

FORWARD

Special Magazine of CARD MRI | July 2019 | Volume 2 No. 1

Making EXCELLENCE a habit

The journey of CARD MRI



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Excellence, as Aristotle argues, is a habit. It is what we repeatedly do. Mercy Galanque, a microfinance client of CARD in Mindanao, worked hard despite the many ups and downs she faced just to perfect her craft to excellence. Instead of giving up, she rises up and stands firm armed with all the lessons she learned. Now, her business and family are stable because she was able to maintain the perfect mix of running a business and raising a happy family. **Read more about Mercy at page 12.**



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FROM THE EDITOR



CYRENE GRACE DC. LUBIGAN
Editor

One afternoon, I found myself having a meaningful conversation with someone whose success leaves me in awe. I wondered if he ever planned out his life to become as it is now, so I asked him for a piece of advice.

He told me after a brief moment of silence, "I never dreamed of becoming anything. I never wanted a position or a title before my name; my only aspiration is to be good at whatever life throws me."

Success means differently to everyone, but to this man it is simply this: excellence. Indeed, it is not only fate that brought us where we are today - it is the excellence we always embody in whatever we are doing.

At CARD MRI, a culture of excellence is deeply embedded. It may be as simple as showing up to all our meetings on time, to as significant as contributing to the 5-8-40 goal of CARD MRI - everything must be done in an excellent manner. We do not stop until we have completely refined our products, processes and policies to aptly respond to the evolving needs of our clients. We are equipped for excellence because our clients deserve nothing but the best service.

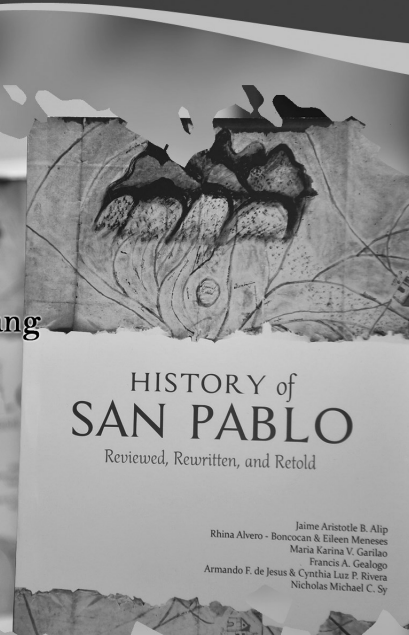
We at Forward Magazine are happy to share stories of excellence with you as told in the lives of our clients, staff, and students. May you always be inspired to live a life of excellence!

WRITERS/CONTRIBUTORS

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Ating balikan ang kasaysayan ng lungsod ng San Pablo



HISTORY of SAN PABLO
Reviewed, Rewritten, and Retold

Jaime Aristotle B. Alip
Rhina Alvero - Bonocan & Eileen Meneses
Maria Karina V. Garrido
Francis A. Gualogo
Armando F. de Jesus & Cynthia Luz P. Rivera
Nicholas Michael C. Sy

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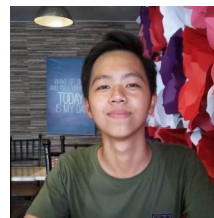
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RAFFY ANTES is a Microfinance Management graduate with MA in Communication. Raffy has been with CARD MRI for more than five years now. Currently, he is the Senior Writer at CARD MRI Publishing House.



CHARYLL APRIL PEREZ is an Economics graduate. Writing has been her passion since high school. After few months of working in CARD operations, Publishing House discovered her talent and she then became one of the institution's junior writers.



ALBERT DAYAG is an IT graduate. He started his career in designing communication materials in various super malls in Laguna. He was once an OJT of CARD and now he is part of the institution as Junior Layout Artist.



ARISTOTLE CASTRONUEVO is a CARD scholar. Currently, he is on his 2nd year college at Pamantasan Ng Lungsod ng Maynila (PLM) taking BS Nursing. Aristotle is also a regular contributor of CARD's Sulong newspaper.

FROM THE FOUNDER AND CHAIR



DR. JAIME ARISTOTLE B. ALIP
Founder and Chairman Emeritus
CARD MRI

As a Filipino raised by a politician and a teacher, I am taught how to work for the things I need and want in life. We were not born well off. My parents worked really hard to make ends meet. That is why they always tell us the importance of doing good and working hard.

Come the time I was working. I have seen a lot of people pushing themselves beyond just to make sure their family will not go hungry. Some were successful enough and were able to put up their own business while others remained in the working class. That was also the time I realized how strong and creative we Filipinos are considering the extra effort we always put in our every craft and every work we do. Sad to say, not all are privileged enough or have the access to put up their own business or make their dreams come true even how hardworking they are.

So in 1986, I, together with 14 rural development practitioners started a social movement that aimed to help communities, especially

women, become the best versions of themselves. Through our microfinance and social development initiatives, these women started to develop the crafts they love to do and generate income out of it. They are the typical women who are staying in their respective houses attending their children's needs and/or waiting for their husbands to come home from work.

Now, these women are no longer the same. They are working. They are contributing to nation building. And I am proud that CARD MRI, the social development organization we have established, have tickled that "empowered self" in them.

We are already more than six million at CARD MRI today. Allow us, through this Forward Magazine, to share with you the stories of our successful clients. Featured also here are the staff of CARD MRI who never got tired of stirring change and empowerment in the country.

This is their excellent story and as a Filipino, it is our story worth telling!



FROM THE MANAGING DIRECTOR



FLORDELIZA L. SARMIENTO
Managing Director
CARD MRI

CARD MRI has been very excellent from the bottom up. I have experienced and witnessed this when I joined Boss, Dr. Aris Alip, in 1986 up until now. So when the leadership at CARD MRI was turned over to me in 2015, I was really challenged. But I know CARD MRI will continue to rise above, given the support of the management, our clients and staff, and of course, the core values we always hold dear.

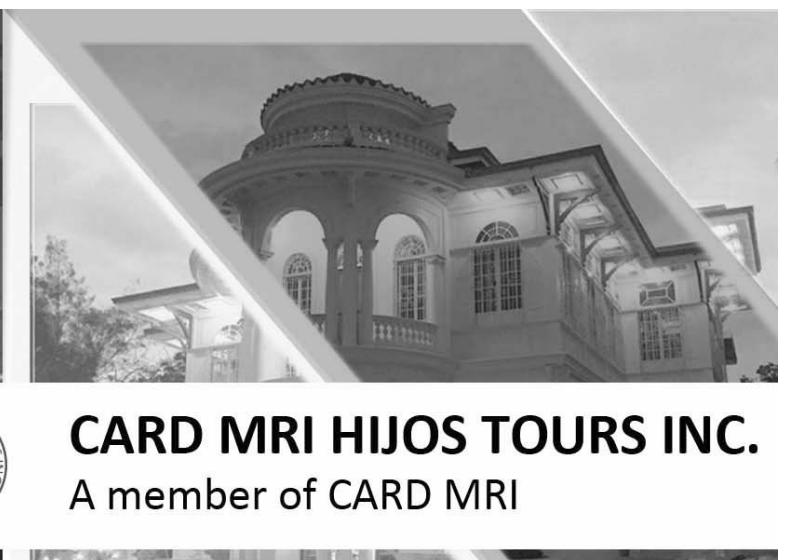
True enough, a lot of big and amazing things happened to CARD MRI. Our microfinance clients continue to mark names in the national level because of their exceptional entrepreneurial skills. One of them is Rosario Amoroto who was named as Citi Microentrepreneur Awards (CMA) regional winner - Visayas.

Our microfinance NGO, CARD, Inc., was also the 2018 ASEAN Business Awards winner for Sustainable Social Enterprise both in the ASEAN and the Philippine regions. Our first Account Officer in CARD and now the President of CARD SME Bank, Aristeo "Boyet" A. Dequito, was also recognized as one of the top San Pablitos this year because of his contributions in the field of microfinance and SME Banking.

Our school, the CARD-MRI Development Institute (CMDI), is also making marks in the academe. Series of local and national events were attended by the school, where they reaped big awards. Our Senior High School under the ABM Track is consistent champion in the interschool ABM Cup in Laguna. All praises to the teachers of CMDI whose excellence at work especially in creating future nation builders are extraordinary.

As a CARD MRI Group, our role is to always rally our support to our clients, staff, and other stakeholders partners. We will also reinforce our capacity building programs to equip all of us at CARD with the right mix of hard and soft skills in realizing our mission of ending poverty in the country.

These are just among the many highlights of CARD MRI. Some of them are featured in this issue of Forward Magazine, which I hope you'll read. I also want to take this opportunity to challenge everyone to always aim for the best. Like Nanay Rosario, Boyet, CARD, Inc., and CMDI, we can be the best craft we want to be if we just push ourselves. Never be afraid to excel!





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Making Excellence a habit



Written by **Raffy Antes**
Photo by **Neliza Largueza**

The Oxford English Dictionary defines excellence as “The quality of being outstanding or extremely good.” Given this definition, what then makes a person excellent? Are they born or made?

In my quest to understanding excellence, I bumped into the argument of Jay Bazzinotti, a writer/publisher, saying, “People can be born with incredible talent but without exercising and developing that talent, they will never progress and become excellent.”

Considering that all of us are born with unique talents, then ALL OF US can also be excellent in the way we are! However, I would like

to emphasize, as Bazzinotti did, that excellence can only be achieved when we exercise and develop our talents. How then will the “exercising and developing” of talent happen when there is inequality, say in our own country where those who are underprivileged remain to be down the hill? These people are those who are in the marginalized sector who have nothing but talent.

When I took up Microfinance Management in college, my first exposure program through CARD Bank was in a public cemetery. We met organized group of mothers, who are mostly into candle making business. CARD Bank, through its Account Officers (AOs), gathers

these mothers once a week and teach them business development and financial management, among others, apart from collecting their clients’ weekly loan dues. The initiative called Credit with Education (CwE) is part of the Bank’s social responsibility to its clients.

While seated on a tomb, looking at them in the eyes, I saw hopeful and persistent souls eager to learn and improve their crafts and their lives as well. There I realized how the provision of access to financial and social development programs gives hope to these mothers and turn them into an empowered and excellent contributors to nation building.

When I joined CARD in 2013, I was able to witness and listen to more inspiring stories of mothers across all regions in the country. These mothers whom we call *Nanays* at CARD are those who do not even question why they were born poor. In fact, they acknowledge who and where they came from and instead of questioning the Supreme Being, they just make the most of what they have. All these mothers just need “access,” if not for free then at least at a minimal cost. Because when they have the access, they can excel.

This is also the reason why CARD existed through the years. When CARD started in 1986, its primary goal is to provide (financial and social development) access to landless poor women who were trapped inside every house attending to their children and waiting for their husband to come home from work. The access CARD provides enabled these mothers to develop their skills and create and invest in the craft they love, which eventually become income generating.

According to Dr. Jaime Aristotle B. Alip, the Founder and Chair Emeritus of CARD MRI, the concept of CARD is to provide these *Nanays*, especially those who are in the marginalized sector, the financial and capacity building programs they need to make their dreams come true or at least develop their own craft.

Dr. Alip strongly believes that these women are already empowered and they have unique talents to showcase, too. And when you provide them with access you are allowing them to direct their own future with high hopes.

CARD also believes that “*hindi pwede ang pwede na, dapat mas higit pa.*” Meaning, everyone at

CARD should practice excellence at all times. No to mediocrity!

Acknowledging that excellence needs to be awakened from within, CARD invested in capacity building not just for its clients but also to its growing workforce. This is CARD’s way of empowering and pushing its staff to excel and become excellent in delivering its products and services.

Investment in advanced technologies and systems was also prioritized by CARD for its clients and staff. This is to make sure that every client and staff are provided with the right support and interventions in making their work efficient and with excellence.

And when you excel, say as a

client or staff of CARD, you excel in your respective business ventures, assigned work or in your schooling, CARD or even other stakeholders who noticed your excellence will surely reward your efforts. Because becoming excellent is not a walk in the park. It does not happen overnight. You need patience and trust in your self. And that is worth rewarding!

Indeed, excellence should be our way of life always. Inequality may hinder us to become outstanding, but remember that there are support groups like CARD that are willing to pick us up. The only question is: Are you willing to become the best version of yourself? Because in the end, excellence is a choice. It will always be up to us if we want to.

“ Only by creating a vehicle for asset ownership can we ensure that the poor will gain control over their own resources and over their own destiny. ”

Dr. Jaime Aristotle B. Alip



These are the Nanays of CARD who never gave up at whatever life throws at them. Through the financial and social development access they received at CARD, they were able to rise up and excel in their respective line of businesses.



ROSARIO G. AMOROTO

CARD Bank Client

2018 Citi Microentrepreneurship Awards
(CMA) Regional Awardee for Visayas

Rosario Amoroto's business, Island's Best Foods, which produces *calamansi* concentrate and other related products, has been doing well since it was established in 2008. Come 2013, typhoon Yolanda wreaked havoc in the Visayas and wiped out everything she and her companions worked hard for over the years. Inspired by the potential of her business and driven by her desire to help the local farming community, she rose again just as the whole coastal municipality of Guivan bounced back from the devastation brought by the typhoon. CARD Bank had been with her through the process of recovery, giving her access to loans that helped her rebuild her business. She came to know of CARD Bank through the mothers in barangays where she used to serve as midwife. Fast forward five years later, her business has thrived even more, evidenced by impressive monthly production figures. Each month, she can produce 2,700 bottles of concentrate as well as 12,000 bottles of ready-to-drink *calamansi* juice.



MERLITA M. SALCEDO

CARD Bank Client

CARD Bank's Gawad Maunlad Awardee &
Pagkilala sa Mga Likha Ni Inay Grand Winner

Merlita Salcedo is born to a low-income family. She was not able to finish schooling due to financial difficulties. However, she did not let poverty hold her back. She persisted and prayed to the Lord for wisdom on what to do to earn money. With the rising prices of commodities and a family that never runs out of needs, she felt the need to step up. She thought starting a business was the most logical way forward. She applied for a loan at CARD Bank and used that money to start her liniment oil business, the Super Moringa Aromatherapy Oil. Super Moringa started as a backyard business. Her goal was just to earn to have food on their table. In few months time, Merlita noticed that more people patronize her product. What was only supposed to be her ticket out of poverty has evolved into something far greater than she imagined. Now, Super Moringa has grown into an advocacy for the success of others. Merlita is also paying forward all the blessings she received by tapping her co-CARD Bank clients to become resellers of her products.

More clients' stories at page 12 >>>

10 Steps to Achieve Excellence in Anything

Source: www.lifeoptimizer.org
Layout by: Albert A. Dayag

Never give up.

Don't ever give up. Remember that defeat never occurs unless you accept it as defeat.

Be adaptable.

Adaptability is one of the essential pillars of excellence.

Focus your efforts.

Once you have finished trying out every single thing that you can see, now focus your efforts in the areas which bring you the most results.

Go all out; Work really hard.

With every success, comes hard work. Without hard work, you cannot achieve results.

Do not limit yourself.

Don't be afraid to try every single thing that might take you to your goal. In fact, be more concerned about the potential opportunities you might be missing out on when you don't try something.

Learn from the best.

Hook up with people who are the best in the field and learn from them. They have the best practices, insights and tips which will be extremely valuable in your pursuit of excellence.

Build concrete strategy & plans.

Every goal needs a proper strategy and plan for it to come to life. Setting a goal and not following through with proper planning is like getting into your car to drive to your destination without knowing how to get there or even having a driving license.

Believe that you can do it.

Self-belief is paramount to every success. You need to first believe in yourself to get somewhere. If you don't have self-confidence, who is going to believe in you? If you have often experience low self-belief, look back at the times when you achieved something, regardless of how big or small it was.

Benchmark against the best.

What is it you are working on? Who are the people who are the best in this area? What are the results they have achieved? Set your targets to the same level as their best results, or even higher if you are feeling up to it.

Have the hunger for excellence.

You need to want to achieve excellence. The emphasis here is on what 'you' want, not what others want. Make sure the goal is something you set for yourself, because unless it is, chances are you don't really want it.

Outstanding San Pablëño



The first staff of CARD MRI back in 1988 and now the CARD SME Bank President and Chief Executive Officer Aristeo “Boyet” A. Dequito is named as the 2019 Outstanding San Pablëño in the field of microfinance and SME banking as recognized by the City of San Pablo on May 7, 2019, in time for the city’s 79th Charter Anniversary. Dequito is recognized for his contributions in the field of Banking (microfinance and SME) for 31 years now.

Back in 1988 when the Center for Agriculture and Rural Development (CARD) became operational in San Pablo City, Laguna, Dequito is the institution’s first Account Officer (AO), who was working as a social-development agent that provides communities with various development-oriented programs and financial services.

After working as an AO, he was then promoted to several positions. After nine years of working in CARD, Inc. (A Microfinance NGO), he was transferred to CARD Bank from 1997-2005. According to Dequito, the transition of his work from an NGO to bank allowed him to expand his horizons.

Dequito’s first break was when he became the first president and CEO of CARD-Business Development

Service Foundation Inc. (CARD-BDSFI). Prior to that, he was sent to Asian Institute of Management (AIM) for a master’s degree program and was actually challenged by Dr. Jaime Aristotle B. Alip to consider the establishment of CARD-Business Development Service Foundation as a subject of his thesis. In 2008, Dequito’s graduation and CARD-BDSFI’s official registration at the Securities and Exchange Commission (SEC) both happened.

During the term of Dequito, he established the Mga Likha ni Inay (MLNI), a marketing program of CARD-BDSFI, which was then registered as a separate entity in 2014, adding to the growing institutions under CARD MRI. The CARD-BDSFI was also the

inspiration on the establishment of CARD Leasing and Finance Corporation (CLFC) in 2013. The roots of activities of CLFC can be traced back from CARD-BDSFI’s development of scalable projects.

Dequito was the president of these three social enterprises until 2015 when he was given a new challenge by CARD MRI to lead its CARD SME Bank. Dequito is the second president and CEO of the Bank after it was acquired in 2007.

Under Dequito’s leadership, CARD SME Bank remained to be consistent in receiving awards every year. One of the key awards the Bank is proud of is its financial inclusion award given by the Bangko Sentral ng Pilipinas (BSP).

Una, laging ibigay ang buo mong kakayahan para magampanan ang inatang na responsibilidad sa iyo. Kagaya ng malimit naming marinig kay Boss noong mga unang unang taon namin sa CARD, **"hindi pwede ang pwede na."** Pangalawa, bigyang pagpapahalaga ang mga Nanay o *client* ng CARD dahil sila ang ating buhay. Sunod, ang pagkakaroon ng pantay-pantay na pagtingin sa mga kasamahan sa CARD. Walang *favoritism* dapat. Ituring ang bawat isa bilang pamilya na handang dumamay sa anumang oras at sa abot ng ating makakaya. Panghuli, huwag makalimot na bigyang pagpapahalaga ang mga kawani at ang kanyang mga naging ambag.

Ano ang mga *lessons* na pinakanatutuhan n'yo kay Boss bilang kauna-unahang kawani ng CARD?

Bilang isang "haligi ng tahanan" na *super busy*, ano po ang magiging payo ninyo sa mga kawani ng CARD na mayroon na ring pamilya at pagsubok sa kanila ang ma-assign sa malayo?



Tiwala, respeto, at bukas na komunikasyon ang kailangan sa isang pamilya. Mapalad ako dahil si Joy (Jocelyn Dequito, CARD, Inc. Executive Director) ay nasa CARD din; hindi na mahirap ipaliwanag ang aking trabaho. Naranasan ko rin na ma-assign sa *island provinces* sa loob ng tatlong taon at *monthly* o *every other week* lang ako nakauwi. Kung may pagkakataon na makapiling ang pamilya (anak), binibigyan ko ng *quality time* at pagpapahalaga ang oras na kami'y magkakasama. Ginagawan ko rin ng paraan (*priority*) ang mga araw na mahahalaga sa buhay ng aking pamilya. Ipinamulat din namin sa aming mga anak na itong aming ginagawa ay para din sa kanilang kinabukasan at kabahagi na rin nito ang pagtulong sa mga nangangailangang tao. Bilang isang *civic leader*, kasama ko ang aking pamilya sa mga gawain sibiko sa komunidad.

Ano ang payo mo sa mga kawani ng CARD upang mas mapahusay pa ang trabaho nila at maisakatuparan ang misyon ng institusyon?

Una, ang pagtatrabaho natin sa CARD ay hindi lamang para matustusan ang ating mga pangangailangan. Lagi nating iisipin at isapuso ang kung ano ang magiging ambag natin sa misyon ng CARD MRI na tapusin ang kahirapan sa bansa. Balang araw maipagmamalaki mo sa sarili mo at sa pamilya mo na naging bahagi ka sa pag-abot ng misyon na ito ano man ang posisyon o ginagawa mo sa CARD. At pangalawa, maging tapat lang at gawin ng maayos ang inatang o binigay na responsibilidad sa iyo.

QUESTION AND ANSWER
WITH BOYET

MERCY C. GALANQUE

CARD, Inc. Client
CARD, Inc.'s Gawad Maunlad Awardee

Mercy built her business from the ground up. She started with a food stall covered only in tarpaulin. That's creativity and resourcefulness in action! Too bad her first stall was far from the town proper. She only has limited customers. Sometimes her sales is only enough to support her business

activity the following day. But she persevered just to make a living. Preparing delectable *kwek-kwek*, *kikiam*, *tempura*, and *gulaman* was her edge, which eventually made her stand out. After this success, she put up her own bakery where she sells a variety of pastries, cookies, and sweets. It was Mercy's grit and relationship with CARD, Inc. that assisted her financially and in managing her business, which pushed her to grow her business from a humble street food stand to a bustling bakery.

IMELDA E. BERMUDEZ

CARD MRI Rizal Bank Client
CARD RBI's Gawad Maunlad Awardee

Living in an impoverished life is not new to Imelda. She's even used to it. Back then, even buying a kilo of rice, the most basic food, is hard for them. So she decided to work to contribute to the meager income of her husband. She started small by making and selling hair ties made of discarded clothes. In her journey to finding ways to move out from the claws of poverty, she met CARD RBI. In her membership at the Bank, she was able to get to know other clients who have the same struggles as hers. Listening to their story encouraged Imelda to better her business. She availed P5,000 loan at the Bank as additional capital. Even though she had a few clothing items to sell, she kept going. Earning P500 per day was already a big thing for her. Eventually, the business picked up, which enabled her to increase her inventory and hire two more seamstresses to keep up with the demand. Imelda's clothing business is now running smoothly and productively. From two seamstresses, she now have 20. Imelda hopes to help more mothers like her, who never stop dreaming for their family.

LUCILA P. DATUIN

CARD SME Bank Client
CARD SME Bank's Gawad Maunlad Awardee

Lucila was working in a restaurant in Manila when her husband fell ill and eventually died. This painful twist of fate brought Lucila home in Ilocos Sur to start over again. While her soul grieves, she has to start working to be able to raise her child. Lucila peddled fish balls, vegetables, fish, and meat to get by. One day, she saw an Abel Iloco fabric and started sewing it into several bags. She went to Vigan and saw a souvenir shop where she asked the owner to display the bags she created. When she came back, the owner informed her that her bags were all sold and brought to Cagayan. Brimming with joy because of the good news, she became driven to sew and create more bags. However, she also needs more capital to carry on the demand. Thank God there's CARD SME Bank that supported her financial needs. In her membership at the Bank, she was able to buy more sewing machines and employed several workers. Today, her business is doing well. In fact, like the versatile entrepreneur that she has always been, Lucila is into T-shirt printing and tie-dye now.



Combating Inequality through Education



Robielyn Villamor (left) and her batchmates.

When CARD-MRI Development Institute (CMDI) was established in 2005, its core purpose is to educate the Nanays and CARD staff on various development-oriented topics that will enable them to cope with the changing times. Majority of the training conducted are sponsored by the CARD institutions making it more accessible to everyone. True enough, a lot of CARD clients and staff and even the general public benefitted from the program the training center then was offering.

After a decade of providing capacity building, CMDI was granted by the Commission on Higher Education (CHED) to operate as a tertiary institution. The following year, the Department of Education (DepEd) approved CMDI to offer Senior High School. Now, the capacity building levels up! CMDI is no longer catering to Nanays and staff only; CMDI now is for all. And the goal? To shape future development workers who will help CARD MRI in empowering and uplifting socioeconomically-challenged families.

CMDI also remained to be an institution that ends poverty through affordable and quality education. Even before CMDI, CARD already provides scholarship grants to its clients and their children. But now, more scholarship programs were opened to accommodate more students who are eager to get a degree and become contributors to nation building.

One of them is Robielyn Villamor. Together with her six siblings, they were raised by a single-mother whose source of income for eleven years now comes from making hollow blocks in Brgy. Puypuy, Bay, Laguna. The income of Rosana, the mother, is only enough to provide the daily basic needs of her children. She even insisted Robielyn to stop schooling and work instead. One day, Rosana was just shocked when Robielyn got a scholarship at CMDI. Robielyn qualified for the scholarship because Rosana is a client of CARD.

Robielyn did her best to balance everything - as a student, student assistant, and an “*ate*” (big sister) to her siblings. After four years, the burning of midnight candles and hard work paid off. It was also extra special for Rosana because Robielyn is CMDI’s Magna Cum Laude. Robielyn is the sole recipient of the award, meaning, among the graduating students of CMDI, it is Robielyn who exuded the utmost excellence.

Now, Robielyn is part of the CARD MRI Group and hopes to pay back and forward all the support she received from CARD and to everyone who became the wind beneath her wings. She also hopes to inspire more young people to continue excel in everything. “There are a lot of possible support we can get from around us. We just have to work hard,” she said.

Written by **Charyll April Perez**
Photo by **CMDI Bay Campus**



Natatanging Kawani Awards 2018

The success of CARD clients can be traced back not only through the financial and community development services they avail but on how they were also raised and managed by their assigned operations staff especially the Account Officers (AOs).

As the famous adage goes, “The fruit doesn’t fall far from the tree,” and so are the CARD clients and staff relationship. For more than three decades now, the commitment of CARD to capacitate its staff continues in the hopes that they become the best in whatever they do and be able to ignite change and inspiration especially to the clients they serve. The CARD staff serve as the tree while the Nanays are the

sweet fruits they bear.

To CARD, the AOs serve as the frontliners. Their commitment and passion to serve others make the CARD where it is today and they deserve to be appreciated. So in 2013, CARD organized the Natatanging Kawani Awards, a bi-annual awarding that recognizes the institution’s top-performing AOs. In 2017, it became a monthly recognition. It was also extended to admin staff and even to the Unit Managers and Area Managers who also play significant role in pushing forward the mission of CARD.

Here are the stories of NKA 2018 winners:

CRISELDA BIBAT

Bookkeeper, CARD, Inc.
NKA 2018—Admin

Criselda is a cancer survivor. Despite her circumstances, she opted to work and serve others. As a bookkeeper of CARD, Inc., she ensures that all transactions of the unit she handles are recorded accordingly without disparity. This is her way of making sure that the Nanays CARD serves are provided with correct account records. Criselda reminds everyone to have presence of mind and respect to others. She is also thankful to CARD for the support it given, financially and spiritually.

ALDRIN ALGARIN

AO, CARD Bank
NKA 2018—AO

As early as grade four, Aldrin started helping his parents earn money. He carries stones for their neighbors and started making charcoal. These experiences made him stronger in facing whatever life throws at him. In 2012, Aldrin joined CARD as AO. To his supervisors, Aldrin is always on time in everything and maintains 100% repayment rate in all the centers he handles. Aldrin is a responsible husband to the wife he also met at CARD. Aldrin reminds us to always love our parents.

ROBERTO BIEN JR.

UM, CARD Bank
NKA 2018—UM

Roberto found his purpose when he joined CARD in 2005. From being an easy go lucky man who has no direction in life to someone who now knows how to value time and people. As UM, he manages a unit with at least four AOs. It is his responsibility to make all transactions in order. This is easy for him because as his supervisors said, Roberto follows instructions well. He is a responsible staff and father to his family. Roberto is thankful that as CARD succeeds, he also does.

BELINDA SALAZAR

AM, CARD SME Bank
NKA 2018—AM

Looking at the struggles of her parents in raising them, Belinda decided not to proceed in high school to help her parents in the farm and attend to her siblings. After some time, she realized the need to dream more. So she persisted and found herself working at CARD SME Bank. As Area Manager, she ensures the smooth day to day transactions of the Bank and that the Nanays are served well. Belinda is thankful to CARD for the master’s program offered to her. Belinda also reminds her co-staff to be loyal and to always do good.



Ang Kamay ng Mangyan

Written by **Aristotle C. Castronuevo**

Pahingi Piso.

Kanino ba natin madalas naririnig ito? Pango, maitim, madumi, may buntot at nakabahag. Iyan ang halos paulit-ulit na puna ng mga tao sa mga Mangyan.

Sa tuwing sasapit ang buwan ng Nobyembre at Disyembre, mapapansin ng karamihan ang pagbaba ng mga katutubo mula sa kabundukan. Marami ka nang makikitang palakad-lakad sa kalsadang halos walang saplot, nagtatanong sa mga tao kung maaari silang bigyan ng kahit ano, tinatahak ang bagsik ni haring araw. Humayo sila at naglalakbay ng pagkalayu-layo upang sila'y makapagbahay-bahay para humingi ng kahit na kakarampot na barya. Sa bawat baryang ito nila kukunin ang pambili ng kanilang pagkain, at para na rin ipantustos sa kanilang mga pamilya.

Kung atin silang pagmamasdan, ay madali natin silang mahuhusgahan. Dahil ito sa kanilang pisikal na pangangatawan, mula ulo hanggang paa. Ngunit, kung iyo namang masisilayan ang kanilang mga likhang-sining, mapapatanong ka na lang na: "Obra ba ito ng isang maestra?" Tunay nga namang nakakahanga. Likas sa kanila ang pagiging malikhain sapagkat ito lamang ang kanilang maipagmamalaki sa sinuman, dahil na rin sa kauhawan nila sa edukasyon. Hindi naman lahat sila ay nakapag-aaral at nabibigyan ng mga *scholarship*. lilan lamang ang pinagpala at nabigyan ng pagkakataon upang makapag-aral.

Ang mga Mangyan o ang madalas na pinagkakamalang may mga buntot, ay isa sa mga kayamanan ng bayan ng San Jose. Sapagkat ang pagiging malikhain nila ay lubos na nakatutulong sa pagpapaunlad ng industriya at turismo ng bayan. Nawa'y ang kamay na pinanghihingi ng piso ay siyang maging instrumento tungo sa kaunlaran. Maipamalas sa mundo at mapansin ng mga tao.

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