



Photo courtesy of Daisy Caballero

Jeffrey: I chose to live!

I asked in jest teller Jeffrey Albelda if he felt too cold noticing that he was covered by a white jacket despite the warm summer weather. That was when we by chance climbed the stairs together back to the conference hall after a break of the Mindanao 4 appreciative team building event.

With his characteristic charming smile, Jeffrey responded that he felt pain in his right arm due to the cold temperature of the fully air-conditioned hall. "Why? What happened to your right hand?" were the successive questions I asked curiously.

Jeffrey had a metal in his right arm that replaced a broken bone from a road accident while returning from a failed meeting with a new member who he waited for till 8 pm on February 8, 2012. Prior to that meeting, he did a loan inventory then follow-up of a defaulting member. At that time, he had served the Barobo unit of CARD, Inc. as account officer for eight consecutive months.

Driving his motorcycle on his way back to the unit, he got through the bottom of a 10-wheeler truck that had a flat tire. It was dark, which is usual in any part of the highway far from the town proper. The truck had no warning device. The impact damaged heavily his motorcycle and injured him seriously.

Thinking that he was dead, the truck driver and helper covered him with "trapal". Lying on the road for about four hours losing precious blood, the husband of his member, a barangay tanod who was doing his routine patrol duty recognized his motorcycle and pair of shoes. The member's husband immediately reported the incident to the police who had promptly responded by taking an ambulance that brought him to his office then to the hospital.

When he regained consciousness the following day, Jeffrey saw her mother and aunt first in the recovery room of the second hospital where he was admitted. It was a remarkable coincidence that her maternal aunt served as nurse in that Butuan City hospital that all efforts were exerted by the hospital to save him. (Continued on Page 3)

Relly, an inspired and challenged scholar

"I passed!"

It was 2004 when Relly Barretto of Quezon, Quezon successfully passed and qualified to be one of the scholars of CARD MRI for CARD Scholarship Program (CSP) Batch 5. That time, scholars were only encouraged to take up business-related courses which Relly has particular interest on. He felt the scholarship offer is really for him.

Relly enrolled at East Quezon College (EQC) and took up Bachelor of Science in Commerce major in Banking and Finance. The scholarship he availed was of great help in sustaining his college education. His father is a farmer and his mother is doing small business. In his schooling, most of his research studies and academic papers are focused on microfinance, particularly CARD MRI, which piqued the curiosity of his professors on why he has a lot of knowledge about CARD MRI. He just constantly replies, "It is because it sounds interesting."

After graduation, scholars and their parents were invited to attend a "Merienda Sena" at CARD MRI. Out of nowhere, the Founder and Managing Director of CARD MRI, Dr. Jaime Aristotle B. Alip, appeared from behind, tapped him and asked where he will work. Feeling pleased and fascinated by Dr. Alip's fine personality, he confidently replied, "Sa CARD po, Boss! (At CARD, Boss!)" Relly was shocked of his answer though. He never thought of it. "It's the pat on his shoulders by Boss that drove me to say YES." Relly shared.

Relly entered CARD on 2008 and is now an Account Officer at CARD SME Bank, Inc. "It is so hard to work with different people. To understand them is already a challenge", he shared. But Relly never gave up. He embraced all the challenges and developed a positive vision. "Matutukan ng baril, mahabol ng taga, ang akala ko ay isang malamig na bangkay na lang akong uuwi sa Quezon, Quezon (I experienced to be held at gunpoint and chased with a bolo. I thought I would end up dead)." Relly openly shared his tragic yet life transforming challenges. With Relly's experiences in the field, no wonder how strong and equipped he is now. "Giving up is always there, but this is where my life is. Seeing my clients so happy and with a better life means a lot to me." said Relly.

Relly reminds us that our life is not merely for our own benefit, but for others too. This is why he embraces a positive outlook of the world: to change the world, we must change ourselves for the better. *Raffy Antes*



Photo courtesy of Relly Barretto

KILAPSAW

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Natatanging Kawani Award of CARD MRI, first nationwide search launched

This year, CARD MRI announces the first ever search of its outstanding performing employees. Dubbed as the "Natatanging Kawani" Awards, CARD MRI will recognize the 2nd and 3rd quarterly winners from Account Officers and equivalent positions who will be honored during its 2013 Year-End Business Planning in December.

The "Task Force Kawani" composed of eight respected authorities in CARD, that receives, reviews, and interviews the nominees, their colleagues and their clients, will select quarterly winners and grand winners. In order to be hailed as winners, nominees will pass through the selection process and must excel in terms of productivity, portfolio quality, relationship with clients, and implementation of the Credit with Education or CwE program.



CARD MRI Founder and Managing Director Dr. Jaime Aristotle B. Alip recalls how CARD MRI started with just one Account Officer, Aristeo A. Dequito, now the CEO of CARD-Business Development Service Foundation Inc. Photo by Cyrene Lubigan

CARD MRI sees that it is timely to recognize the performance of Account Officers who directly deliver the products and services offered by CARD MRI. The Account Officers, who have been trained to perform development activities for the clients, have experienced walking under the heat of the sun and pouring rains, crossing rivers, walking several kilometers and taking every kind of transportation just to reach the clients they serve. They are the so-called "CARD MRI soldiers" who bring forward the battle cry of CARD MRI.

Those who will be chosen as CARD MRI's Natatanging Kawani will receive cash prizes, all-expense paid trip within the country for three, stocks certificates from CARD Bank, Inc., and a get-together dinner with the Executive Committee Members of CARD MRI. *Cleofe Figuracion*

Message from CARD MRI Founder and Managing Director

From its very beginning, CARD MRI has been guided by the principles of poverty alleviation by empowering and giving access to economically-and-socially challenged women. Our commitment to faithfully deliver a high quality of service to the poor only becomes stronger as each year passes.

Our success as an institution can be attributed to many factors. But above all these, one thing I am sure of is that we owe a large portion of our achievements to the unfaltering dedication of our account officers. In our battle against poverty, they serve as front liners who wholeheartedly work beyond ordinary measures.

It is through them that we reach the poorest of poor families,

enabling them to make better choices. It is through their eyes that we see the possibility of making change happen in our developing country. I salute every Account Officer who helped raise CARD MRI to where it is now.

May this issue of Kilapsaw continue to reinvigorate our passion to serve the poor by looking through the eyes of our Account Officers.

Jaime Alip
JAIME ARISTOTLE B. ALIP, PhD
Founder and Managing Director
CARD MRI

A Breath of Significance

Written by Raffy Antes. Photo by Cyrene Lubigan.

What makes life worth living? Is it money, fame, or love? There are too many reasons, but have you ever thought of giving out your life for the sake of someone?

Each of us is driven by our needs. According to humanist psychologist Abraham Maslow, in his hierarchy of needs, our actions are motivated in order to achieve certain needs. It all starts with our basic physical requirements including the need for food, water, sleep, and warmth. Once these lower-level needs are met, people can move on to the next level of needs which include safety and security, love, friendship, intimacy, personal esteem and feelings of accomplishment, up to self actualization which is the highest level of need.

In this era where lots of needs and wants triumph, our minds are wandering and we waste thousands of seconds because of flawed decisions we take. "Am I taking the right choice?" we sometimes exclaim. In real essence, a life worth to live is a life for others. How benevolent! But are there still people in this world living so? I may sound absurd but yes, a lot of them exist! One good example of which is our Account Officer (AO). We oftentimes equate work with financial gains, but beyond the financial horizon especially in the field of microfinance, the AO plays immense role in shaping the community towards nation building. Try to picture this in your mind:

"Early in the morning: Tummy's full. Jacket fits. Umbrella functions. All set. The AO is now ready to dance with the scorching heat of king sun, sometimes joining the tears of the clouds, and if luck turns on his side, fair weather. All means of transportation be experienced, a traveler to consider! A sweet greeting with a smile is a good way to start the center meeting. Center meeting is the time where the AO meets his members (whom we call as Nanay) in a center. In every center there's approximately 30 members. The AO has three centers, he meets almost 90 members every day. Every member has different attitudes and ceaseless stories to tell. This AO must also play different roles just to let the members feel comfortable, welcomed and well-respected. In the center meeting, credit collection happens but aside from this, educating them with different topics takes place. This is what we call Credit with Education (CwE). Different topics are discussed every session. The whole duration of the center meeting is presided by the center chief (president) with her secretary and treasurer. They are all

members of the center. This is where responsibility is emphasized. In every meeting, agenda are discussed: center chief discusses agreements for the benefit of the center while the AO discusses company's policies and new programs for the benefit of the members. The AO has to do this three times a day, 15 times a week, a lifetime commitment. Of course prayer opens and closes the center meeting. In the afternoon and onward, AOs are doing client visits, validation, and follow up visit to clients who were not able to pay their dues during center meeting. The AO ends his day early or late depending on the number of members to visit in the afternoon."

But beyond the routinary work of the AOs is the heart for community development work, a tall task to change the lives of members for the better, a task that the AOs embrace with their warm hands and hearts. The succeeding pages will tell you four inspiring stories of success in the lives of AOs regardless of where they came from, what mishaps they encountered, how many gallons of sweat they wiped, and how big dreams they kept on holding on. These four tough individuals continue to keep the blaze of passion in building stronger and resilient communities.

If we wanted to experience endless joy, heart of serving others, and living with passion of helping people improve their lives, we just have to unlock our eyes, step up and make a difference. The world has a lot to offer.

To them, life is meaningful. It is not only through discerning its worthiness, but to realize its ultimate significance.

Edz, working and modeling: A dream come true!

"When I grow up, I want to be the next top model!"

This is the dream that this 25-year-old woman is holding on to, until now. She is a woman of extraordinary glamour. She stands 5'6 tall and as you look at her, her raven eyes will effortlessly mesmerize you. Her skin is tanned, and her hair falls loosely over her shoulders.

I am speaking to the native of Calauag, Quezon who takes on the challenge of sharing her life for the marginalized sector of the country. Yes, she's Edelyn M. Durante, one of the 7,000-strong staff of CARD MRI who continues to spark lights for the socially-and-economically challenged people.

Edz, Edelyn's nickname, started her journey as an Account Officer in CARD on May 2010. Today, she is assigned in CARD Bank, Inc., Candelaria Branch handling 706 clients. Working in such field is very challenging according to her. "Kailangan mo talagang tatagan ang iyong loob sa bawat araw (You really need to be strong each day)", she added. Edz shared to me that working in CARD especially when helping the members move out from poverty inspired her so much.

CARD for Edz is like a big arena, it opens a lot of opportunities for her. Opportunities that one step at a time helped her in reaching her goals in life. Just this December 2012, CARD MRI through the Community Development Group and the CARD-Business Development Service Foundation Inc. (CARD-BDSFI) staged "Mga Likha Ni Inay Fashion Show" which is one of the strategies of CARD in bringing the products of its clients to the mainstream market. As of September 2013, four fashion shows were staged in Bay, Laguna, SM San Pablo, Auravel, San Pablo, and the recent was in Ayala Museum, Makati. In all these

has been one of the models and that is because the models of the fashion show are the staff of CARD themselves.

They are handpicked by the designer from the numerous staff who auditioned for the role.

"A dream come true!" she told me with her eyes smiling. "Masaya ako kasi isa ako sa mga napiling magmodel sa Mga Likha Ni Inay. Noon ay pangarap ko lang ito, pero ngayon ay isa-isa ko nang naaabot ang aking mga pangarap (I am so happy to be part of the Mga Likha Ni Inay models. It was just a dream, but now a reality)," Edz added. It has become a tough challenge for Edz because she is now shooting two birds at a time, being an AO and a model.

This may require lots of time and effort, but she believes that as long as she is happy and willing she will do her part from the heart.

We may not become a "model" of an apparel in the ramp, but we can be great role "models" in our own ways.

"Let us continue to dream big dreams. We are in CARD for a reason. Stand still, keep calm and all the desires of our hearts will surely surprise us," Ms. Edlyn concluded.

Raffy Antes

Junrey: a different kind of grain

Junrey Palay is easily recognizable for his dark skin, curly hair, flat nose and thick lips that typify the old Mamawa tribe found mostly in the mountainous areas of Agusan del Norte, Surigao del Norte, Surigao del Sur and Southern Leyte. Perhaps, he is the first genuine IP employed by CARD MRI.

Father of two boys, Junrey was working as a checker in a Manila-based plastic bag manufacturing company when he obliged to come home upon the nudge of his ailing mother. A former Center Chief at Mamawa Center of Icharao Unit, her mother had wished to see him work at CARD, Inc. before she died in 2012.

As of the interview, Junrey has worked for the Lilojo Unit in Dinagat Island for nine months. Eager to help the poor and see different places, he finds mingling with all kinds of people and convincing local folks to take loans very challenging.

He has only praises for the people he works with at CARD, Inc. He likes the good relationship and harmony among his fellow staff in the unit and the full support of his UM Antonio Amarille Jr in his job as account officer. He fully appreciates CARD, Inc. for his employment and its mission of helping the hapless and the helpless.

Junrey completed BS Maritime Technology at St Joseph Institute of Technology in 2004. He supported his studies by working part-time as an all-around canteen helper at day and as a school janitor at night. He works hard to have his two boys live a good life and face a bright future. Like many of the CARD employees who lasted at CARD MRI, his wishes for his family will absolutely come true. *Ike Navarro*

Jeffrey: I chose to live! (Continued from page 4)

"My fellow staff gave me all the support that I needed. It took two months before I finally returned to work. From the time that I learned of the damage to my right hand until I got home I have always been crying sometimes questioning God why it happened to me" recalled Jeffrey.

The accident rendered Jeffrey's right arm impaired, immovable and numb that made it difficult for him initially to do even dressing up. He lifts it by his left hand. The thought of partial disability and aborted marriage plan caused him immense depression even pushing him to end his life. His fiancé left him after knowing of little chance that his right arm could be restored. If not for his family both by blood and affinity (CARD fellow workers) who had given him all the emotional support to move on, he would be gone by now.

When Jeffrey was better, CARD, Inc. assigned him as a teller in its San Franz Area Regional Office. There he was assisted personally by his fellow staff including their house helper. Today, he takes a bath and fixes himself without much help from others. The work and the company of his fellow staff have made him think less of his physical deficiency and hopeful that soon he would be a braver person, stronger in spirit to pursue his dreams. *Ike Navarro*



Photo by Ike Navarro

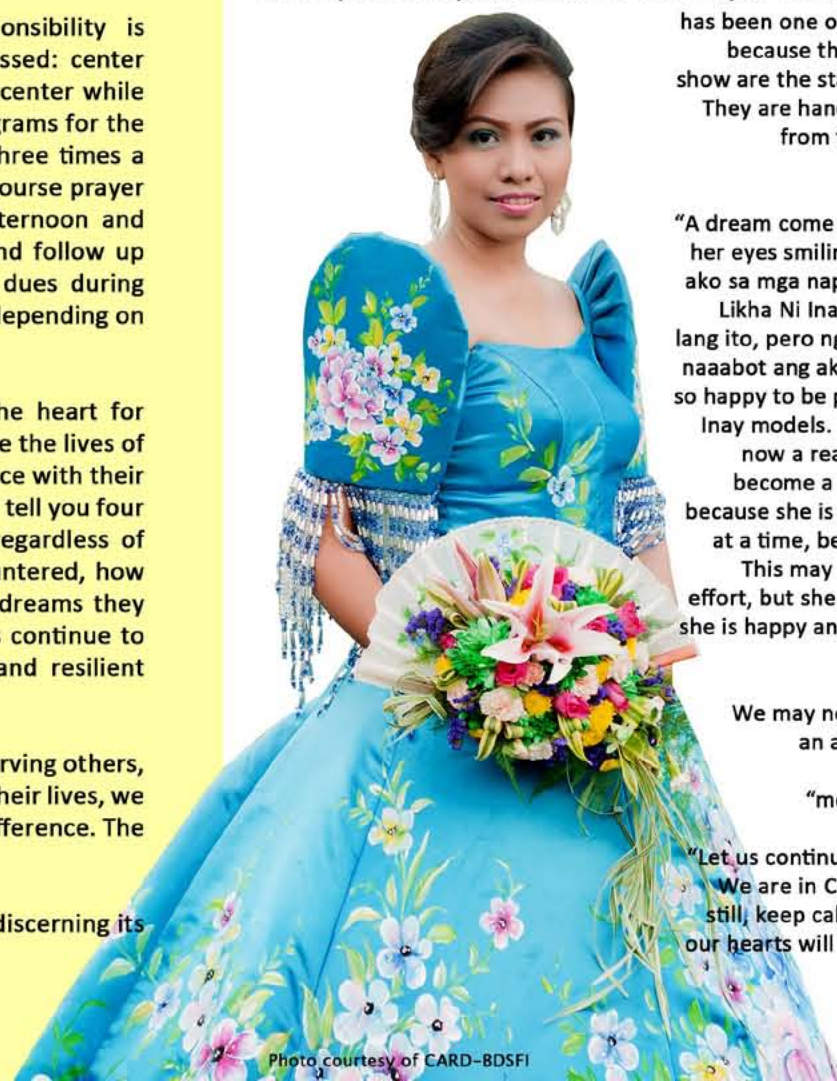


Photo courtesy of CARD-BDSFI