



# The Zero Dropout Program

Quarterly Report  
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## A better future ahead for the poorest of the poor

Ever since the Zero Dropout Program was launched, it only aimed for one thing: to ensure the poorest of the poor children get a chance to read and write by providing their parents a means to give them access to basic education.

As of September 2013, the program has reached out to a total of 33,695 elementary school-aged children of CARD clients with total disbursement amounting to Php102,880,800.00 and loan balance of Php33,103,416.08.



Geographical distribution of the Zero Dropout Loan Program beneficiaries

- NCR (National Capital Region)
- CAR (Cordillera Administrative Region)
- Region I (Ilocos)
- Region II (Cagayan Valley)
- Region III (Central Luzon)
- Region IV - A (Calabarzon)
- Region IV - B (Mimaropa)
- Region V (Bicol)
- Region VI - I (Western Visayas)
- Region VI - II (Central Visayas)
- Region VII (Eastern Visayas)
- Region VIII (Mindanao)
- Region IX (Northern Mindanao)
- Region X (Davao Region)
- Region XI (Central Mindanao)
- Region XII (Caraga Administrative Region)

## Not a day missed

Enticed by the countless benefits from joining CARD, Marisol Kimpa became a member of CARD in 2009.

She resides in Leyte with her husband and three children. Having realized that the income being generated by her husband from driving a tricycad is not enough to support all her family's needs, she decided to loan from CARD to continue her buy and sell business.

Though her business has provided her family with extra income, it was still only enough to provide her family with the basic needs. As her eldest son, Christian, is now in elementary, the different demands of schooling has left her overwhelmed.

When she found out that the Zero Dropout Program is being implemented in Leyte, she immediately applied for the educational loan. She availed of the loan thrice, amounting to a total of Php 8,000. Now, Christian has a bag and school supplies to use, as well as daily allowance so that he would never have to miss a day of learning in school.



## A downpour of blessings



Having nine kids and a husband with no permanent job convinced Razel Serenio to become a member of CARD. With the loan she availed, she bought a motorcycle to support the needs of her family.

Though life had been a bit easier for the family, their income was only enough to feed the children. On top of their daily expenses, her children have educational expenses she needed to supply.

Razel considers the Zero Dropout Loan Program as a blessing to her family. Her daughter Jessil Mae, who is now in 3rd Grade, is complete with school supplies she needed for her homework and projects. "Kung hindi dahil sa ni-loan kong PhP 3,000 sa Zero Dropout, hindi ko na siguro maisasama sa aming budget ang iba pang pangangailangan ng aking anak na pang-eskwela," Razel explained.