

KILAPSAW

The official newsletter of CARD MRI
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Photo credit to CARD BDSFI

Mixing and matching the CARD MRI way

In this issue, Kilapsaw features how CARD MRI ventures into other platforms to match the needs of the poor. Read on and find out how a little flavorful mixing of something out of the ordinary can create bigger impacts to other people's lives.

CARD MRI and Fashion CULTURAL COUTURE PROUDLY MADE BY OUR INAYS

Showing an array of genuine cultural portrait, CARD MRI through CARD-Business Development Service Foundation Inc. (CARD-BDSFI) and Community Development Group staged the 3rd "Mga Likha ni Inay Fashion Show" on June 1, 2013 at Auravel Grande Hotel and Resort, San Pablo City, Laguna. (Turn to page 3)

CARD MRI and Tourism HIJOS DE SAN PABLO: 7 LAKES AND BEYOND TOUR

CARD MRI, driven by its vision of improving the quality of life of the socially-and-economically challenged women and families, initiated a social project to promote San Pablo City as a tourism spot and to acknowledge the outstanding contributions of San Pableños in their own field of expertise through "Hijos de San Pablo". (Turn to page 3)

A MESSAGE FROM OUR FOUNDER



Microfinance institutions have been under the typecast that they only provide access to a range of high quality and affordable financial services to low-income households. But going beyond the ordinary, CARD MRI goes far beyond the financial horizon. The plight of our clients can not merely be solved with these financial services. They also need capacity-building programs such as health, livelihood, education, and others to transform them into responsible citizens of their community.

Twenty seven years of unwavering service to the socially and economically challenged women and their families, CARD MRI continues to provide financial and non-financial services to these clients that will then eventually move them out of poverty.

As we continue crossing the boundaries of this so-called "microfinance industry" armed with our vision-mission statement, we will always look back to our clients, our amazing "Nanays", who are the reason of this battle worth the fight.


Dr. Jaime Aristotle Alip
CARD MRI Founder and Managing Director

CARD MRI and Bayani Challenge

THE SPIRIT OF BAYANIHAN REVIVED

“Kung hindi ako sino pa? Kung hindi ngayon, kailan pa babangon ang bayan ko?” --- These are lines from Diwa ng Bayanihan! (Ngayon Na), the theme song of Bayani Challenge 2013.

About 80,000 volunteers overflowing with zeal and enthusiasm from all over the Philippines answered the challenge to build and paint 1000 houses for the urban and rural poor, indigenous tribes, residents of conflict-affected areas and victims of natural calamities.

CARD MRI, an institution that actively participates in this kind of nation-building endeavor, stepped up and took the challenge.

Under the scorching heat of the sun at the construction site in Sta. Rosa, Laguna, many CARD MRI staff started to lay the very first brick. The white-collar workers surely could not mix the mortar or use shovel and trowel as skillfully as construction workers do, but with the help of the on-site builders plus the enthusiasm and teamwork of all the volunteers, bricks were installed and walls were gradually made. After five days, hard work paid off and CARD MRI finished the challenge with four built houses.

An event like this is an expression of human values exhibited in various community activities that involves the spirit of leadership, initiative, volunteerism, cooperation, camaraderie, unity, and a sense of community. *Lai Ho Nhat Hoa*



Photo credit to RMU

CARD MRI and Basic Education

THE ZERO DROPOUT PROGRAM

In an effort to provide financially challenged parents a chance to give their children the gift of basic education, CARD Mutually Reinforcing Institutions share the cause that Mr. Washington Z. Sycip is passionate about – poverty reduction and basic literacy for every Filipino child.

Funded by the Washington Z. Sycip (WS) Foundation and implemented by CARD Mutually Reinforcing Institutions, comes the birth of the “Zero Dropout Program”.

The Zero Dropout Program follows the existing educational loan policy of CARD MRI and is exclusively offered to members whose children are in the elementary level. The program was conceptualized after the success of the Educational Loan Program of CARD MRI in the provinces of Masbate and Occidental Mindoro in the middle of 2010.

Beneficiaries of the program are economically challenged families with children in the elementary level who are reached by CARD MRI.

The program also plans to set up at least two community libraries which will serve as learning resource centers for the community where it will be set up. These community libraries will have educational materials such as reference books, encyclopedias, educational toys and board games, interactive learning facilities, and computer sets.

The program clearly addresses one facet of CARD MRI's mission, which is to empower challenged women and families through provision of continuous access to education. If a child has access to basic education, and more importantly, complete this, then his/her future is set.



Photo by Cyrene Lubigan

Moonlighter

Special Feature

While waiting for harvest, CARD, Inc. member Evangeline Apillanes takes the job of a storekeeper in a public market near the famous Enchanted River in Hinatuan, Surigao del Sur. She uses her loan mainly as capital for the production of various crops and falcata trees. Husband Bartolome plants sweet potato, corn and other cash crops in spaces between falcata trees, which have a huge demand in Mindanao as a raw material for plywood and paper production and as poles to support banana in plantations. Her family has a total of 10 hectares of agro-forestry land acquired mainly through the agrarian reform program. A member of Talisay Center of Hinatuan-1 Unit, Nanay Evangeline finds CARD, Inc. development program satisfactory and helpful to her family of eight. She appreciated much the medicine kit given to her after typhoon Pablo hit her province. *Ike Navarro*



HIJOS DE SAN PABLO... (From Page 1)

Hijos de San Pablo is a tour that shows the different places of interest in San Pablo. Aside from the Seven Lakes, San Pablo has a lot to be proud of. These includes local delicacies, historical houses, churches and monuments, nature and scenic sites, as well as sons and daughters of San Pablo or the Hijos de San Pablo who have given significant contributions to the history and development of San Pablo City. The tour is also a way of introducing the concept of microfinance. It shows CARD MRI's contribution to the lives of its clients and members and to the development of the city.

As of July 2013 since April 2013 when it started, three tours took place. Participants were the CARD MRI Executive and Management Committee members, head office and field based staff, clients and soon for the general public.

San Pablo is one of the first-class cities in Laguna situated on the foothills of Mount Cristobal and Mount Banahaw. The city has been tagged as the "City of Seven Lakes" but beyond what the city is most popularly known of, San Pablo is also the "Home of CARD MRI".

CULTURAL COUTURE... (From Page 1)

On its third ramp on stage, the show captivated the 218 distinguished guests as they witnessed the approach of the models in silhouette.

The fashion show is CARD MRI's way of reaching out to the local women weavers with world-class talents and products. Through this show, these local artisans who are members of CARD MRI will be able to bring their products into the mainstream market, bringing positive changes to their lives.

Models in this fashion show are the staffs of CARD MRI who are honed to walk and show off their best attitude on the ramp.

Forty eight designs with materials from CARD MRI clients were unfolded. These designs are proudly Philippine made, proudly LIKHA NI INAY. *Raffy Antes*





Photos by Cyrene Lubigan

CARD MRI and Youth Empowerment PAGBULAS: ANG IKALAWANG YUGTO

The Community Development Group, headed by Ms. Marilyn Manila, organized a second run of youth summit for CARD MRI scholars last May 2-5, 2013 at CMDI Tagum Campus with the theme, “Kapit-bisig na Kabataan para sa Komunidad”. The summit intensified the enthusiasm and maximized the potentials of the youth in participating in community development activities. Seventy scholars from different high schools and colleges, of which three are CARD MRI members, from different provinces of Mindanao participated in the youth summit.

Dr. Jaime Aristotle B. Alip, Managing Director and Founder of CARD Mutually Reinforcing Institutions, and other members of the Executive Committee inspired the participants by saying that together they can achieve more.

Mr. Bob Baylon, Jr., Mr. Franz Josef Hipol (Gawad Kalinga), Ms. Jo-anne Chary Campo (Brokenshire College) and Dr. Kadil Sinolinding (DOH) were the speakers of the three-day event.
Joy Ambatang

CARD MRI and SME Banking A wider outreach for CARD SME BANK, INC.

In order to underline CARD MRI’s social undertaking of poverty alleviation through its strategy of transitioning its matured members to CARD SME Bank, Inc., the ninth branch started to operate at Balayan, Batangas City on May 20, 2013.

A Catholic mass set the inauguration in motion and is then followed by cutting of ribbon. Clients with their children and staff of CARD MRI filled the branch during the opening. A short program followed that introduces the workforce of CARD SME Bank, Inc. particularly in Balayan, Batangas branch who will serve hundreds of clients in the city and nearby municipalities.



Photo by Raffy Antes

During the opening, clients applied to become savers of the bank. Children were among the first savers of the bank. Freebies such as umbrella, cap, pencil case and piggy bank were given to all savers.

With the opening of more branches, CARD SME Bank, Inc. will continuously provide additional financial and non-financial services, and will continue to widen its outreach even to the non-bankable clients.
Raffy Antes