



FOUNDER RECEIVES FRIENDSHIP ORDER

CARD MRI Founder and Managing Director Dr. Jaime Aristotle B. Alip was awarded the Friendship Order by the Thin Thuong One-Member Limited Liability Microfinance Institution (TYM) in Vietnam on November 14, 2012.

The award recognized Dr. Alip's efforts in helping improve Vietnam's microfinance sector. He was one of the consultants since early 1990's who helped establish TYM as a microfinance institution when it was still operating as a project under the Vietnam Women's Union (VWU).

"Everyone in TYM considers him as their 'Father' since he had always been there for us since the beginning", explained Madame Đỗ Thị Tân, first Director of TYM.

"From him, we strengthened our commitment for the poor. We learned that if we give our best to

provide better opportunities for our clients, their loyalty will remain constant to us. And that is one of the reasons why TYM has continued to provide its products and services since 1992."

Also awarded the Friendship Medal by the VWU from CARD MRI were Ms. Dolores M. Torres (President and CEO, CARD Bank), Ms. Lorenza dT. Bañez (Executive Vice President, CARD Bank), and Ms. Aniceta R. Alip (Research Director, CARD MRI.).

The Friendship Order is an award proposed by the Vietnam government and is the highest honor given to a foreigner for "great contributions to building, consolidating, and developing friendship between Vietnam and other countries in the world." *Cyrene Lubigan*

YEAR-END FEATURE:

SENDONG SURVIVORS REVISITED

Four months short of a year in the CD02 unit in Carmen, Account Officer Dona recalls being awoken by howling winds that swept rain water through their resident office. That was about 9 in the evening when most of the household members in Carmen had retired from the day-long events. She then returned to bed only to be awakened again by shouts of help from the neighborhood.

Wakened up by Dona, fellow AO Merliza joined her to the men's quarter to check if all three men had risen to the strange blend of noises everywhere. The quarter was the best part of the house where they could see from the window what was happening outside. The fast rising floodwater made them panic. Metal-grills blocked the window. The only way out was through the front door.

Meliza became in a hurry. She wanted to find the fastest way out of the two-storey unit and four-door apartment that CARD Inc had rented for their residence and office. "I was very much worried with so many things, most especially my unborn baby of four months and my one-year old baby who was with my mother in Sinacaban, Misamis Occidental," recalled Merliza. (continued at last page)

THE VALUE OF CARDEE

In line with CARD Bank's thrust to encourage more kids to open a Maagap Savings Account came the idea of creating a mascot. During the second quarter of 2012, CARD Bank's Marketing Team designed different characters. What stood out was a bear.

A concept test was done last June 01, 2012 in order to get reaction and input from the target market. A group of 7 to 12 year-old maagap savers were presented with show cards containing mascot designs and several mascot names: Maagap, Gap, Cardino and Cardee. After a series of animated discussion, the name Cardee was decided with a target launch on CARD Bank's Savings Day celebration.

Cardee's journey started during CARD Bank's 15th year anniversary celebration and Savings Day kick-off on August 31, 2012 at CMDI Bay. There was much anticipation in seeing the first ever mascot of CARD MRI come to life. The bear revealed himself groovy, captivating hearts both young and old. Those present had fun dancing with Cardee. Everyone was drawn to this cute and cuddly bear's moves and positive energy.



The arrival of Cardee was embraced by the whole CARD community. People looked forward to his appearance and dance numbers in every major CARD Bank event. Grade school students literally mobbed him during the series of savings caravan held in different public schools in Iloilo and Roxas City, Legazpi, Masbate while the nanays enjoyed watching Cardee dance the latest moves like "Gang Nam Style" and "Harlem Shake"

Most Maagap marketing materials have Cardee's image. From flyers, coin banks, book marks, stickers, bags and other freebies, the bear is just everywhere.

Indeed, Cardee has made a big contribution in reinforcing the savings mobilization campaign of CARD Bank. And his presence would continue to create a fun saving atmosphere especially amongst kids. *Lourdes Vertudez*

...SENDONG SURVIVORS

Held by her Unit Manager who could not let her out alone, the two dived down the stairs to swim out of the door that at that time was almost covered by flood-water. Dona and the other male AO followed while AO Sany shouted that he did not know how to swim. The Unit Manager heard Sany's plea but could not immediately return until assured of Merliza's safety. Survival instinct and the "do or die" thoughts made Sany decide to dive his way out alone.

Outside, Sany found Merliza on top of their unit's air-conditioner's metal base with the three other staff clinging to it. Gasping for breath, Sany gripped a portion of the metal base to join his colleagues. Shortly, with the added weight of Sany who at 5' 8" was also heavy, all felt that the metal base had weakened and would shortly give away.

Despite the dark, two American neighbors spotted them from a four-meter distant veranda. Wasting no time, the Americans threw gallon-sized bottles to help the distressed staff stay afloat. But

the water current carried the plastic bottles faster than they could reach them. The four who knew how to swim, including pregnant Merliza, braved the flood and swam towards the veranda where kind American hands hoisted them up.

Unable to follow his colleagues' attempt, Sany tried to hold on to whatever he could, clutching onto walls and side-stepping cracks until he too reached the veranda. "I did it like a cat that is afraid of the water. It would absolutely use its paws to crawl on anything and avoid drowning," said Sany. "When I reached the veranda, I was chilling and speechless," he added.

Their relief was short-lived as water level rose up till the chest of their shortest companion. Aided by a flashlight, one of the Americans led them to the manhole where they all passed one at a time into the space between his unit's roof and ceiling. The space carried all ten of them including the respective families of the Americans who had with them a

three-year old girl. "As I looked down through the manhole, I thought that the water height increased further to about my height," said the 5 feet tall Merliza.

At about midnight, the unit manager sent a text message to their area manager about their situation. The following day, the manager of another unit came to check up on them but the water was too high he failed to go any farther. Shocked with what he saw, he thought none of the unit staff survived Sendong. But the flood eventually receded and he found them. Since none of the staff had anywhere else to stay, he graciously let them in his unit.

Time passed and the CDO2 unit got relocated in Patag, a village of higher elevation. Dona and Sany remained, while Merliza got transferred to the CDO unit in Bulua. Occasionally, even the usual rains scare them thinking that the horror of Sendong might seize them again. Nevertheless, they moved on doing their jobs, serving CARD members rain or shine. *Ike Navarro*