

# KILAPSAW

The official newsletter of CARD MRI  
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## Quarterly Winners of Natatanging Kawani Awards announced

CARD MRI has always taken pride in its account officers, the people who serve as the institution's soldiers in the battle against poverty. In July 2013, the "Natatanging Kawani Awards" was conceptualized to honor the achievements of the account officers and same-level employees of the CARD MRI.

On December 2013, during the Year-end Business Review and Planning, the winners for the second and third quarters of the "Natatanging Kawani Awards" were announced. Four qualifiers from each quarter underwent a rigorous process of deliberation, which includes interviews with clients and their respective immediate supervisors. The qualifiers were further screened during a panel interview with Dr. Enrique Navarro (CMDI Managing Senior Adviser), Ms. Deverna dT. Briones (Senior Director for Support Group) and Ms. Marilyn Manila (Director for Community Development). Their scores for the panel interview made up 30% of their total scores, with 70% coming from their actual accomplishments.

The winners for the second and third quarters are Janeth Colaljo and Janette Modanza from CARD, Inc., both from Misamis Oriental 2 Unit (2nd Quarter Winners), and Ms. Reshelle dela Cruz from CARD SME Bank, Inc. Lipa 2 Unit (3rd Quarter Winner). Each of them received a cash prize of P 2, 500, BotiCARD gift certificate worth P 1,000 and a certificate of recognition. The three quarterly winners are also qualified to compete for the National Awards to be announced in the Mid-Year Business Review and Planning on July 2014.

Nomination for the fourth quarter will be accepted until March 28, 2014. Announcement of winners for the last quarter of 2013 will be held during the Mid-year Planning of CARD MRI for 2014. *Joy Ambatang and Cyrene Lubigan*

## Message from CARD MRI Founder and Managing Director

What made CARD MRI what it is now is the workforce behind it. We owe all our staff for their hard work and perseverance. With each staff adhering to the vision and mission of CARD MRI, we achieve the targets we set for ourselves that would ultimately lead us to our goal: poverty alleviation.



This is why we recognize the strengths of each and every staff, further escalating their potentials for them to become their best. We send them to trainings, offer them scholarship programs, and support them in educational engagements that we believe could enhance their capabilities and bring them growth.

We believe that by doing these, we also become stronger as an institution. A stronger institution can then be equated to an intensified capacity to empower our members. In 2013, the CARD Banking Group was recognized by Bangko Sentral ng Pilipinas as the Hall of Fame for Financial Inclusion. This award recognizes BSP's partners who demonstrate tangible results in terms of breadth and depth of outreach to the previously unbanked or underbanked.

But the award we received is only the cherry on the top. Our true achievement is the lives we have changed, may it be our very own staff or those of our members. In the years to come, we hope to change more lives for the better.

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

# What made them atatangi

Winners of the Natatanging Kawani Awards for the second and third quarters share their outstanding stories of how they fulfill their tasks faithfully and wholeheartedly.

## *Destined for a greater cause*

The universe will conspire if you are destined to do one thing. For Reshelle de la Cruz, working with CARD seemed like it has been written in her stars from the very beginning.

Prior to working in CARD, Reshelle worked for an electronic company, which she said gave her nothing more than high pay. The sudden drop of demand for electronics resulted to her leaving her three-year work in her previous company. This unfortunate event opened a window of opportunity for her though. She landed into getting a job with CARD SME Bank, Inc. as an account officer (AO).

While conducting a center meeting as an AO, Reshelle engages in multiple tasks to maximize the 30-minute allotment for every center meeting without deviating from the agenda. She makes sure that members are treated fairly and respectfully. She believes that what we sow is what we will reap. She adheres to whatever standards, policies and targets the institution imposes. No wonder, she gets the highest performance ratings.

Reshelle shared that in her first year in CARD she was earning Php5,000 per month, which is thrice lower than her previous salary. But what matters most, according to her, is that she learns how to value resources in CARD. Buying a refrigerator for her parents was only a dream before. "I couldn't even buy a refrigerator door!" she said in jest. But when she worked with CARD, she was able to buy her parents the fridge even in her first year as an AO.

Reshelle said that the compensation she receives does not matter. What is important to her is the positive attitude towards what is received. Being the channel of hope for the economically-challenged women makes her complete. She finds her heart happy having these women in a society so simple yet filled with dreams.

The world has a lot to offer for Reshelle. She used her talents and followed her heart. This is how Reshelle, at a young age, shares the spark of her greatness in bringing absolute change in the community she serves. *Raffy Antes*

## *Patience is a Virtue*

"Life is not easy and having a risky but exciting job is priceless," said Janeth Colaljo. Before working in CARD, Janeth already heard rumors that being an account officer is dangerous. But despite of that, she bravely applied for the position thinking it would be exciting. Indeed, it is. Taking "habal-habal" (commuter motorcycle) and enduring the long unpaved roads going to CARD centers are manifestations that being an account officer is not a desk job. Being out of the office the whole day to do regular AO work is already a feat in itself but doing follow-up of payments even during heavy rains or floods is almost heroic.

Janeth shared that during her more than four years of stay in CARD as an account officer, she realized that working with CARD is not merely about earning money. Working with CARD is serving those in need to lighten the burden they carry on their shoulders and put hope in their dying dreams. It will always be her honor to work and be part of this incredible institution which has an amazing mission for the socio-economically challenged people. *Joy Ambatang and Jeff Tandingan (Continued on Page 4)*



Dr. Jaime Aristotle B. Alip awarded the three quarterly winners of the Natatanging Kawani Awards with a certificate, gift checks, and cash prize.  
Photo by Aiza Punzalan

# Hardwork REWARDED

It is by challenging and going past your limits that you realize you could do so much more. It takes hard work, determination and passion in fulfilling your goals. Jenny Masa and Kelvin Junos proved that juggling work and studying is a high mountain to climb, but it is climbable nonetheless.

## *When opportunity comes knocking*

Jenny Masa prepared herself to study Organization Development only to find out that she would be enrolled at the Development Academy of the Philippines Masters Degree Program of CARD MRI. Little did she know that the change was only the tip of the iceberg; classes would start one week after she knew about the transfer.

It was during the orientation of classes that realization fell upon her. Neil Polinag, the HR Director, gave her the inspiration to graduate on time. "Think about this as a self-achievement. No matter where you go in the future, you will carry this education with you," Jenny recalls what Neil said that day.

It took her more than 13 years to go back to school, thinking that the college degree she has was more than enough. Working while studying was the major dilemma that she faced. However, adjusting to the school life was made easier with the friends she made. Together with her classmates, they found the joy in applying what they learned in practical exercises they did in school. This made her realize that learning is a continuous process.

While enjoying the company of her classmates, she also did her best in managing her time effectively to include school work with her daily life. She made sure that she finishes all work-related tasks when the clock strikes five in the afternoon. From that time until eight in the evening, she worked on school papers, projects, and other requirements. Busy as she may seem, she also did not forget to make time for God and her family.

Indeed, her hard work did not go in vain as she graduated as the Class Valedictorian. "It was unexpected," she humbly explains, "I just gave my best shot. God did the rest." She also received the Leadership Excellence Award and the Silver Medal for her Action Plan and Project.

She further encourages CARD MRI staff to never stop learning if given the chance. "There are thousands of

employees here at CARD MRI. So if an opportunity opens, do not hesitate, grab it, and pursue it!" she exclaims. *Cyrene Lubigan*



## *Striving out of mediocrity*

Being a rookie in the microinsurance company, Kelvin Junos aimed to step his game up by taking an examination in LOMA, an association which serves as an international benchmark in the field of insurance. Preparing for the examination cost him sleepless nights being buried in studying materials. Hard as it might sound, he never lost the drive to continue what he started. It was rather a simple thing that kept him pushing on: encouragement.

For him, the advantage of working with CARD is that all employees are encouraged to soar higher altitudes, providing them with the support and resources to grow. He took the examination confidently, knowing that he has the support of CARD. Now, he is a LOMA 280 passer.

Studying for the exam made him knowledgeable with insurance jargons, which used to be a grey area amidst all the equations, statistics, and probabilities he learned in school as a BS Mathematics student. (Continued on Page 4)

## The Natatanging Kawani Awards for the 4th Quarter of 2013 is still open for your nominations!

*Natatanging  
Kawani  
Awards*

2013

### Qualifications:

1. All account officers and equivalent position across all the CARD MRI
2. At least three years of service in CARD MRI
3. No administrative case since hiring

Download the nomination form from [www.cardmri.com](http://www.cardmri.com) and send them via e-mail to [card.natatangingkawani@gmail.com](mailto:card.natatangingkawani@gmail.com) or via airmail to c/o COMDEV GROUP, CARD MRI Head Office, 20 M.L. Quezon St., San Pablo City 4000, Laguna

### Striving out of mediocrity (Continued from Page 3)

With his exposure and experience in CARD, he learned valuable lessons that no other book or school can teach.

He also believes that what he does as an in-house actuary for CARD Mutual Benefit Association, Inc. affects, though indirectly, millions of CARD MRI members and families. "Maybe they don't know me, maybe they don't know what I do, but I know that more than one million women and their families are affected in whatever quality of work I do. That's why I always do my best," he stated during the Special Recognition for Passers on July 11, 2013. This is one reason why he never loses the eagerness and thirst to learn. Giving your best in what you do is showing genuine care for the people you serve. *Cyrene Lubigan*

### Rechargeable Smiles (Continued from Page 2)

"CARD MRI's Mission is my own mission," said Janette Modanza. Self-determination, self-discipline and time management are Janette's gateway to success.

An account officer since August 12, 2009, Janette serves for less than five years to the financially challenged society that CARD serves. What matters to her is not her years of service but how she helps marginalized women faced the challenges of a world that they perceived to be full of rejections. She said, she talked to members who had bad experience in other banks which do not have services for their needs. Her heart goes to them. She then realized that in delivering her heartfelt services to members, she embodies CARD MRI's mission.

This brave young lady is inspired by the smiles of the CARD members. "There are times that I feel tired and weak. At times, I would like to take a leave but whenever I see sweet smiles of the CARD members, I feel recharged," she recalls. Painting smiles on her members' faces are the best description of her job as an account officer. It is indeed a bonus to her tiring work. *Joy Ambatang and Jeff Tandingan*



Kelvin Junos (rightmost) poses with Dr. Jaime Aristotle B. Alip, CARD MRI Managing Director, together with his co-awardees (from left to right): Rodlee Plauta, Jalen de la Cruz, and Raisa F. Abrio. *Photo by Cyrene Lubigan*