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## CARD MRI's New Vision-Mission Statement

Participants of the workshop that crafted the CARD MRI new vision statement led by National Scientist and CARD Inc Board Member Gelia Castillo, CARD MRI Founder and Managing Director Jaime Aristotle Alip, CARD MRI Executives and former Agrarian Reform Secretary and AIM Professor Ernesto Garilao (Workshop Facilitator)



KILAPSAW IS PROUD to disseminate the new vision-mission statement of CARD MRI. The old core values of competence, family spirit, integrity, stewardship, humility, excellence and simplicity (CFISHES) that have been embedded in the culture of CARD MRI remain unchanged. CARD MRI Founder and Managing Director, Dr. Jaime Aristotle Alip, issues a message regarding the new vision-mission statement.

### OUR VISION

CARD MRI is a world-class leader in microfinance and community-based social development undertakings that improve the quality of life of socially-and-economically-challenged women and families towards nation building.

### OUR MISSION

We are committed to:

- Empower socially-and-economically-challenged women and families through continuous access to financial, micro-insurance, educational, livelihood, health and other capacity-building services that eventually transform them into responsible citizens for their community and environment;
- Enable the women members to gain control and ownership of financial and social development enterprises; and
- Partner with appropriate government agencies, private institutions, and people and community organizations to facilitate achievement of mutual goals.



Twenty-six years ago, we dream of the poor being able to own assets and managing their resources well. We are happy to have that dream come true through the integrated microfinance and social development services that the CARD MRI is providing to its members, now close to 2M all over the Philippines.

Together with 15 development workers, I founded the Center for Agriculture and Rural Development in 1986, believing that this will be the vehicle to empower the poor and enable them to control their destiny. Guided by that clear vision, we toiled with zeal to reach as many as we can of our marginalized countrymen.

Today, we have ten social enterprises under the CARD Mutually Reinforcing

Institutions, each doing a specific role but together addresses the development needs of these people.

I believe in a clearly written and well-communicated corporate vision statement that will guide all the workers of an organization to take action towards the same direction. Thus, we have kept a vision-mission-values statement that we have checked for relevance from time to time.

Since 2005, we have been guided by the vision of becoming a global leader in the microfinance industry while pledging to empower our women members to lead and own any of the CARD institutions where they are most suited. We know how far we have gone to accomplish these goals. However, the workshop on risk management attended by selected staffs, senior managers, executives and board members of CARD MRI in April reminded us of the need to take another serious look at our vision statement.

Thus, after two more workshops, consultations with several of our constituents and the concurrence of the CARD MRI Executive Committee, we now have a new vision-mission statement that stresses the development nature of our social enterprises. As an initial step, we have created the Community Development Group from the different units that are doing community health, public relations, collaborative and resource generation activities.

I enjoin all of CARD MRI to internalize quickly the new vision-mission statement and be guide by it in all our efforts to serve the least of our countrymen until the time when another review is needed.

*Jaime Aristotle Alip*  
**Jaime Aristotle-Alip, PhD**  
 Founder and Managing Director



ALIGNED WITH THE new vision-mission statement that stresses balanced and integrated microfinance services and community development undertakings, CARD MRI has put together the CARD MRI International Group (IG), Microfinance and Health Protection Program (aka CARD Healthy Pinoy Program), Resource Mobi-



lization Unit, Scholarship Program and Corporate Communication Unit into the ComDev. Thus, the ComDev is accountable for community development that includes health and wellness of CARD MRI members and their families, scholarship for the members and their children, partnership with local and foreign institutions in achieving mutual goals, and making both internal and external public aware of CARD MRI's activities and social performance results. Left photo shows Philippine-based staff led by Corporate Communication Manager Sylvia Cristine Inciong, MAHP Manager Cleo Montemayor and Resource Mobilization Manager Pauline Belarmino (2nd, 3rd and 4th from right). Above right photo shows Vietnam Sr. Trainer Michael Morales, Cambodia CARD MRI Liaison Manager Christian Sandoval and Myanmar Microfinance Consultant Juvy Gacutan with ComDev Head Marlyn Magampon-Manila. *Sylvia Cristine Inciong*



CARD Inc. Buluan Unit Staff. (L-R) Miriam M. Macalumba, Aliakbar M. Salilawan, Sandra M. Dilangalen, Louie M. Magbanua (Area Manager) and Ibrahim L. Guibabel (Unit Manager)

FOMER AREA MANAGER Joey Soliva and Unit Manager Ibrahim "Bryan" Guibabel did the legwork for the establishment of the first ever CARD Inc unit in Maguindanao Province of the Autonomous Region of Muslim Mindanao (ARMM).

Starting with 10 members after a week of establishment on January 27, 2011, CARD Inc Buluan has grown to more than 800 members distributed in about 35 centers. It is able to maintain 100% repayment though payment after center meetings, which is considered late payment, is usual.

While the growth of other MFIs in the area is slow, CARD Inc that has quickly and steadily grown in Buluan is working to establish another unit in the nearby Paglat

like Navarro

town. Armed with sincerity to serve their fellow Muslims, Bryan and his staff faced decisively the challenge of convincing the Buluan women to be part of CARD Inc.

Tradition has made the Muslims in this part of Mindanao to put their trust in fellow Muslims only. Of course, the

entire staff knows how to effectively communicate with them uttering the right words in a tone that is pleasing to their ears. They continue to face other challenges like getting documents required for the insurance of members - delays in processing, absence of birth documents, invalid marriage certificates, etc.

Cautiously treading the political and social conflict in Maguindanao, the CARD Inc team will push resolutely and vigorously the CARD MRI mission of building better lives while maximizing the opportunities that abound there.

### Community Clinic

The CARD Healthy Pinoy Program or MAHP nurses and partner physicians visit CARD Inc and CARD Bank units to check on health status of members. Photo shows Nurse Almira Anenias attending to a patient in Bgy. Lipata, Padre Burgos. To her right is Dr. Ria Rabano, a partner physician who holds out-patient consultations in CMDI and CARD Padre Burgos clinics. As of the end of the third quarter, MAHP has 12 full clinics and 4 basic clinics with 58,552 visits from CARD members and staffs, CARD members' dependents and other individuals who are not affiliated with CARD. MAHP has 25 nurses and 15 retainer doctors. MAHP began operating the first two clinics at the CARD MRI Executive Office in San Pablo City and CMDI in February 2012. *Cleo Figuracion*



### CARDEE joins Barangay Savings Caravan

CARD Bank new mascot CARDEE formally introduced on the celebration of annual CARD Savings Day and 15th Year Anniversary on September 1 tags along in the savings caravan that aims to promote the value of saving money especially among kids. The event is a mix of games, fun and prizes. The photo shows CARDEE with children of Atimonan, Quezon. The caravan in Atimonan on October 11, 2012 registered 47 new Matapat (regular savings with ATM) accounts and 14 Maagap (kids savings) accounts. *Lovell Magcawas*



## DeLIGHTing Homes



SOLAR-POWERED PRODUCTS are source of delight to more and more Filipinos who have longed for safe, affordable and convenient power supply where electrification remains a distant dream. Realizing their social and environmental significance, the CARD Business Development Foundation, Inc (BDSFI) resumed with tenacity its solar engagement after a 2-year hiatus.

Starting the project in collaboration with Shell Solar Pilipinas in 2005, BDSFI has installed solar panels in many households in Mindoro including those in hilly habitats of the indigenous Mangyans. Where mostly needed in the Philippines, it now sells in cash or through financing portable solar products like table lamps and flashlights of a variety of brands from different manufacturers. Price ranges from Php1,000 to Php50,000 depending on product type.

Financing is provided by CARD Inc or CARD Bank for items costing less than Php30,000. BDSFI directly finances product purchase beyond Php30,000. Loan at 3% interest rate is payable in 2 years for each borrower. Sale is made to all target households but most especially to members of CARD Inc and CARD Bank as the captive market.

As of July since the business resumed, BDSFI has sold more than 5,000 units of solar products with 60% of sales coming from outside of the CARD membership. To reverse the sales trend, BDSFI is looking for more attractive options for the members through product development.

Solar products benefit both the retailers and consumers in terms of additional income, better health, savings and improved productivity. The Asian Development Bank and Frankfurt Business School (in collaboration with the United Nations Environmental Program Climate Finance Innovation Facility) had provided capacity building fund for the project. *Julius Alip*

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CMDI file photo

BDO Unibank through the BDO Foundation donated the lot and fund for the building construction. The Center is the second such structure built through fund donation from the Foundation. The first one is in the CMDI main campus in Bay, Laguna.

The two centers are being used for seminars and workshops on livelihood, personality development, accounting, financial management, computer software use and other topics relevant to the needs of the microfinance practitioners

## CMDI in Mindanao

CMDI has a new campus at its early stage of development in a 4,000 sq m lot in Barangay Mankilam, Tagum City, Davao del Norte.

BDO Foundation President Maureen Abelardo and Trustee Jesus Tirona and CARD MRI Founder and Managing Director Jaime Aristotle Alip led the inauguration of the BDO Microfinance Center, the first building in the campus and the first of its kind in Mindanao on July 28, 2012. The 3-storey building has offices, a library, four classrooms and a multi-function hall within a total floor area of 753 sq m.

and clients. The BDO Foundation sends volunteer resource persons from the BDO Speakers Bureau and BDO Skills Trainers.

The CMDI in Tagum City promises to serve the training and education needs especially of the socially and economically challenged households of the northern part of Mindanao.

## Umaapaw na Damdamin

*Di ko akalain aking makikita sa tagal ng panahon na ako'y nangulila. Subali't nang dumating ka buhay ko'y naiba dahil dulot mo sa puso ko'y ligaya at saya.*

*Kaya naman ito'y aking ipamamalita. Sa mga kakilala't kamag-anak ko'y aking sinadya ipaabot ang kahalgahan nitong aking balita upang sila man bukas maging payapa.*

*Ngunit ano nga ba itong aking ipamamalita na para bang kaaki-akit at tala kahanga-hanga lalo 'pag nakita n'yo ang mga namamahala na ang popogi nila at gaganda pala.*

*Kung kaya ako'y nag-isip bakit di ko subukan sumali at magmasid at nang maintindihan. Yun pala ang aking bukas ay doon nakasalalay sa bawat araw ng aking buhay.*

*Kaya naman ngayon ako'y isa ng tagapagtaguyod nitong programang microfinance ng CARD na may matatag na bukas.*

*Kaya aking pinagmamalaki ang maging isang kasapi sa programang ito na bukas ko ay sigurado.*

*Kaya't ano pa ang hinihintay mo? Halina't sumali, makiisa at sumama sa nakararami,*

*'pagkat bukas mo pala dito nakasalalay sa programa ng CARD na aking tinataglay.*

**Helen L. Narca**  
Cagaasan Center Chief  
Lawang



## IP Scholars of CARD MRI

In support of the development of the Indigenous People (IP) sector, CARD MRI earmarks fund for the college education of young men and women from the sector in Mindanao in partnership with Brokenshire College that recommends and selects the beneficiaries. CARD Inc and CARD Bank include IP in the provision of microfinance in many parts of the Philippines especially in Mindoro, Cordillera Autonomous Region and Autonomous Region of Muslim Mindanao. In photo are current scholars taking up BSBA major in Microfinance Management at Brokenshire College. L-R: Archie Tacbad (Bagobo), Nadjera Disangcopan (Maranao), Raffy Antes (Bagobo), Lynee Joy Ambatang (Manobo) and John Denn Mark Tomaring (Manobo).



The CARD MBA elected a new set of board members during its Annual General Assembly and 13th Year Anniversary Celebration on September 6-7, 2012. The new set of officers are (L-R) Remia C. Vasquez (Vice President, Oriental Mindoro), Maricel Ramos (Marinduque), Celenia Lazo (North Cotabato), Letecia del Corro (Cebu), Evelyn Austero (Albay), Emmylou Onyot (Misamis Oriental), Genelyn Chavez (Iloilo), Arlene Umali (appointed independent trustee), Teodorica Cabling (Treasurer, Quezon), Lucy Gonzalez (Masbate), Patricia Pelleria (Agusan del Norte/Surigao del Norte), and Nilda Basilan (President, Taguig City). Ma. Therise Jane Perdito (Sec-

retary, Cavite) and Anniana Aniel (Oriental Mindoro) are out of the country when the photo was taken. The annual general membership meeting highlighted a discussion on the guidelines of the new Daily Hospitalization Income Benefit (DHIB). Honorable Insurance Commissioner Emmanuel F. Doooc was the guest speaker of the anniversary convocation on September 7. CARD MBA was founded on September 9, 1999.

## “Nanay” in CARD Bank Board

COMMITTED TO ITS mission of enabling women members to gain control and ownership of financial and social development enterprises, CARD Bank appoints Nanay Ruby Coma of CARD Inc Matina and Nanay Malvarosa Petilla of CARD Bank Tacloban to sit in the CARD Bank Board of Directors after a thorough selection process. Each of them serves a 3-year term. Here are their stories.

### Nanay Ruby



CARD Bank Director Ruby is the overall manager of the sweet manufacturing micro-enterprise that serves as the family’s income source and that practically enables her and husband Danilo to send their five children to school. She decides on the budget and buys the supplies. Danilo who is in-charge of production and marketing delivers the processed food three times a week to his regular clients in Toril, Davao City while local sari-sari store owners come to his house to buy directly the consumables.

Three groceries in Toril trust DRC Homemade Candy Products that are popular among consumers in that part of Mindanao. Danilo and Ruby Coma sells on consignment variants of bukayo (sweet delicacy from grated coconut), tamarind candy, pulvoron (compressed powdered milk and flour) and yema (soft caramelized milk). The couple delivers Php10,000-Php12,000 worth of sweets per grocery store. They get 50% advanced payment for the set of delivered goods.

Recommended by her Account Officer and Unit Manager, Ruby qualified for a seat in the CARD Bank Board starting as an observer three years ago in the same year when her eldest daughter Christine became a CARD scholar. She is a member of the bank’s audit, governance, compliance and risk management committees and chairs the last three committees.

She is thankful for all the blessings that she has enjoyed including a trip to Thailand since joining CARD Inc five years ago. She admitted dividing her loans for the family’s micro-enterprise and improvement of house on a land inherited by her husband. She has acquired a tricycle out of a loan from CARD Inc and has invested part of her travel allowance to attend the monthly meeting of the CARD Bank board in Laguna in a tiny sari-sari store.

A true Christian, she aspires of nothing more than “seeing her five children finish a college education and serving the Lord by serving others especially her fellow CARD members.”

### Nanay Malvarosa

CARD Bank Director Malvarosa Petilla sells fish that she buys fresh



in “banyera” (huge basins) from “Sagkahan” in Leyte Fish Port. She is one of those early risers who do “huring” to secretly tell the bid for a banyera of fish fresh from the sea. Her husband Ronald is always there to drive tricycle for her.

Rosa as she is fondly called became an observer of the CARD Bank Board in March 2011 then a full-pledged director after three months. Her three-year term ends in 2014. She has both preferred and common stocks at CARD Bank. She joined CARD Inc in 2005 before its transformation to a CARD Bank branch in Tacloban. She has used her loan partly for her children’s education and asset build-up. Starting with a Php5,000 Sikap loan, she now benefits from bigger loans that she limits to Php20,00-Php30,000 depending on her needs.

Rosa also sells ice candy and rice-based native delicacies “suman” and “maja blanca” that she processed herself while Ronald drives tricycle to supplement their income from fish vending. She laments the dwindling catch from the sea with a recollection of 20 basins she used to take to the market in 2010 now down to 13 basins only. She earns Php2,000 for every Php10,000 she spends for her fish vending venture. She said that she has lasted long in her fish vending through sheer “pakikisama” (good human relations).

Fifty-six year-old Rosa was a former MBA Coordinator and the number one Kagawad (Councilwoman) in the Barangay Council of Cogon in Palo, Leyte. She has five children, one of them is a policewoman. She always wishes for an “intact family” and continuous support to all her children and grandchildren as long as she can. She values being “masikap” (a trait she learned from her farmer father), devotion to duty, and compassion.

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