

A reason for being from page 1

CMDI shares the best practices to learners from around the world. Through the Managing Microfinance program, CMDI communicates to external learners about the tested and proven technologies being implemented in CARD MRI. Microfinance practitioners from all over the world fly to learn from us and also exchange relevant information on the field of microfinance and social development.

"Our commitment to the development of our people and the country would always be our reason for being. Helping the poor through education will always be our guiding principle," says Mr. Edzel A. Ramos, the Institute Director of the CARD-MRI Development Institute, Inc. (CMDI). Nine years after its first "training day", CMDI still holds the same flame it has in developing committed agents of change. *Cyrene Lubigan*

The manager as trainer

While training job is the specialization of trainers, managers regardless of levels are accountable for improving continuously the competencies, i.e. knowledge, skills and work behavior, of their subordinates. Being accountable is being ready to suffer the penalty for neglect of training duty or being rewarded for improvements in work effectiveness and productivity of his domain. Trainer is one of the many roles that managers are expected to perform in the discharge of their functions.

While watching subordinates work, a manager must see where training will be needed. It is imperative that the superior talks immediately to any of his or her subordinates who deviate from the standards that were clarified and agreed early on. This starts coaching, which is a way for managers to train. The subordinate must understand fully the specific variance, like repeated wrong posting of mandatory savings deposits in the ledger, and its consequences or effects.

The face-to-face dialogue must end with a time-bound pledge to do the right thing and correct the behavior that results in the performance gap. In this respect, the manager's duty extends until there is an observable change in behavior of the offender where a lapse such as the given example is minimized if not stopped.

The Personnel Performance Appraisal (PPA) meeting at the end of a performance period is an opportunity for a manager to discuss and plan for the needed training of subordinates. In fact, there is a space in the PPA that is dedicated for the training plan consisting of objectives, training needed, schedule and budget.

The manager must ensure that the planned training happens. In instances where the training theme or topic is outside his or her expertise, sending the subordinate to a trusted training institution will be the wisest thing to do. The formal training does not at all guarantee a perfectly trained person hence the manager should not be complacent.

Possibilities not Excuses from page 2

Harvey enjoys sharing video clips of spiritual and inspirational songs and messages at the start, during breaks and at the end of a training day. His love for this video genre defines partly the character of a man whose genius appears to be in the spiritual dimension.

"Life at CARD is like a battery. Embrace both the positive and the negative ends of it and life goes", Harvey concluded during the interview. As he packs his training supplies and materials in a rolling luggage, I saw a disciplined, organized and smart trainer ready to follow new trails and explore more possibilities. *Ike Navarro*

The manager should be ready to mentor or engage the subordinate in a one-on-one teaching on needed knowledge, skills and behavior that are not expressed after a training.

The manager is expected to have technical, human relations, conceptual and decision making skills, the extent of which depends on the management level. For example, expected to have a bounty of technical skills, the unit manager should be able to teach an account officer on the work's technical aspects where the officer is found wanting.

Because all managers regardless of levels must have consistent and never-dwindling human relations skills, he should be able to impart these skills either directly or through examples. Remember that a manager also trains by showing self as a model of excellent work performance.

The manager must teach new information like changes in policy, rules and procedures. When in doubt about any content of the new information, he or she should be quick to clarify. It will take courage and the right communication approach to seek clarification from the source of information especially if the source is higher level management. The right person to ask following the lines of authority is still the immediate superior. A manager must have full understanding of the whole content to be able to convince others about the information.

Finally, the manager should be able to delegate part of his or her responsibility and authority like designating the most senior subordinate to take charge of the office. This is preparing the subordinate to assume higher level responsibilities. Of course, this means clarity of expectations from both the manager and subordinates on the desired actions and results, remote monitoring of the status of the delegated work if far away and an assessment of the results with corresponding simple token for delightful performance or a reminder of what needs to be improved upon as the case may be.

Like a devoted teacher, the manager will take pride in having a clone or a better image of him or her in a former subordinate who may even be more brilliant than he or she has ever been as a manager. *Ike Navarro*

KILAPSAW

The official newsletter of CARD MRI
Vol. 4 No. 1 January to March 2014 Issue

CMDI TURNS 14

The CARD-MRI Development Institute (CMDI) celebrated its 14th anniversary, dubbed as Training Day, last February 14, 2014 in its main campus in Brgy. Tranca, Bay, Laguna. The celebration recognized the efforts of the Institute's Training Officers.

The program started with a mass held at the Interfaith House of Worship, followed by the blessing of the new facilities of the Institute, including the newly-renovated House of Worship, Wellness Center, and dormitory.

Several Executive Committee members of CARD MRI led by Dr. Jaime Aristotle B. Alip, founder and Managing Director graced the celebration. CMDI staff led by its Institute Director, Mr. Edzel A. Ramos showed much enthusiasm during the celebration, which were witnessed by the different center officers and members of CARD Bank from Brgy. Tranca, and nearby barangays. Dr. Alip, Mr. Ramos and Glenda Lagarile, Senior Program Manager of CMDI shared some thoughts about CMDI's accomplishments and plans for 2014.

A reason for being

While CMDI is gearing up to become an international degree-offering institution in 2015, it still vows to maintain its excellence in training to empower people by enhancing their skills and capabilities this year. As the needs of their learners evolve, they, too, continuously innovate to improve the delivery of knowledge in their different training programs.

CMDI grows with the staff. It is the first to shape the mindset of the field staff, the primary movers in the group of institutions, to the vision and mission of CARD MRI. The account officers train under the Account Officers Ready-to-Go (AORTG) before they start working. This training aims to prepare them to become effective frontliners of CARD MRI. They undergo an in-depth exposure and immersion to prepare them in actual field work.

As the career of the staff takes a step forward, CMDI is ready to prepare them for what is ahead. They offer Unit Manager Ready-to-Go (UMRTG) and Area Manager Ready-to-Go (AMRTG) trainings to equip the staff in handling bigger responsibilities while keeping an attitude of being a servant-leader.

CMDI empowers women entrepreneurs. Aside from the training programs for CARD MRI staff, CMDI also offers trainings for the women clients of the different CARD financial institutions. The trainings cover topics that could help the women entrepreneurs develop and strengthen their different businesses. These also become a venue for CMDI to orient the clients of the products and services that the clients can take advantage of. *Continued on page 4.*



CorpComm's Photo File

A highlight of the event was the photo gallery entitled, "Hail the Trainers", which aims to recognize the effort and the valiance of CMDI's Training Officers. The photo gallery shows photos of training officers in action and also showed the reflection of the training officers towards their jobs.

Ending the 14th Training Day was a short tour of the invited CARD center officers and members to the Luntiag Bukid ni Inay, an organic farm located also in Bay, Laguna managed by CARD-BDSFI. *Bianca Sacramento*

Message from CARD MRI Founder and Managing Director

Over the years, the CARD-MRI Development Institute, Inc. (CMDI) has served as the training ground for new hires so that they will be skilled and knowledgeable in their respective fields. True enough to their mission as an institution, they have developed globally-competent staff in the different institutions under the CARD group.



This year, CMDI celebrated its 14th anniversary. As we believe that education is one of the most effective tool in poverty alleviation, we have decided to widen our scope when it comes to imparting knowledge to our learners. We are very glad to announce that by 2015, CMDI will become a tertiary school offering various development-oriented courses for aspiring agents of change.

The path to that goal may be challenging at hindsight, but as early as now we are celebrating the victory that this institution will soon accomplish. With our trainers who unfailingly give their best to train our staff and members, I believe that the odds are in our favor. We also visualize that CMDI as a tertiary school would also open opportunities for our staff with ripened experiences in microfinance and social development to transfer their expertise to the new generation of CARD staff.

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

CARD trainers, passionate workers



My experience at training was defined by the wonderful people, the eye-opening activities and overwhelming sense of connection and family I felt with my co-trainers and trainees.

Harvey

Being a trainer gives me the opportunity to realize dreams and potentials and to receive firsthand feedback from our members on how happy and proud they are to be a part of the CARD-MRI family.

Janell Magrinal

As a trainer, it's very fulfilling to see some of my former business who now hold higher positions in CARD-MRI. I feel blessed that I was a part of their success.

Janella Dalar

Learning doesn't stop even if you are a training officer. I consider myself as an empty glass every time I start a training program, ready to be filled with learning and insight.

Richard Areola

Possibilities Not Excuses

"I am thankful that I became part of CMDI. My training job not only made me realize my dream of traveling to places other than my province, it also taught me how to discover ways to meet life's challenges and be prepared for anything to come my way" exclaims Harvey.

Harvey Cajes has to practically hop from island to island to serve the training needs of thousands of Visayan-based staff of CARD MRI. He faces the challenge of limited and uncertain plane and ship rides. Flights and sails may be cancelled due to weather disturbances. In the case of water travel, the erratic behavior of the sea that yields big waves even without an impending storm may be a sudden cause of travel cancellation. By asking around and trying new ways, he has learned cheaper, faster and less stressful ways to counter the geophysical challenges.

He has regularly taken the combination of overland and ferry transfers from constantly changing point of origin to destination. For example, he saves time and money by traveling from Argao, Cebu to Loon, Bohol (Php30-Php50) than taking the Cebu City-Tagbilaran route (Php98-Php100). He has taken the nautical highway from Batangas to Roxas City in less than Php500. By a training-anchored itinerary, he is able to go from Roxas City to a final training venue in Iloilo City.

To avoid wasting travel time and ensure he gets on board, he checks availability of boat rides before embarking on scheduled trip through his contacts in seaports. By befriending porters and hawkers, he is even able to reserve ticket for a contested seat due to heavy traffic of travelers in some locations like Ormoc City.

Harvey personifies a techno-savvy trainer who maximizes the benefits of modern technology. He will not mind spending personal money for gadgets that will prolong equipment life and save him from embarrassment and danger. He has a mini-fan that when connected to a laptop USB port can supplement the cooling device of a projector

that remains switch on for extended time. He bought a solar charger that he clips to his back-pack for storing energy while he walks under the sun. He uses the charger to re-power his mobile phone.

"I do not want to make low battery as an excuse for not responding to or communicating with people who I need to talk to especially on matters concerning my training duties. With my solar-powered charger, I can re-charge my mobile phone anywhere I am", quips Harvey.

His water-resistant flashlight that can work beneath the sea made him a hero during the survey of "Yolanda's" damage from Roxas City to Iloilo City. While with CARD Bank President and CEO Dorie Torres and Cluster Director Rusty Panes in a vehicle negotiating dark road, the vehicle lights went off giving way to the use of the life-saving flashlight. Harvey bought the flashlight to complement his whistle that signifies disaster preparedness. He chose the water submersible flashlight over other kinds with the thought that it may save him when trouble hits him at sea.

Harvey transferred to CMDI in 2011 after five years in CARD, Inc. He was the Unit Manager of Loboc, Bohol when he left CARD, Inc. to become a Training Officer of CMDI. He is married to Joan Cajes, Audit Manager OIC of Rizal Rural Bank. The couple has a 2-year old son. *Continued on page 4*



Harvey Cajes' Photo File

Better INDIVIDUALS

It takes courage to be the best you. While work helps you to face reality, education helps you to be the best person you can be. Laarne Paje and Allan Dimaano, both scholars under the graduate study scholarship program of CARD MRI, showed that nonstop learning can lead you to something greater. As Dr. Jaime Aristotle B. Alip said, "Education is power; education is empowering; and education balances everything."

The unforgettable experience

"The best thing in my life", was the response of Laarne Paje, one of the employees and scholars of CARD MRI, when asked about her CARD scholarship.



Laarne has been working in CARD for almost 14 years and on the eighth year, she had the opportunity to have a master's degree in one of the prestigious graduate school in the US through a scholarship with CARD. She took the opportunity and it changed her to a better person.

"Honestly, I never dreamed of having a master's degree.

But when this kind of opportunity came, I immediately grabbed it without any hesitation," she added. Even though, it was hard to balance study, work and family, she confessed, she was still able to manage it.

The scholarship helped and changed her to become a better version of herself. She now has a deeper understanding of her work. She learned to better manage her time. After her scholarship, she became more effective with her job.

Today, Laarne is the General Internal Audit Manager of CARD handling the auditors of different institutions.

In the future she wants to help more poor people and to continue to be more effective as a staff of CARD. She ended by saying "I would recommend this scholarship to other staff more than 100%, it's an unforgettable experience." *Malte Boehme, German student for CARD Exposure Program*

The Surprising Journey

"The mission of helping poor people in the Philippines is a very honorable way of giving back", Allan Dimaano proclaimed.

The 39-year-old Allan started working in CARD as an account officer in 1999. From his point of view, the job at CARD is very challenging and studying while working makes it more difficult. He was chosen as one of the scholars to take up Master in Productivity and Quality Management. He successfully graduated in November 2013.

Allan already knows how to establish a successful business and manage a business. Working with CARD and graduating as a scholar improved his knowledge and organization skills.

Allan, a program manager of CARD SME who graduated as an engineer has always wanted to be an engineer. He ended up working in Hong Kong for many years and had been away from home, away from his family.

For him, landing a job at CARD is some kind of fluke. He never thought and expected to be employed in CARD.



In the last 15 years he made a successful career at CARD and he dreams of being part of the top management someday but he said he will never lose sight of the people he works for, the poor people he envisions to help out of poverty. *Christian Storp, German student for CARD Exposure Program*