

## Remembering Glan and Ellen

Ike Navarro



Photos by Ike Navarro

Glan, a close neighbor of General Santos City, is an enchanting town in Sarangani Province.

Watching its sea and mountains as they slowly appear at the breaking of day from your vantage shuttle bus window is mesmerizing. Leaving it while the sun sets and reflects its fading amber color on the sea makes you hope for another sunny day.

A hopeful Ellen added to the beauty of Glan when she was there for six months as Account Officer of the CARD Inc Unit. Like many other dedicated and hardworking CARD staff, the ever sweet Ellen served her duty to CARD and her family well.

The only daughter and the eldest of three siblings, she left the world taking her dream that the world would be better for her, her family and the members she served.

Ellen would have celebrated her 21st birthday in August. She passed away of complications from pneumonia 9 days after her appointment as regular staff of CARD Inc in February. I met Ellen in July last year, the first time I step on Glan for my monthly monitoring of CARD Inc units and centers. [K]

### Pag-asa ng Aliptaptap

Ike Navarro

Sa karimlan,  
aking niamasdan  
isang aliptaptap  
palipat-lipat  
sa mga punong payat.

Sa bawâ't konsyensya  
at pagkilos  
na maibalik sa ayos  
ang kaikasang  
nilapastangan.

Sa bawâ't pagsisikap

na punong tumba  
ay mapalitan.

Sa bawâ't desisyong  
hayaang ikas:  
na dumaloy ang buhay  
mula simula  
hanggang wakas.

Mga punong malulusog  
muling magiliyab  
sa alab ng mga alitaptap.

Glan's inviting sea in its splendid tranquility (top photos); Ellen Tamtapi (right) with her fellow Account Officer Mark Grey Jarabillo and Unit Manager Rosemelin Wangka and Ike Navarro (bottom).

Photo by Ike Navarro



Members' Christmas products at the Abundance Bazaar, 09.18.10



Bicolandia. Mga Likha ni Inay Bicol products at Megatrade Hall 2, SM Megamall - 10.6-10.2010

### Bazaar Anyone?

Christmas is fast approaching and CARD BDSFI is doubly enthusiastic in marketing the quality products of CARD members from all over the country. Just this quarter, Mga Likha ni Inay Christmas products and Bicol items ramped along the catwalks of World Trade Center for the Abundance Year Bazaar and SM Megamall for the Weaving Opportunities Orgullo Kan Bikol (OKB) 2010, respectively.

CARD BDSFI grabs opportunities like these to make Mga Likha ni Inay products known to a larger public. This and a lot more to help CARD members' products be at par with other local and international merchandise. [K] MMC

### 11 Years of Service ...

from ppf

The two-day event commenced with a new list of CARD MBA Board of Trustees and Member-Representatives.

CARD MBA thus, congratulates the following:

Jocelyn C. Decipeda (Laguna)  
Lydia A. Mendoza (Laguna)  
Elizabeth Makayan (Quezon)  
Leonisa L. Dizon (Metro Manila)  
Mary Ann Rodriguez (Camarines Sur)  
Conchita C. Tamayo (Occidental Mindoro)  
Normalyn Canlas (Bulacan)  
Julita P. Mercado (Cebu)  
Ester Severino (Davao)  
Alicia A. Montemayor (Pangasinan)  
Ma. Beth Arpon (Samar/Leyte)

May you all continue being inspirations to your families and communities. [K]

MMC

RIPPLES

# Kilapsaw

### WHAT'S INSIDE?

- OFWs and CARD
- CMT, a newborn
- CARD MS ICED
- & MA in OD graduates
- Literaries and more!



## 11 Years of Service, CARD MBA

September 8-9, 2010 – September flips a "busy" sign at the door of CARD MBA as it holds its 11th Annual General Membership Meeting with the theme "Kaagapay at Karamay sa Ika-11 Taon ng Tagumpay". This theme was shared by Desiree Grace B. Almonte, CARD MBA staff who passed away on July 20, 2010.

It is a scene so poignant watching a hundred and seventy-six (176) women from all over the Philippines gathered with eyes glittering in excitement and nervousness as they await the next batch of CARD MBA Board of Trustees and Representatives whom will be hailed from among them.

Giggles, laughters, nervous croaks and cheers bounce in the hall as the nominees speak before their voters. The MBA Coordinators in turn, listen carefully thinking of how they can wisely spend the voices of their constituents, which come in proxy votes.

This year, the convention is in more anticipation since it is also the day when the winner of the essay writing contest is revealed. That puts Mrs. Jocelyn G. Cueva-Bejoin in the spotlight with her essay entitled "CARD MBA Kaagapay at Karamay Ko".

cont'd/pp4

## Morphing of a Butterfly

A Story shared by Ms. Lea Fajardo Oclarino, CARD Bank Member and Scholar

We were poor, yes, but as a child I never felt the burden of being poor because my parents have showered us with a wealth of love. Come hell or high waters, they supported my education, although I only finished a 2-year education in college.

When I had my own family, I had to stop working to protect my child's health. It was when I started to feel bored and useless as a woman, I had nothing else to do but house chores, and I don't want it to go on like that. During that time a microfinance organization called CARD started to operate in our area and my friends persuaded me to join. I refused. In my mind is the typical thought about microfinance, "credit". For a while I had second thoughts but in October 2006, my mother who is a longtime member persuaded me to join. I was even appointed Center Secretary when I went attending the CARD Bank's center meetings.

I have received a lot of criticisms when I joined the CARD program and I also heard a lot of "not-so-good" stories from the members of other MFIs about being down to credits. Despite these all, I pursued and focused on the possible help I could get for the future of my children. Most of all, I would like to prove that I can still be productive and excel in other things along with being a housewife and a mother.

I enjoyed my years with CARD and being a Center Secretary as well. Our center has consistent 100% repayment and no less than 96% attendance – making us an authorized CaMIA outlet. On October 2009 we celebrated our center's 3rd anniversary and we were so happy with the announcement of a new scholarship program for the members. Our AO told us about the Tita Cory Scholarship Fund Balik Eskwela si Nanay Program aiming to send interested and qualified CARD members back to school. I immediately filled-out the application form even without my husband's consent.

cont'd/pp2



Photo by Rona Amagro

## CMIT - A New Addition to the Family

By Ferdinand A. Gual

Propelled by its aggressive growth, CARD MRI heavily invests in technology resources to ensure its continuous delivery of competent products and services as it keeps pace with the evolution in the global financial markets and the microfinance industry.

CARD MRI Information Technology, Inc. (CMIT) is its answer to the complexity of handling dozens of products and services, thousands of employees and millions of accounts that the local microfinance market demands.

CMIT is a technology solutions corporation registered with the Securities and Exchange Commission in May 2010. Being a spin-off of an I.T. Unit of CARD Bank Inc. and CARD Inc., it is now an independent institution under the CARD MRI microfinance conglomerate.

Knowing well its ways and roles in the microfinance industry, it has posted a net income of Pnp2,177,033.81 in its first two months of operations, maintaining Pnp14,978,249 worth of assets and 173.46% Financial Self-Sufficiency.

CMIT currently has 48 staff and aims to have 12 more by the end of 2010. Among its clients are CARD Inc., CARD Bank Inc., and the Rural Bank of Sto. Tomas Inc., all of which are microfinance arms of CARD MRI using the CMIT's homegrown core banking system, CARD eSystem. CMIT also caters to technology-specific requirements of the other CARD institutions namely CARD MBA, CMDI, CAMIA, and CARD BDSFI as well as CARD MRI's Support Units. [K]

## Morphing of a Butterfly . . . from pp1

On the day of the examination, I felt those present were longtime CARD members. I had graduated Associate in Computer

so nervous and inferior. Most of members, compared to me with just also been ten years after I Science. Still, I pursued.

I was surprised when one day after the exam, someone called me and asked me to prepare an acceptance speech for the scholarship! Yes, I passed indeed! I was so excited and once again nervous. On November 2009, I went to the launching of the scholarship program and my heart went wild seeing a lot of people, to say more, Mrs. Balsy Aquino and Mr. Rapa Lopa were there - I went still. It's only when performers from UPLB named Harmonya performed that I got a little relaxed. I was so inspired with the song which went like "Lipad! Lipad! Kay among lumipad..." My heart leaps with the thought that despite being a mother and a wife tending our home, I would also be able to fly as a woman with these kinds of opportunities. I was even surprised and my joy is indefinable when Mam Dory announced that I am the batch topper. It was really an experience and a blessing. My heart melts that I was able to make our center and unit proud, most of all, my kids and husband.

Just this June, Ms. Rona of CMDI helped me to enroll at St. John College. Coping was hard at first, especially the math subjects, but I get to enjoy it everyday. Whenever someone asks about my scholarship and how I was able to get it, I proudly tell them that I'm a CARD member and it is one of their long list of programs for women. I truly thank God for this blessing and I am very grateful to my family and of course to CARD, I pray, and I believe that CARD will go miles forward and be able to help more women here and beyond. [K] MMC

Photo by MMArcangel



From left: US Ambassador Harry K. Thomas, Jr. and Dr. Jaime Aristotle B. Alip after the commencement rites at SAIDI School of OD.

Photo by SAIDI



The 16 graduates, their mentors, and US Ambassador Thomas, Jr. triumphantly holding their much-deserved diplomas!

## Sailing to the Fragrant Harbor

By: Marion Michelle DG. Arcangel

It was overwhelming.

The sea of Filipinos deluging Chinachem Cinema and Bayanihan was an overpowering sight. For awhile, I felt as though I'm in Hong Kong's very own "Little Philippines." I could hear different dialects and spot various groups. It was Luzon, Visayas and Mindanao in one theater... a theater filled with dreams, heartaches, longing and hope.

In East and Southeast Asia, Hong Kong posts itself as the leading destination of Filipino migrant workers. According to the Philippines Overseas Employment Administration (POEA), Filipino migrant workers in Hong Kong are the third biggest source of remittances in the Philippines. They come next to the USA and Japan.

If you look into the World Wide Web, a separate entry is written for the Filipino demographic in Hong Kong. A notable number of our compatriots work in Hong Kong as professionals. Some of them are architects or engineers. Still, the vast majority are ascertained to be domestic helpers. "Fei Yungs," as they are popularly known, gather during Sundays to do different activities. This has been going on for so long that famous assembly areas post signage in three languages- Chinese, English and Tagalog.

July 25, 2010 marked three events for the CARD MRI International Group in HK. Ms. Marilyn Magampon-Manila, Director of CARD MRI International Group, was invited by the Philippine Alliance Hong Kong to introduce CARD MRI and its goals in setting up a CARD OFW Foundation. Her talk included a video presentation, an overview of CARD MRI and an open forum.

To gather relevant information regarding the OFWs in Hong Kong, two separate Focus Group Discussions (FGDs) were carried out during the same day. One was led by Ms. Marilyn Manila and Ms. Joyce Maloles at Chinachem Cinema and another by Ms. Edna Aquino, Ms. Ludy Medina and Mr. Christian Sandoval at the Bayanihan Centre in Kennedy Town. They were about the reasons they flew to Hong Kong, the problems they encounter and their plans for the future. Certain patterns and key answers were observed and noted as the FGD took place.

Although I try to keep a straight face in order to remain objective, I couldn't help but feel these tugs in my heart. They're like the rest of us- dreaming for a better life and knowing that it doesn't come easy, that it needs hard work and dedication. But while we try to achieve it in our homeland, they sail to a land much different than our own. Far from their family, they go through the daily grinds of life hoping for a better life that they can give to those they have left back home. The tugs in my heart were the kind that subconsciously speaks and hopes that our compatriots will eventually sail their way back to the fragrant harbors of home, reunite with their families, and live a fuller life. [K]

## Graduation Rites for 2nd batch of MS ICED and MA in OD Students

By: Marion Michelle DG. Arcangel

"Be your best, be a player, play fair, love what you do, take care of your family, be proud and have faith in God."

- Ambassador Harry K. Thomas, Jr. to the SAIDI School of OD Graduates

Bliss and triumph filled the graduation rites held at the SAIDI School of OD campus last August 20, 2010. Fifteen students graduated under the MS in International Community Economic Development program of Southern New Hampshire University (SNHU) - Manchester, USA and one from the MA in Organization Development program of SAIDI School of OD.

The welcoming and witty US Ambassador Harry K. Thomas, Jr. graced the event and gave his two cents on being a catalyst for development and being successful. Dr. Jaime Aristotle B. Alip, CARD MRI Managing Director, together with Dr. Rosalina Fuentes, Dean of SAIDI School of OD, led the momentous event.

Again, congratulations to the August 2010 Graduates of the MS in International Community Economic Development program of Southern New Hampshire University (SNHU) and MA in Organization Development program of SAIDI School of OD!

Josephine M. Altarejos  
Gadwin E. Handumon  
Lorelie T. Catipon

Alexis N. Garcia  
Ma. Rodessa R. Burgos  
Edita A. Osea

Feliciano B. Bianco  
Riel B. Marcelino  
Federico B. Pepillo, Jr.

Helene Edelstein  
Ronald B. Reyes  
Bro. Francis Liton  
Rebeiro  
Gilda R. Echavez

Lousel E. Cortes

Nenia I. Peralta

Didi R. Quimpo