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VP Binay graced graduation rite at CMDI

“Standing before this noble community of nation builders, my hopes for the world’s future are further fueled as I see the unimpeachable competence in the faces that shall help light the way,” said Philippine Vice President Jejomar Binay to the advanced degree graduates of the Southeast Asia Interdisciplinary Development Institute (SAIDI) in a commencement rite held at the CARD-MRI Development Institute on December 17, 2011. Of the thirteen graduates, eleven were from the different institutions of CARD MRI who completed the MA in Organization Development (OD) specializing in Microfinance Management (MFM).

Also present during the ceremony were officials of the Municipality of Bay led by Mayor Jose Padrid and the former Mayor Bruno Ramos. Mentors, SAIDI Foundation officers, CARD MRI employees and members and relatives of the graduates filled the bleachers of the amphitheater-type auditorium.

SAIDI Foundation President and Graduate School Dean Rosalina Fuentes conferred the respective degrees to the candidates including Sr. Susan Irenaesus Torrefranca and Alejandro Libunao who completed the MA in Instructional Development and Technology and Doctor of Philosophy in OD, respectively.

The MA in OD specializing in MFM graduates were Jenahlyn Biel (CARD Inc), David Burgos (CARD Inc), Glenda Castronuevo (CARD Bank), Ronnie Fallega (CARD Bank), Roselito Magpantay (CARD MBA), Dominador Manalo (CARD SME Bank), Anna Lorraine Maur (CARD SME Bank), Mauricio Maur (CARD MBA), Gaudencio Mendoza (CARD Inc), Marites Pedraja (CARD Inc) and Anita Rapera (CARD Inc).

Starting in 2005, the MA in OD specializing in MFM program is a joint undertaking of the SAIDI Graduate School of OD and CMDI. CMDI takes charge of the Microfinance Management curriculum development and supplies the microfinance mentors who are seasoned practitioners in the field of specialization.



The graduates with VP Jejomar Binay (center), CARD MRI Founder and Managing Director Jaime Aristotle Alip (seated left) and SAIDI President and Graduate School Dean Rosalina Fuentes (seated right).

BDSFI organized 2011 trade fair and Christmas bazaar

Across the CARD Bank San Pablo Branch at the corner of M. Paulino and P. Burgos streets in the commercial districts of San Pablo City, store owners, merchants, passers-by, commuters, guests were greeted by the booming Christmas music from the loud speakers calling the attention of everyone to the opening of the 2011 CARD MRI Trade Fair and Christmas Bazaar. Organized and hosted by the CARD Business Development Services, Foundation, Inc (BDSFI), a member of the CARD MRI, the trade fair ran for eight days from December 3 to 11 as one of the events highlighting the 25th year of CARD MRI.

Thirteen CARD members from Laguna, Quezon, Davao, Sarangani, Cebu, and Marinduque exhibited and sold a variety of products consisting of native handicrafts, processed food, stuff toys, religious relics, clothes, decors, shell crafts, landscaping supplies, etc.

Happily returning to Cebu with the highest gross sales, Fe Erida quipped "I am very much happy with the trade fair. I met different CARD

directors including the founder, my air-fare and accommodations shouldered by CARD and most of all I am going home with money from the sales of my products. I thank CARD for the opportunity and for treating me like a queen here!"

The members from Sarangani, Marinduque and Davao also got the same sponsorship from CARD due to their distance to San Pablo and to showcase also the special products from these places such as "buntal", batik and indigenous people (IP) products including the famous tinalak from the T'boli of South Cotabato.

The only non-member who participated thanked the organizer for giving her the opportunity to launch her perfume business to the public. Monaliza Ramos said, "It was like the soft opening for my perfume business!" Special packs of Ramos' perfume variants



CARD MRI Founder and Managing Director Jaime Aristotle Alip and San Pablo City Administrator Loreto Amben checks out products exhibit at the 2012 CARD MRI Trade Fair and Christmas Bazaar.

include a stuff toy, courtesy of member exhibitor Ramil Flores, holding the perfume bottle.

PLDT, SM City San Pablo, Hapinoy, CAMIA and BotiCARD with free medical consultation courtesy of Dr. Roderick Belen were each provided with booth space for their product promotion and sale. Free cataract screening was provided by Dr. Edwin Acebedo of an adjacent optical shop.

BDSFI President and CEO Boyet Dequito and CARD MRI Managing Director Jaime Aristotle Alip gave messages during the opening day. An inspirational message from San Pablo City Administrator Loreto "Amben" Amante highlighted the opening ceremony on December 3. Revolving on the CARD MRI anniversary theme "Salamat po Inay", the trade fair and Christmas Bazaar closed with a total gross sale of Php150,000. The trade event is the first of its kind mounted by BDSFI in San Pablo City.

(Clarisse Manza)

Inaugural opening of CARD Bank-Baguio



CARD Bank President and CEO Dolores Torres and CARD Bank Executive Vice President Lorenza Bañes led the inaugural opening of the bank's 46th branch in Baguio City on November 28, 2011. The Baguio branch is the second to be opened in Benguet, after the La Trinidad branch.

CARD bank is a microfinance-oriented bank serving about 600,000 clients as of November 2011

(Lovell Magcawas).

Stress debriefing after Sendong

(CARD Inc top management sent Trainers Ning Lanao and Leslie Ramirez to Cagayan de Oro City shortly after Typhoon Sendong left devastated a huge part of it and neighboring Surigao province to facilitate Critical Incident Stress Debriefing or CISD among the staffs, which like the people they served in the area, experienced in flesh and blood the horrible catastrophic event. CISD is one necessary exercise for disaster victims to free them from needless anxiety and restore their emotions to normalcy. Following is an excerpt from Ning Lanao's account of the CISD. Ed.)

Grandeous venue and delicious food didn't delight the CISD participants. Tahimik ang paligid at madarama mo pa ang lungkot sa bawat isa. They entered the room quietly. May ngumingiti, bumabati pero naroon sa kanilang mga mata ang takot at lungkot dulot ng trahedyo.

"Ma'am, saan kami magsisimula, wala ng a-attend ng meeting, madami nang nawalang nanay!"

"Ma'am, paano namin sila sisingilin sa panahong ito na mas kailangang-kailangan nila ng tulong mula sa atin?"

"Ma'am, wala na kaming babalikang *unit*, napuno na ng putik?"

"Ma'am, narinig ko ang mga sigaw nila, humihingi ng tulong, di ko alam sino ang uunahin?"

Sa narinig kong ito, gustong kong lumuha, pero hindi dapat. We are there, to be their strength, to give comfort.

"Buti na lang po dumating ang mga namumuno ng CARD, sa pangunguna ni Dr. Alip, hindi po kami nabigo, hindi nila kami pinabayaan! Damang-dama po namin ito."

"Dinalhan po kami ng pagkain, ng mga taga ibang unit, di nga po namin alam kung paano kami kakain. Pinahiram pa po kami ng mga tuyong damit."

"Ma'am, hindi ko po alam paano ko po nabuhat mag-isa ang *server*, at nai-akyat ang napa-karaming files para di ito mabasa."

"Ang mga *relief goods* at CDRAP mula po sa ating CARD MBA, ay isang malaking tulong po na nakita ng mga members sa atin."

"Salamat naman Ma'am, may *moratorium* na ibinigay ang management."

A day in the life of CDO staff, ay nagbukas sa kanilang isipan ng maraming bagay na sa kabila ng lahat ng mga malulungkot na karanasan ay nagdulot naman magagandang aral sa bawat-isa. Na naroon pa rin ang pasasalamat, at matinding paniniwala sa Poong Maykapal.

"Ma'am, thank you po sa second life na ibinigay ni Lord".

"Ma'am, thank you po, nakita natin ang maraming tao na handa pa palang tumulong sa mga nangangailangan!"

"Salamat, Ma'am, ngayon ko nakita at nadama ang pagmamahal ng mga tao sa aking paligid!"

Habang nagpapatuloy ang training, unti-unti nakikita ko na ang saya sa kanilang mga mata. Naroon ang kakaibang sigla sa kanilang bawat kilos at galaw, at ngayon hindi lang ngiti kundi halakhak ang aking naririnig.

"Ma'am, ilan sa amin ang nagbalak mag-resign. Parang wala na kaming ganang mag-trabaho. Marami na ang nabago pagkatapos ng trahedyo, pero pagkatapos po nitong training, we realized hindi pala dapat kami sumuko sa ganitong sitwasyon. Hindi dapat isipin ng mga nanay na iniwan namin sila. Mas higit nila ngayong kailangan ang aming tulong at harapan kami ngayon sa kanila na puno ng pag-asa higit pa para sa aming sarili at pamilya!"

Immediate response to Sendong victims. CARD Inc top management did not waste time to see for themselves the conditions of its members and staffs victimized by Typhoon Sendong in mid-December 2012. Eight branches with over 2000 members and 24 staffs in Cagayan de Oro (CDO) were along the path of the raging muddy flood water. All staffs survived the catastrophe. In photos (clockwise) are CARD Inc Executive Director Flor Sarmiento and Associate Director Elma Valenzuela, CARD MBA Provincial Manager Ely Rodriguez and Deputy GM Vener Abellera, CARD Inc. Regional Head Alvin Villamena and staffs, and distribution of relief goods by CARD MBA. (Alvin Villamena and MBA photo file).



Convocation closed CARD@25 year-long celebration

On December 10 when CARD was founded 25 years ago, client members, employees, board members, partners and staunch supporters gathered at the CARD MRI Development Institute (CMDI) auditorium in a program that ended the year-long anniversary celebration.

The awarding of a jubilee ring to each of 25 board members and employees who has devotedly advanced the mission of CARD capped the convocation program. The ring symbolizes their unwavering commitment, passion for social change and gratefulness to the client members to whom the anniversary celebration was dedicated. The anniversary theme was "Salamat po, Inay (Thank you, Mom)!"

Special mention was awarded to those who have stayed with CARD faithfully for more than 20 years led by the Founding Chair and Managing Director Jaime Aristotle Alip and National Scientist and Board Member Gelia Castillo. The other board members were Takayoshi Amenomori, Ma. Luisa Cadaing, Perla Flores, Gilbert Llanto, Epifanio Maniebo, and Edgardo Marilim. The employees who have served for more than 20 years were Aniceta Alip, Diomedes Alvarez, Cynthia Baldeo, Lorenza Bañez, Aristeo Dequito, Jocelyn Dequito, Flordeliza Sarmiento, Dolores Torres and Elma Valenzuela.

Long-time CARD friend and supporter, Dr. Henning Osthus-Albrecht, and PIONEER Life President and CEO Lorenzo Chan provided messages attesting to their continuing belief in the incessant capacity of CARD to sustain growth and impact on the marginalized Filipino households. Dr. Osthus-Albrecht brokered the funding and technical assistance in the earlier transformation of CARD Inc to CARD Bank while Chan supported the development and expansive availability of the Package of Assistance in Case of Disaster (PAID) insurance plan for the grassroots most especially the CARD clients.

Another CARD friend and the President of the Bangladesh-based Association for Social Advancement (ASA), Dr. Shafiqul Haque Choudhury, gave the keynote address inspiring CARD to surpass its achievements in the coming years. CARD benefited greatly from the technical assistance from ASA when it decided to shift from the solidarity-lending to the individual lending approach for its microfinance operations in about the middle of 2000. ASA is now the world's largest microfinance institution using the individual lending scheme.

CARD Mutual Benefit Association (MBA) President Jocelyn Decepeda and Dr. Alip shared the tasks of responding to the messages and keynote address. A member of CARD MRI and offering micro-insurance products and services, CARD MBA is fully owned and managed by CARD microfinance members.

The Philippine High School for the Arts students and Maxene Alip provided the intermission through music and dances. The foundation day convocation program was followed by a CARD MRI Family party and a concert by acoustic star Sabrina who has captured music lovers in Indonesia and Thailand more than those in the Philippines.

The year-long 25th anniversary celebration consisted of masses, seminar series, launching of commemorative stamps, sale of commemorative plates, CARD MRI young scholars camp, tree planting, inauguration of a housing project and trade fair.



Dr. Henning Osthus Albrecht (c/o German Savings Bank Foundation), Mr. Lorenzo Chan (Pioneer Life), Mr. Shafiqul Haque Choudhury (ASA), Jocelyn Decepeda (CARD MBA) and Service Honorees.

Editorial Board: Writer-Editor: Ike Navarro; Layout: Michi Arcangel; Correspondents: Filomena bagsit, CARD NGO; Jessa Cabrera, CARD Bank Fritzie Goza, CARD MBA; Samuel Tumbado, CARD BDSFI; Cherry Boncajes and Rosel Celena, CARD SME Bank; Editorial Adviser: Dr. Jaime Aristotle B. Alip; Printing: CARD BDSFI; Address: CARD-MRI Development Institute, Inc., Tranca, Bay, Laguna; Tel (049) 573-0031; E-mail: card.cmdi@cardbankph.com and cmdi@cardinstitute.com.