

ThanksLiving

Counting and Living Your Blessings

When we ask God to give us blessings, He will not necessarily shower us with our wishes and dreams. Instead, He will give us an opportunity to recognize and feel the immense blessings that are already surrounding us. When we ask God to give us love, He will not necessarily shower us with warm and fuzzy feelings. Instead, He will give us an opportunity to show love and be loved.

The recent "challenges" that our country faced are examples of these opportunities. This is a great opportunity for us to see the light beneath the storm by counting our blessings and giving thanks to Him. The greatest form of thanksgiving is *thanksgiving*. It is gratitude in action. It is paying forward or passing the love. According to Albert Schweitzer, "In gratitude for your own good fortune, you must render in return some sacrifice of your life for the other life."

This act does not call us to move mountains. Instead, it tells us that **simple acts of kindness and love, when passed to other people, can and will eventually move mountains.** Let me share with you Wilfred A. Peterson's examples of how we can live in a thanksgiving way:

1. Live your life triumphantly.
2. Be grateful for all who have helped you and start paying forward by helping others as well.
3. Strive to make others happy.
4. Be an inspiration to others.
5. Live each day to the fullest.
6. Use your talents and obligations to be invested in the common good.
7. Face the challenges of life as a challenge of achievement.
8. Enjoy what you have and share it with others.

In the true spirit of Christmas season, let us live the *thanksgiving* way and pass the love and blessings to everyone. Imagine how better life can be if we all live this way? Imagine the trials we can surpass, the successes we can build and the changes we can create. I challenge you to start thanksgiving today!

Happy Holidays!

MMArcangel



Photos by Galeria

CONEXINE 5M CARD MRI Holds Annual Business Review and Planning



Pouring glory. Glory poured in pink and white as CARD MRI inaugurates its Annex Building in San Pablo City on December 10, 2009 which also marks its 23rd year of service to the nation.



Photos by MMArcangel



Mr. Shafiqul Haque Choudhury, Founder & President ASA Bangladesh praises CARD's contribution in uplifting millions (top). From left, Dr. Navarro, Mr. Choudhury and Dr. Alip plant a narra tree symbolizing institutional strength and affirmation to environmental obligation (bottom).

Tribute to a Woman of Honor

The Tita Cory Scholarship Fund CARD MRI Balik-Eskwela si Nanay Program

Known as a prime mover on women empowerment, CARD MRI embarks on another milestone to further benefit its ever-growing family. Its longtime running scholarship program branches out to The Tita Cory Scholarship Fund, CARD MRI Balik-Eskwela si Nanay Program. The program intends to send CARD MRI members – mostly mothers – back to school.

November 28, 2009 marks its official kick-off, awarding four Nanays for the initial batch of scholars. The recipients are Pascuala S. Geñoso and Loma C. Atienza for High School scholarship, and Leticia F. Leguin and Lea F. Oclarino for College. More than 200 members and guests filled the BDO Foundation Microfinance Center Auditorium at CMDI.

The program serves as CARD's humble tribute to the late President Cory C. Aquino, a woman of honor and a genuine epitome of courage and brilliance. While unknown to some, the late Pres. Cory Aquino has been a fervent advocate of microfinance and CARD MRI extends gratitude for her ardent support to the institution. Several times, the late president expressed her affection to CARD by personally sharing inspiration to the members who above everything are mothers like her.

Dr. Gelia Castillo, a National Scientist and a member of CMDI Board of Trustees, stressed in her speech that for four years Cory Aquino is a President, but forever a "Tita" and a mother to the nation. Mrs. Ballsy Aquino-Cruz and Mr. Rafael Lopa, the late President's eldest and nephew respectively,

respond to the honor bestowed on their family.

CARD MRI through CMDI will conduct more batches of examinations until it is able to send the largest possible number of Nanays in the country. With this, the institution hopes that its members can continue realizing their full potential and become major contributors to nation building.



Pouring appreciation. Mrs. Ballsy Aquino-Cruz speaks appreciation on behalf of the Aquino Family.

CMDI Goes Virtual

CMDI at www.cardinstitute.com

CARD-MRI Development Institute (CMDI) responds and adapts to the ever-evolving world of technology. In its pursuit to be the leading school of Microfinance, CMDI launches its first ever E-Learning facility on November 27, 2009. This facility is made possible through a matching fund grant from Oikocredit, a Microfinance Institution (MFI) based in Netherlands.

Uniquely as it is, the facility introduces CMDI as the education and capacity building arm of CARD MRI. It lays on the programs and major offerings of the institution as well as the available facilities, all responsive for learning. This virtual learning facility is primarily built on three major components: eTutorial, eConsultancy and eLibrary. eTutorial is composed of a ten-part module

on Basic and Advanced Microfinance highlighting CARD practices. The students are asked to finish the ten lessons on a particular period at their own pace. All lessons are made interactive (highly animated) to increase interest among users. Embedded on the lessons are tasks on field exposures and visits to CARD branches and other MFIs.

eConsultancy on the other hand is also called as the "mentors" page. This is where the credentials and schedules of the faculty are provided. It has several features like forums, chats, blogs and others alike to enable open discussions among the mentors and students. All registered students can have the chance to virtually consult with the experts on particular fields of Microfinance.

Lastly is the eLibrary which is the collection of Microfinance materials like books, monographs, occasional papers, focus notes, newsletters and other publications available at CMDI Library. Anyone can access the eLibrary to browse abstracts of learning materials on Microfinance and related topics, and one can have entire access to a material at a certain price.

With CMDI venturing on a distance learning facility, CARD MRI can bring Microfinance and Education to a wider scope and at a higher level.



CARD MRI Executives and Oikocredit representatives share opinion on CMDI E-Learning facility.

Behind Lenses

Random Captures at CARD MRI



Captured smiles. CARD MRI Executives as they warmly usher Mrs. Ballsy Aquino-Cruz to the launching of Tita Cory Scholarship Fund CARD MRI Balik-Eskwela si Nanay Program.

Short-cut. An Account Officer (AO) taking a short-cut going to another center meeting.



Photos by MMCatibog



Endless lines. Slippers serve as the humble vehicle of members religiously attending the San Antonio I Center meeting, Bajada Unit, CARD Bank Davao.

IPADAYON MINDANAO!

CARD Mindanao Exposed.

Whoever dare say that women are weak – say more poor women, say even more poor women of Mindanao – is blind from the veracity of their independence, pride and passion.

In their eyes are flickers of hope, in their smiles are glitters of undying love to their children, family and community. These are the women of Mindanao, women who are given hope by the small capital borrowed without collaterals and paid small weekly. True enough, CARD MRI is reaping the fruits of its faith on empowered women.

It is not long ago when CARD dreamed of extending its services to far Mindanao. Winning the strife, CARD has succeeded 109 unit offices operating all over south. These offices are run by competent individuals feeding on the inspiration they get from the field.

Everyday after day break, CARD staff rushes in for another day of busy operations. Account Officers (AOs) quickly collect the day's paraphernalia and off they go to the center meetings (member's weekly meeting). They will be greeted by women diligently waiting at their center houses to proceed in an hour of structured meeting. Simple houses turn 'pro' with all the reminders, pledges, hymn and other visuals hanging on the wall. Some even has their own DVD player for a much felt singing of CARD hymn!

One will be amazed on how these (ordinary) women practice the basic Robert's Rule of Order in a meeting, a scene so orderly that a dignified House will get ashamed of pointless political chaos.

Hearing them earnestly recite their pledges as members and staff, and sing the hymn even in a little awkward off tune is a reason more poignant for CARD to continue its ventures.

A deeper and more personal visit to their homes will reveal a picture of simple but developed life. With borrowed capitals, these women are able to operate small businesses ranging from candy making to buying and selling all kinds of goods – or anything that will add to their income. Children are sent to school and food is always available on the table.

Back to the units and branches, CARD staff efficiently record the day's activities despite that it is tediously manual – they don't even mind. At mid-day after a series of center meetings, staffs amusingly hum "... at sa CARD matatag ang bukas", without them knowing the bug called LSS (last song syndrome).

Staff always willing to share smiles and joy despite difficulties, women ever courageous to fight poverty, refreshing indeed. And these, all happening in a group of island shadowed in a chaotic typecast.

All these and more because CARD MRI family is one in the vision of women empowerment towards a better society. IPADAYON MINDANAO! NAGDAYOG AKO SA INYO HA NA TANAN!

MMC

AT A GLANCE: The CARD MRI Updates

November Edition

PERFORMANCE ASSESSMENT AS OF October 2009

OPERATIONS UPDATE

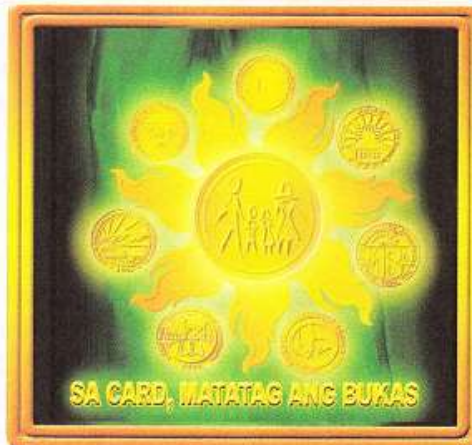
Total Number of Clients Served	1,073,744
Number of Clients including Savers	957,218
Total Number of Active Clients with Loans	934,331
Total Number of Insured Persons	4,671,655
Amount of Loans Outstanding	P 3,310,077,350
Amount of Savings/CBU	P 2,374,929,493
Repayment Rate	99.39%

Total Number of Staff	5,280
No. of Employees	4,740
Coordinators	540

Total Number of Offices	905
Branches	553
BOAT Partn=ers	13
Office Units	308
Provincial Offices	18
Head Office	7
Liaison Office	1 (Cambodia)
VWU-TYM Partnership	1 (Vietnam)
PT TPR-CARD Partnership	1 (Indonesia)
XpressMoney-CARD	1 (Hongkong)
MFC-Laos CARD Partnership	1 (Laos)

FINANCIAL UPDATES

Total Assets	P 6,721,457,391
Total Liabilities	P 5,429,575,771
Total Equity	P 1,291,881,620
Operational Self-Sufficiency	114.75%
Financial Self-Sufficiency	105.52%



(CARD Mutually Reinforcing Institutions (CARD MRI) is composed of CARD NGO, CARD Bank, CARD MBA, CMDI, CARD BDSF, CaMIA, and RBST)

MUMBLINGS

Random Thoughts of CARD
MRI Staffs and Members

Thank You

By Alvin M. Villamena, RH Cebu

There are no enough words
To say my gratitude for you...
I know that I am not that showy
In returning all the goodness you shared
with me.

But if you read my mind it utters,
"I do appreciate what you have done for
me,
And from the bottom of my heart
I want to say THANK YOU!"

Thank you because
You are always there
Through thick and thin, laughter and tears,
In every adversity you are there for me.

Thanks for the inspiration
Unconditional love and untiring support.
Because of that I am strong
You let me not be scared of my own storm

Thank you for always being there to listen
And give advice when I needed it most.
Thanks for cheering me up when I am
down
And feeling my joy when I am happy.

You really touched my life
And I'll treasure these memories forever
It's my pleasure and privilege to be part
of you
So CARD, I say THANK YOU!

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"You Bring Out the Best in Me"

By Ning V. Lanao, Training Officer

Looking back, I see everything in life fixed
As day, always start at sunrise, and ends at dusk;

Looking back, I see people all looks similar
They laugh and smile when they're happy
And cry when they're sad and angry

Looking back, I see the world very small
Where I can point places and find them near

Looking back, I see no crowd
Where I chat and go to a selected few

I say, thank you because...

Looking at now, I see time limits no ones' action
Looking at now, I find each person's own
distinction

I say, thank you because...

Looking at now, I see the world endless
Looking at now, I find friends in every person I
meet

I say, thank you most because...

Looking at now, where my passion and love pours
Not only to one but to MILLIONS

Now I say thank you CARD for...

...bringing out the best in me!

CARD Job: A FULFILLING MISSION

"In every definition of a successful life
includes service to others..."

I've been working in one of the
biggest microfinance institutions (MFIs)
in Asia for almost four years. The nature
of work entails direct exposure with the
women clientele living below the poverty
line.

Difficulties are indeed part of the
job. Taking sleep very late in the
evening, extending office hours due to
call of duty, imposing social pressure,
encountering different kinds of people
whose ideologies are far beyond the
institution's beliefs, facing repayment
problems, living in contrast with peer's
perceptions, and a lot others.

CARD job also means being assigned
to a place which is beyond your choice,
but dedication sways you there. These
are just few examples of what we call a
"natural agony" while in CARD. "Natural"
because these are parts of the job,
"agony" in the sense that nobody wants
it to happen yet it comes constantly.

Despite these, life in CARD still has
to go on, all for the reason of service.
Once I asked one of my staff when we
were together in a difficult branch, "Why
resigning is not among your choices
despite our condition?" She just gave me
a glimpse of smile as her answer. Then I
asked the same to myself, I just nodded
my head and the reasons came clear.

Life with CARD is not a job despite
the contract. It is neither a sacrifice despite
the hardships, nor a joke despite the
giddy times. Life with CARD is more of
a MISSION being done, a call of service
being undertaken, and a promising
professional destiny being worked out.

I recalled all struggles I have met when I
was a neophyte in this job and they affirmed
the reasons all the more. My presence, in
fact, everyone's presence is important to
other people.

CARD's vision is for the poorest among
the poor; giving hope in dire need, bringing
wisdom in bleakness and providing
alternative amid fiscal struggles of many.
These visions cannot be realized without
the grace and willingness of every staff.
Benefits and salaries are never enough to
compensate one's hard experiences while
in encounter with the members.

True enough that allowances and some
remunerations cannot bridge the distant
gap from families of those assigned far
from their homes.

Everything happens for the members.
Whenever I see them smiling at me with
their eyes glittering in satisfaction to the
services we give, I feel relieved from
the heavy works. These and a lot more
reasons to make me stay and enjoy my
work, but ultimately, I found the realization
of my own visions in CARD. The vision of
serving the poor and the needy. The vision
of living simple with the people.

In forgoing my mission as a priest, I
know that my mission stands still by joining
CARD in its pursuit to uplift the lives of
people. And this gives me more than
enough reason to be grateful.

LJBarcoma, AM CARD-NGO Cebu 4