSAGE FROM THE  
FOUNDER AND CHAIRMAN**

Dr. Jaime Aristotle B. Alip

It was indeed a remarkable 30-year journey for me at CARD MRI. It was an honor and a pleasure having to see a budding institution grow into a group of institutions serving millions of clients. CARD MRI has played a vital role in shaping the microfinance industry in the Philippines.

We initiated various endeavors to push forward our advocacies by uniting the industry of microfinance together. In 2013, we gathered MFIs together to form a joint program for the improvement of MF client’s health by providing access to medical and dental services. We established “MFIs for Health,” wherein 18 MFIs from the Philippines go to different communities together to provide medical and dental check-ups for free to our clients and



**MESSAGE FROM THE  
MANAGING DIRECTOR**

Ms. Flordeliza L. Sarmiento

Another chapter unfolds for CARD MRI as we embark on another decade ahead. Leading the pack of more than 12,000 staff, I am optimistic in taking on the challenge of the 5-8-40 Strategic Direction. Together with the whole CARD MRI, we will be achieving our goal of reaching out to eight million clients and insuring 40 million by 2020.

To some, this may be too ambitious. But for us who have overcome different and various challenges in the past three decades, we have proven that with the genuine heart to serve the poor, anything and everything is possible.

We will match our passion with concrete actions



mean that the organization shall stop in pursuing its vision, mission, and goals. It will not change anything. Instead, it will continue to serve its stakeholders, constituents, and targeted populations until its goal of eradicating poverty in the country is achieved.

**Looking forward**

With Sarmiento’s leadership, CARD MRI will further strengthen their links to its 19 institutions to better serve and empower socioeconomically women and their families in the country. As for the record, in the past 30 years, CARD MRI is already serving more than 4.3 million families and insuring more than 12.5 million individuals in the country.

Aside from its targeted stakeholders, it will also continue to empower its internal constituents, the employees, to better do their job in providing services to its intended stakeholders. As of 2017, CARD MRI has more than 11,000 employees and according to Dr. Alip, it might reach up to 19,000 by 2020 because the organization shall expand and shall build other initiatives to strengthen its services.

Moreover, the new administration shall continue mentoring its potential

leaders to produce more and more leaders not only in the organization but in the communities that they are serving. The organization believes that when people are empowered, they can do better in their responsibilities, they are more motivated to serve other people, and they are more inspired to uplift themselves and maximize their own potentials not only socially and economically but with their whole well-being as individuals. This will serve as the organizations’ motivation to better provide services to its constituents and intended stakeholders.

**CARD MRI towards development**

CARD MRI will also continue in expanding and reinventing its initiatives and services. The new administration shall be constant in better analyzing the needs of their stakeholders as well as the appropriate services that would surely help them uplift themselves socially and economically. They will ensure that the organization will remain people-oriented, people needs-based in terms of providing their services, as well as, a development-oriented organization that believes in a more holistic type of development for every

individual; that is, to realize each other’s full potentials to rise up from the poverty they are experiencing.

CARD MRI will continue walking the path with the Filipino people particularly women and their families towards the development that they are dreaming of. The goal of achieving zero poverty in the country is not impossible for the organization because their institutions, partners, and members are collectively working towards the goal. In walking towards the goal of eradicating poverty in the country, the new administration shall lead in upholding the core values of competence, family spirit, integrity, simplicity, humility, excellence, and stewardship to its people.

CARD MRI looks forward to the new administration. The organization hopes that these leaders headed by Ms. Sarmiento shall make the organization better realize its vision and mission and will be more persevere to achieve its ultimate goal.

# Retirement Savings Fund

One of the major outputs, that a student of a course on Microfinance Methodology as part of the BS Entrepreneurship Course, will be preparing at the end of the course is a Retirement Savings Plan. Foremost, this will teach them to deposit and save any amount that they desire as well as teach them to define strategy or strategies that they must implement in order to achieve the Savings Plan upon their retirement age of 60.

There are two ways to compute for the retirement savings plan: One is to identify the Retirement amount that one would like to have or to achieve at the age of 60. Then compute for savings amount per day, week, month and total. Or the other way is to identify the savings amount that one is willing to save and deposit every day. Then compute the total amount until retirement age.

Following are two examples made by students in order to show how it is being done and how students were inspired to identify different strategies to achieve their dream. I hope the readers will learn from the work of our students.



*Jijos de San Pablo*



## EDUCATING THE FUTURE

by Dolores M. Torres  
*Dean of BS Entrepreneurship, CMDI*

### By Robielyn M. Villamor, of Block I Retirement Savings Date: September 16, 2057

Retirement Amount: PhP 1,000,000

Savings per Year: PhP 25,000

Savings per Month: PhP 2,083.33

Savings per Week: PhP 520.83

Savings per Day: PhP 74.40

#### 10 Statement of Commitment To Achieve My Retirement Savings Plan

1. I will study hard. This is my key to have a better work or build a business in the future. Therefore, I will earn more money to save more.
2. Less gala, more ipon.
3. I will not buy anything that is not so important or I don't need.
4. I will lessen my food during snacks and lunch.
5. During the time that I cannot save money because my allowance is not enough, I will mark it as a liability that I need to pay someday.
6. I will look for a job during summer vacation to earn money.
7. During payday, I will save first before spending.
8. I will not buy branded items or too much expensive items especially if it has the same quality as the local brand.
9. I will love my work and be contented with it.
10. I will avoid the feeling of being insecure.

### By: Jelly Babes R. Perez, Block 1

I will exactly turn 60 years old and retire by March 25, 2054. Before this time comes, I would like to have PhP15,000,000 savings deposit in a bank.

Therefore, in order to achieve this, here are my savings deposit goals:

PhP405,405.41 per year;

PhP33,783.78 per month;

PhP8,445.95 per week; and

PhP1,206.56 per day.

#### 10 Decisions To Achieve My Retirement Savings Plan

1. I will take good care of myself because it will serve as my foundation to achieve my retirement savings plan.
2. I will finish my studies with honors and get a good job to ensure good wages and save bigger.
3. I will do my best to earn extra income while studying.
4. I will avoid withdrawing my savings as much as possible.
5. I will avoid spending money for unimportant things.
6. I will deduct 40% of my daily allowance in school for savings.
7. I will avoid regular drinking of coffee and softdrinks to lessen my expenses.
8. I will not purchase anything that is not planned.
9. I will always choose to buy more inexpensive things.
10. I will reduce spending money for buying toys for my son.



MESSAGE ◀ 7



the general public.

With CARD Mutual Benefit Association alone, we have paid more than PHP 495 Million or USD 97.9 Million for insurance benefits from 1999 to 2017. Knowing that we can create a greater impact should we work with other MFIs locally and internationally, we

organized the establishment of a network of local and international mutual benefit associations called the RIMANSI Organization for Asia and the Pacific, Inc. We are further pressing on our advocacy for more poor families to be insured by lobbying an act that supports the provision of microinsurance to every Filipino family.

We have also spearheaded the transformation of Microfinance Standards into becoming a formal industry network called the Microfinance Council of the Philippines. We also initiated the creation of the first microfinance credit bureau in the Philippines: the Microfinance Data Sharing System (MiDAS), where practitioners could share best practices and prevent credit pollution.

Another important milestone for the microfinance industry; where CARD MRI actively helped in lobbying, was the passing of the Philippine Republic Act No. 10693 or the Microfinance NGOs Act co-authored by Senator Paulo Benigno “Bam” Aquino IV in 2016. This law recognizes microfinance NGOs as an effective tool in financial inclusion to address poverty.

There are so many ways we can empower those who came from socio-economically challenged families. We never run out of ideas and creativity to affect the lives of the poor. With CARD MRI, we are now going forward with our 5-8-40 Strategic Direction, which means that in five years, we will have 8 million clients, and insure 40 million individuals. How will we do this? We will fulfill this goal by generating income and employment through provision of financing for micro-, small, and medium entrepreneurs, improving the health and education of our members and their families, and protecting them from the risk of losing lives and properties caused by sickness, death, or catastrophic events.

MESSAGE ◀ 7



so that we are sure to reach our goal. We will ensure that no hard-to-reach area will be left behind. We will expand to unserved and underserved communities so that they, too, can experience the benefits of financial inclusion and community development. To cope with the fast-changing world, we will maximize the use of technology to bring better services for our clients. This year, we launched our Core Banking System, the first of its kind for microfinance institutions in the Philippines.

Now, while ensuring that our clients will improve their economic status, we also aim to give them opportunities for holistic growth and development; whether it is in terms of health or education.

We encourage our members to protect their health, especially in rural communities where access to health services is limited or scarce. We hold more than 30 health missions every month, each being attended by more or less 500 individuals composed of members, their families and the community. We also partner with doctors, nurses, hospitals, and clinics so our members can avail discounts.

We also acknowledge that education plays a vital role in changing a family’s destiny. We have a program called “One family, one graduate” that aims to support the education of at least one member of our client’s family. This program is composed of different endeavors that enable students to finish their education until the college level. We offer educational loans and even scholarships. To date, we have supported more than 8,000 students; many of them have graduated and some of them are already part of our workforce in advancing development in our country.

There are still so many things to do in order to accomplish our goals but we will never lose heart. Each step closer to zero poverty inspires us to fulfill our mission and this is to uplift the lives of Filipino families.

# Sen Bam spearheads free college education for every Filipino

by FITZGERALD CECILIO

Sen. Bam Aquino announced that the measure providing free education in state universities and colleges (SUCs), local universities and colleges (LUCs), and tech-voc schools is now one signature away from becoming a law.

“Pirma na lang ng Presidente ang kulang, at libre na ang kolehiyo sa ating mga State and Local Universities and Colleges,” said Sen. Bam, referring to the Universal Access to Quality Tertiary Education Act.

Once enacted into law, Sen. Bam said it will be a major reform in the country’s education system, giving more Filipinos access to tertiary level education.

“Pangarap ng bawat pamilyang Pilipino na may isa sa mga anak ang makatapos man lang ng kolehiyo. Napakalaking tulong po ang batas na ito,” Sen. Bam added.

In a recent visit to CARD members in Batangas, Sen. Bam met Ms. Joanne Amarillas who, together with her husband, is struggling to pay for their son’s college education in an SUC.

“Binanggit po sa akin ng mga CARD nanays na marami sa kanila ay may mga loan para sa edukasyon ng kanilang mga anak. At sabi ko nga po, tumakbo tayo bilang Senador dahil gusto nating makatulong na makamit ng ating mga kababayan ang kanilang mga pinapangarap sa buhay,” shared Sen. Bam, who spearheaded the measure’s passage in the Senate as principal sponsor and co-author.

The Senate and House both ratified

#PassFreeTuitionNow

**LIBRENG  
EDUKASYON**

— SA —

**1 SUCS**  
(State Universities and Colleges)

**2 LUCS**  
(Local Universities and Colleges)

**3 TECHVOC SCHOOLS  
NG TESDA**

**ISANG PIRMA NA LANG!**

Sen. Bam Aquino  
Principal Sponsor & Co-Author

the bicameral conference committee report. Now, it will be transmitted to Malacanang for Pres. Duterte’s approval.

If signed by Pres. Duterte, the measure will complete the chain in the country’s educational institutions and give more Filipinos access to quality education.

If passed into law, education

in SUCs, LUCs, and TESDA-run vocational schools will be virtually free, with the government shouldering tuition, miscellaneous, and other fees.

It will also make scholarship grants available to students of both public and private colleges and universities. The measure also has a loan program, where students can apply for financing for other education expenses.

CMDI NOW OFFERS

**MICROFINANCE TECHNOLOGY NC II**



IN PARTNERSHIP AND  
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TESDA

# CMDI offers Bachelor Degree in Accountancy and Information System

by ARVIN CARBON

In the upcoming school year, 2017-2018, CARD-MRI Development Institute, Inc. (CMDI), the training and education arm and a member institution of CARD Mutually Reinforcing Institutions (CARD MRI), will offer new degree programs in Bachelor of Science in Accountancy and Bachelor of Science in Information System in its main campus in Bay, Laguna. CMDI offers new degree programs in response to the ever dynamic and growing capacity-building needs of its staff, members, and their dependents. CMDI also facilitates employment after graduation thus ensuring continuous assistance to its graduates and their families.

## Reaching more students

“Currently, CMDI has a total of 421 students in its two campuses. By offering two more courses this school year, we hope to provide more options and opportunities thereby, allowing us to accommodate students whose interests are in Accountancy and Information System,” explained Dr. Edzel A. Ramos, CMDI Vice President for Learning and Development.

CMDI has modern facilities and excellent school environment. It also offers scholarships, discounts, incentives, and student assistantship program to qualified and deserving students.

## Bridging the gap

Establishing one’s career in today’s competitive industries has become a challenging pursuit to most job seekers. Employers also find it difficult to get the right person for the job. Too often, there remains a huge gap between the skills required by the industry and what

a graduate has to offer.

CMDI steps up to bridge this gap by introducing the Enrollment to Exposure to Employment or 3E System. The 3E system provides a complete set of services to its students, from the time they enroll in college to the actual application of their courses. Before the students leave the security of their four-walled classrooms, students are given the opportunity to undergo on-the-job

training towards employment in CARD MRI.

For more information on S.Y. 2017-2018 enrollment, reservations, and requirements, you may contact Mr. Luisito Lapitan (Main Campus, Bay, Laguna) at (049) 573-0031 / 0947-890-2759. You may also visit [www.cardmri.com/cmd/](http://www.cardmri.com/cmd/) to learn more about the institution.

**K**arapatan ng bawat bata ang matutong bumasa at sumulat.

**Tara at maging bahagi sa pag-abot ng kanilang pangarap.**



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Para sa karagdagang impormasyon, bisitahin ang [www.cardmri.com/zerodropout/](http://www.cardmri.com/zerodropout/)

## Facebook contest winner brings community programs to Lingayen; CARD MRI host the event

by JEFF TANDINGAN

A CARD Bank Center Facebook contest winner paves the way in bringing a range of community development programs in the local community of Lingayen, Pangasinan on May 5, 2017.

CARD Bank Jacoba Center from Lingayen won in the CARD Mutually Reinforcing Institutions' (CARD MRI) 30th anniversary photo contest dubbed as "Kaunlaran Para sa Iyong Bayan".

"In relation to CARD MRI's 30th year celebration last December 2016, we would like to extend our gratitude to our clients and the communities that we serve," Ms. Flordeliza Sarmiento, managing director of CARD MRI, said.

In a group effort of institutions under CARD MRI, Jacoba Center co-hosts a complete community development service. The activities conducted include community health day (CHD), mass wedding, financial literacy for kids called CARDeeskwela, and feeding program.

Ms. Charlita Manaoat, the center chief of Jacoba Center, is thankful for all the help CARD MRI has given to them. "Through CARD MRI, we are able to have these activities where not only the members of CARD benefit but the local community of Lingayen as well," said Ms. Manaoat.

### Community Development Programs

The one-day CHD conducted in Lingayen plaza benefitted 386 residents of Lingayen and nearby towns. They received free medical, dental, and optical check-up. "CARD is known in the Philippine microfinance industry. As we always say, 'we are in the business of poverty eradication.' We are providing a holistic approach to development. We always consider the needs of our clients and the communities that we serve. And giving them access to free and/or affordable healthcare service through our partnership with healthcare providers and CHDs are part of our effort to help them improve their lives," Ms. Marife Abela, CARD MRI MaHP Senior Officer, said.

CARD MRI has been providing its healthcare program since 2007 in



different communities nationwide.

Meanwhile, three couples tied the knot in the mass wedding facilitated by CARD Mutual Benefit Association (CARD MBA), the micro-insurance arm of CARD MRI. "We provide microinsurance to our clients and we want our clients' partners and their children to be covered by their benefits as a member," Mr. Aristopher Punzalan, CARD MBA Deputy Director for Operations, said.

Several couples showed interest in the mass wedding but on the process of documents and requirements preparation, they experienced difficulty on its completion.

Mass wedding is an additional service given to CARD MRI members who have live-in partners and have been members of CARD MBA. The Association shoulders the expenses in getting the necessary documents for the wedding except for the certificate of no marriage (CENOMAR).

Mr. and Mrs. Flory Bentanilla were live-in partners for 15 years because of financial difficulties. "We are thankful for the opportunity CARD MBA has given to us. We hope that you'll continue this kind of program to tie the knot of more live-in partners," said Mrs. Bentanilla.

Simultaneously, CARD Bank and CARD SME Bank facilitated CARDeeskwela and feeding program, respectively. Sixty CARD members

and their kids joined the said financial literacy workshop. This aims to transform the mindset of children about financial management.

"At the end of the workshop, the participants are expected to make wiser decisions on spending their money and start saving," Mr. Fundard Buncaras, CARD Bank Regional Director, said.

Mr. Buncaras also shared that they need to help the new generation especially those living in poverty to learn the importance of planning and controlling their financial activities and learn to have a wise investment to prepare for their future.

While they were being nourished with knowledge and skills in managing finances, they also joined the feeding program. It is CARD SME Bank's mission to address the issue of hunger in the country. CARD SME Bank has been doing this activity since 2014 and has reached about 1,000 beneficiaries.

Brgy. Poblacion Secretary Virgilio Cruz thanked the organization for bringing a wide range of community development programs for the local residents of Lingayen.

CARD Bank, CARD SME Bank, and CARD MBA are member institutions of CARD MRI that aim to eradicate poverty in the country. CARD MRI is a social development organization based in San Pablo City Laguna serving more than 4.2 million families across the nation.