

FORWARD

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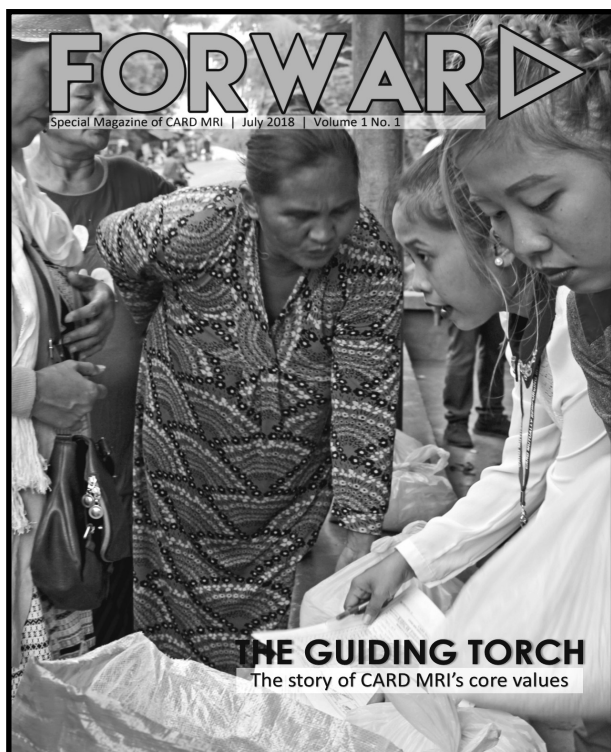


THE GUIDING TORCH

The story of CARD MRI's core values

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At CARD MRI, all staff, clients, and partners are treated as a family member. That is why, all of its interventions are well thought and values oriented with a heart. The cover of this magazine's issue reflects how responsive CARD MRI is in times of uncertainties. For CARD MRI, it will always be its family as top priority - a family that CARD MRI hopes to be founded with good values and a heart for the poor.



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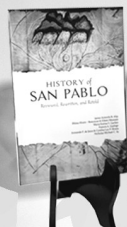
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FROM THE EDITOR

In this age where everything can be carbon copied, what remains to be unique and distinct to every person is the values he/she embodies. This is also true to every organization. Products, services, and even the strategies of an organization can easily be replicated but the values will always remain to be its unique identifier.

Back in early 2000, when I started working at CARD MRI, I recognized how values played an important role in the success of any organization. Values comprise the guiding torch of everyone at CARD MRI. I always remember the times when we would meet setbacks in our operations, but our decisions would always be based on what values are important to us.

I am delighted because we will be sharing with you the seven core values that CARD MRI has lived on in this maiden issue of our Forward Magazine; the values that brought CARD where it is today. May the stories you will read inspire you even more to continuously uphold what our elders and founder have instilled in us - that is Competence, Family Spirit, Integrity, Simplicity, Humility, Excellence, and Stewardship.

Enjoy reading!



Marilyn M. Manila
MARILYN M. MANILA
Editor | Forward Magazine

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The values held for a very long time

DR. JAIME ARISTOTLE B. ALIP
Founder and Chair, CARD MRI

In most of the gatherings I have attended, I never get tired of sharing the humble beginnings of CARD MRI: *the story of the twenty peso bill, the old and battered typewriter, and the office with a round table and three chairs*. These were the only physical assets we had when we started CARD in 1986. Fast forward today, CARD has evolved into 21 mutually reinforcing institutions serving more than five million clients and insuring more than 15 million individuals nationwide.

In the past, people tend to underestimate and question my credibility because of my dream of establishing a bank owned and managed by landless Filipinos. But today, the question “how did you get to this point?” is what I usually encounter.

Where we are today is because of that intangible asset we all have at CARD MRI – the PASSION to eradicate poverty in the Philippines. This passion I am referring to is sustained through our well-defined core values. These values became our “other selves” who always remind us to always aim for the best for our colleagues and the communities we serve.

Competence. Family Spirit. Integrity. Simplicity. Humility. Excellence. Stewardship.

Yes, these are the core values we at CARD MRI uphold through the years. All of them, like the way we do things, are mutually related and significant in realizing our vision of achieving zero extreme poverty in the country. I may have retired as the Managing Director of CARD MRI but I firmly believe that everything, including the values we have been upholding for so long, will be sustained under the leadership of Ms. Flordeliza “Flor” Sarmiento.

In this maiden issue of Forward Magazine, Flor will share with you the succession plan of CARD MRI, which is part of steering forward CARD MRI’s existence. Moreover, various stories will be featured that reflects directly the core values of CARD MRI.

Lastly, there is no perfect organization and you don’t need to be such to last long and to create ripples of change. What we need in an organization are people whose hearts are willing to learn and go the extra mile to achieve the organization’s vision. We just have to ensure that all our actions are in accordance to the values we all promised to uphold.

Forward, CARD MRI!

“We continuously reinvent our organization while remaining anchored to our purpose, holding firmly to the values that guide us, and keeping in mind the people we serve.”

CARD MRI is HOPE

DR. DOLORES M. TORRES

*Senior Management Adviser and
Vice-Chairperson, CARD Bank*

Conducting the Appreciative Inquiry (AI) Summit is one of the most rewarding parts of my dissertation work back in 2017. The summit gathered some 661 staff and clients of CARD MRI nationwide to realize the prototype of CARD MRI Family Constitution and Succession Plan.

Among the stories unfolded during the summit were on how the seven core values of CARD MRI have been inculcated in its growing manpower, programs, and procedures. Testimonies reveal that the core values have been the torch that guided everyone to continue in doing what is right.

Since 1986, CARD MRI has been very clear that all its people and endeavors must adhere to the same values of Competence, Family Spirit, Integrity, Stewardship, Humility, Excellence, and Simplicity branded as CFISHES to make it the top-of-mind social organization working towards a poverty-free Philippines.

When the 15 of us established CARD MRI, we committed ourselves to stir and imbue positive hope to the lives of the women clients we serve. The message that we always hear from our clients whenever CARD MRI staff arrive in their community is “CARD is hope”. By living out CARD MRI’s core values, the 21 institutions have succeeded in reaching out to the hard-to-reach communities in the country, giving them the

“hope” they wished for. Everyone at CARD MRI even went the extra mile just to make sure we deliver what we promised to our clients.

What made me happier even after retirement is that all the seeds we planted did not grow in vain. Communicating the core values of CARD MRI is not easy because you just don’t have to talk about it; you should also act it out. That is why, I always encourage the top and middle management to always bear in their hearts and mind the values that brought CARD MRI to where it is now. These core values should start emanating from them so they can be their staff’s role model.

Moreover, I commend the Publishing House for this move in featuring the core values of CARD MRI in its maiden issue of Forward Magazine. From generations to generations, the way we define things vary. That is why, we have conducted various workshops on how to concretize the definition of CARD MRI core values. And here it is! Here’s your guide on how to better understand CARD MRI core values on a grassroots approach.

I hope that after you read this, you’ll be able to understand deeply your roots here in CARD MRI. This is how we all started. This is how we are shaped. And this will be our torch as we bring light and hope to our Nanays and their families.

Photo by Ariel Horena.



Keeping the Torch BURNING

FLORDELIZA L. SARMIENTO

Managing Director, CARD MRI

It's been a year already when I took over the leadership at CARD MRI. There were changes and challenges in between but what remained is our strong commitment to bring our clients out from the claws of poverty.

As a mother to 21 institutions, it is my responsibility to always ensure that everything is in place, where vision is prioritized, and the culture is always embodied and retained. Yes, stewarding CARD MRI's tangible and intangible resources is a must.

Stewardship at CARD MRI means making certain that accountability to our clients is always the number one priority at all times. CARD MRI assures that through good governance and conscientious

management of the staff and physical resources, the clients are provided with the highest quality products and services.

We will never stop listening to our clients. By this, we ensure that the innovations we introduce are relevant and responsive to their changing needs. Regular clients' satisfaction surveys, FGDs, field monitoring will be conducted. The communication line, too, between our clients and the institution will always be open. Offline and online media platforms (phone calls and text, e-mails, and social media) will be maximized to ensure that everyone is heard. Moreover, for CARD MRI to live through the years, we have put in place a systematic

succession planning by establishing the CARD MRI Family Council and the Center for Leadership. This is to also ensure that the institution's vision, mission, and goals are transitioned smoothly to the next generation.

CARD MRI will also invest in education and further studies for our staff. CARD-MRI Development Institute (CMDI) has a big role in ensuring that the staff of CARD MRI and its students (who will be potential staff in the future) will uphold the core values the pioneers of CARD MRI held for a very long time.

The seven core values of CARD MRI have been our guiding torch in our journey to eradicating poverty in the Philippines. Upholding these values, I believe, is non-negotiable. When you trace back the history of CARD MRI and its accomplishments, you will see how these core values significantly contributed to where the institution is today.

As the Managing Director, I will do my best together with the 15,652 staff and 5.4 million clients of CARD MRI, to keep the torch burning.



“*kababaang loob*”

[English: Humility]

[Noun: the quality or state of not thinking you are better than the other people; the quality or state of being humble]

Kababaang loob is a Filipino translation for humility, one of CARD MRI's core values.

The word *kababaang loob* and even the other core values of CARD MRI are included in its hymn sang during the morning assembly of staff and clients. One said in jest, “if you are faced with many challenges or you feel being down while working in CARD, you just have to sing the CARD MRI Hymn so you will be reminded how your life has become instrumental in the nation building the institution is pushing forward.”

At CARD MRI, the value of *kababaang loob* is recognized as one of its tools in achieving its mission of poverty eradication with a heart.

In practice, all CARD MRI staff are enjoined and encouraged to celebrate the accomplishments and successes of the institution at heart and not boast them publicly. Moreover, staff are encouraged to have a strong faith, determination, and commitment to work passionately and warmly towards

achieving the CARD MRI vision. In 30 years, CARD MRI have received prestigious awards already. These recognitions become the source of pride and strength of all the staff and clients and not for gaining attention or to be in the limelight.

Likewise, CARD MRI is not a perfect institution. It also commits mistakes. The most commendable, however, about CARD MRI is that it recognizes and accepts faults and inaccuracies as opportunities for improvement. It is a fundamental commitment of the institution to discontinue products and services that proved to be inappropriate. The institution conveys these messages to the clients with full modesty and honesty. At the same time, the staff accept their lapses and capitalize on them to perform better.

One example of this is when CARD MBA, the microinsurance arm of CARD MRI, rolled out the Daily Hospitalization Income Benefits (DHIB). After a few months of implementation, it turned out that the product needed more

refinement. CARD MBA's goal is to provide insurance benefits that are sustainable. Hence, CARD MBA decided to pull out the product and return the contribution of the members. The decision did not set well with its members at first because they have longed for this kind of benefit for so long. Nonetheless, after a series of talks with the members, they all agreed to pull out DHIB and re-think of other products for the benefit of CARD MBA.

Lastly, the life of CARD MRI has been with the grassroots communities. Hence, working on field, regardless of your position, is required. This is to interact with the clients and field staff. Also, management and officers respect whatever facilities, accommodation, and other services that may be available in the field. Yes, we don't sleep in a hotel every time we do our field monitoring.

So when you apply for work in CARD MRI, you better consider this. Rest assured, this is fun, exciting, and worth it!

NOTE: CARD MBA is 100% managed and owned by its members. CARD MRI through CARD MBA's management and staff are ensuring that the institution can exist and provide microinsurance from generations to generations.



A family that grows TOGETHER

RAFFY M. ANTES

Senior Writer, Publishing House

Over time, the family being raised by CARD MRI has grown extraordinarily: from 15 rural development practitioners who started the social movement in 1986 to more than 15,600 workforce now and from 89 women in San Pablo City as initial clients to more than 5.4 million nationwide today, and counting.

Given this growth, how is the spirit of a family being sustained? How are the clients and the staff in the rank and file heard? How do the top management become known and relatable on the ground?

In the recent workshop on values and culture of CARD MRI, its selected top management discussed how the core values and culture, in general, can be sustained; one of which is the family spirit.

According to Dr. Dolores M. Torres, CARD MRI's family spirit is rooted in the importance of voluntary and openly supporting each other whether individual or institution every time help is needed. The welfare of clients is ensured and always at the heart of the institution's priorities. More than being clients, they are considered as family members.

Supporting means listening to each other. In listening, according to Dr. Torres, you will be able to capture what exactly your family members need. This is where "center meeting" comes in the picture. At the center meeting, clients gather together weekly to discuss matters that would further advance the development of their respective groups.

The staff of CARD MRI, usually the Account Officer, is always present at the meeting to also deliver the credit with education (CwE), which is a unique strategy in CARD MRI. The CwE is the learning session for CARD MRI clients; they don't just borrow money, they also learn how to make use of what they have. It is also customary in CARD MRI that ALL staff and management members should do field monitoring to have a first-hand encounter and experience with the clients.

When the staff, on the other hand, is experiencing difficulties at work, he/she is reinforced by his/her colleagues in the unit. CARD MRI calls it as a "Team Brigade". Once in a while also, aside from having home visit privilege, staff are also given opportunities to travel in and outside the Philippines to give him/her time to



relax and at the same time experience new things.

In a family, monitoring is crucial. At CARD MRI, clients are monitored in terms of loan utilization. This is to ensure that the clients are using their money for their business. Hence, delinquency is mitigated. Beyond that, CARD MRI is also doing regular monthly monitoring of social indicators among its clients. This includes the number of children in school, community members who have accessed a health facility, among others.

The staff are also monitored in terms of key performance indicators (KPI) by their respective supervisors. A sit-down approach is practiced to lay down the challenges encountered by staff and be able to come up with strategic solutions.

Moreover, everyone at CARD MRI is also proactive in immediately responding to man-made and natural disasters. It was in 2013 when CARD MRI was totally challenged to its core. Will anyone forget the devastation brought by the super typhoon Yolanda (Haiyan)?

Since then, CARD MRI has been very responsive to the needs of its family members. The super typhoon, however, was one of its kind. The initiative and the disaster management system of CARD MRI were shaking. There were adjustments made based on the prevailing situation. Decentralization of processes was realized to better respond to the needs of the clients and staff on the ground. Staff and clients who were close to the affected areas offered their time (late night and weekends) packing and distributing relief goods.

These concerted efforts are just among the many ways how the family of CARD MRI works for the benefit of its family members.

Lastly, the family of CARD MRI celebrates diversity. Regardless of gender preference, race, and religion you belong to, you are welcome to CARD MRI. Helping other people needs no label.



CARD MBA staff while doing validation in Eastern Samar among clients who lost their homes during the typhoon.



Clients from nearby communities line up outside a CARD, Inc. Unit Office in Eastern Samar to ask for assistance in searching for their loved ones.



CARD MRI staff and clients repack relief goods containing food and medicines for the survivors of the typhoon.

Q and A with Ate May

Ate May, how to be (like) you po?

CRISTY C. ENRIQUEZ

Promotion and Marketing Officer,
CARD MBA, Inc.

COMPETENCE is one of the seven core values of CARD MRI. Competence at CARD MRI means promoting “homegrown” development and promotion of its staff. Thus, all staff are given equal and continuing learning opportunities to cultivate their innate skills, talents, and attitudes in an organized manner so they will become more passionate, determined, and dedicated in performing their duties. They accept and embrace the appropriate education programs and activities that are designed based on the scope of their responsibilities to help them effectively deliver the high quality products and services to CARD MRI clients.

This is the leadership story of May S. Dawat. From serving as an internal auditor, Ate May, as the majority fondly call her, is now the Chief Executive Officer of CARD Mutual Benefit Association (CARD MBA). Ate May is the youngest executive of CARD MRI who took over CARD MBA’s management at an unanticipated period.

Let’s get to know her leadership styles in this Q and A session.

I'd love to hear your story -- how you got from the start of your career to the role you're in right now...

I remember, that was 1998, noong nag-apply ako, dahil hindi pa masyadong uso ang cellphones noon at wala rin naman kaming landline, hindi ko alam kung paano nila ako makokontak. Hanggang sa lumipas ang ilang araw at nagulat na lang ako na ‘yung kaklase ko ay nagpunta sa aming bahay at ipinaalam nga na natanggap ako sa CARD at ako raw ay mag-report. So I came to their office on May 4, 1998. It was the beginning of my CARD journey (my first day 20 years ago).

I started working as an Internal Auditor for one year. We pioneered the first Internal Audit Unit of CARD headed by Ms. Marjorie Bugia. I was then assigned in Masbate. Then I got sick. Nagpaalam ako sa bagong head ng audit na si Ma’am Marivic Austria, na mga one week muna akong magpapahinga. Meanwhile, mayroong plan na pala ang management na ilipat ako sa Staff Mutual Fund or SMF (known today as EMPC) at kasabay nga nito ang pagbuo ng CARD MBA at naiisip na pala nilang maglagay ng staff para doon at ako nga ang kinausap at hinire bilang Finance Officer.



Hanggang sa tumagal ako at di kalaunan ay naging Finance Manager, Chief Finance Officer, Assistant Manager for Admin and Finance. At sa di inaasahang pagkakataon nga noong 2011 ay naging kahalili sa nagretiro (early

retirement) namin noong General Manager na si Sir Alex Dimaculangan. Sa sobrang unexpected ng mga pangyayari, magkahalong takot, pagkabahala, at pagkagulat ‘yung naramdaman ko noong i-announce sa ExeCom ‘yung bago kong position as General Manager.

Dahil nga sa suporta at patuloy na paggabay sa akin ng ating Founder Dr. Alip at mga kasamahan sa ExeCom, sa palagay ko ay maayos kong nagagampanan ang mga tungkulin bilang tagapamahala ng CARD MBA sa loob ng pitong (7) taon at dahil nga sa walang sawang pagtitiwala at paggabay nila sa akin ay hindi naman naging mabigat ang pagtanggap ko ng responsibilidad.



Who are your inspirations and influencers to become a leader?

Isa sa mga inspirations ko at influencer unang-una ay si Dr. Alip (Boss) kung paano siya mag-care sa mga members gayundin sa kaniyang mga empleyado. Napaka visionary ni Boss and he encourages us na huwag matakot basta alam mong tama ang ginagawa mo at lagi kang gagabayan ng Panginoon. Very humble siya and always demonstrate integrity. Another ay sina Dr. Dorie Torres and Ma'am Flor Sarmiento. They both embody the core values of CARD MRI and always lead by example. At siyempre ang inspirasyon ko sa araw-araw ay ang family ko.

Being one of the most admired institutional heads, what do you think are your competence factors?

Isa sa mga itinuturing kong competence factors ko ay 'yung matagal na exposure at malawak na experience at kaalaman sa Finance and Administration for 13 years. Kung mapapansin ninyo, sinisikap ko na maging analytical at systematic na hindi basta-basta magdedesisyon kung walang maipapakitang basis sa akin gaya ng mga statistical data at iba pang sources o references ng information. Doon kasi ako nagbabase ng analysis ko paramakapag-come up sa isang maayos na desisyon.

Have you undergone any formal and informal studies here and abroad?

Yes, marami na at lahat ito ay sponsored ng CARD MRI. Ito ang isa sa mga ipinagpapasalamat ko sa CARD MRI. Every time na a-attend ako ng trainings, seminars, at conferences talagang ina-update ko yun sa aking curriculum vitae. Pag tinitignan ko siya hindi pa rin ako makapaniwala sa dami ng aking napuntahang lugar o bansa, mga nakakasalamuhang kilalang tao at siyempre yung learnings na binaon ko mula noon at hanggang ngayon ay nagagamit ko. Pagdating naman sa formal studies, my most memorable experience was my study abroad at the University of New Hampshire wherein I experienced living there for straight two months every term. I felt even proud since CARD MRI is a well-known institution in that University.

From your past experiences, what do you consider as one of the biggest challenges in your career and how did you overcome it?

The biggest challenge I encountered was when I took over the leadership at CARD MBA as the new General Manager at an unanticipated time in 2011. In the period of transitioning, there were a lot of considerations like staffing, management, policies and governance but with the direct supervision of Boss, I was able to accomplish everything.

Out of your busy schedule, how do you manage being a mom and a Ma'am (CEO)?

Very challenging part sa akin noong nanganak ako sa aking bunsong anak dahil sa malaking responsibilidad ko, pero habang tumatagal matututo

kang mag-adjust (katawan mo) sa mga sitwasyon hanggang sa masanay ka na ulit. Ang panuntunan ko: ang weekdays until Saturday ko, trabaho 'yan. Pero 'yung Sunday ay family day talaga. Minsan, di maiiwasang may pagkakataon na may isang nagkakasakit sa family ko, I make sure na maisingit ko sa kaunting oras ang pag-aasikaso sa kanila. Dahil sa kaunting oras na 'yun, pakiramdam ko nagagampanan ko ng tunay ang pagiging isang ina at asawa. And of course, I make sure na every time na may significant event sa aming pamilya ay nakakapag-leave ako to celebrate and witness the event.

Any piece of advice to all aspiring employees? How to be you po?

Tiyaga at pagmamahal sa trabaho. Mahalin ang trabaho, yung hindi ka lang magtrabaho dahil sa suweldo, iba ang balik sa iyo kapag tinyaga mo ang isang bagay. Mahalin mo ang iyong trabaho at mamahalin ka rin nito.

With this premise on how a competent staff should be defined, CARD MRI is ensuring that the institution is ready to provide world class services to clients.



Beyond what is ACCEPTABLE

RAFFY M. ANTES

Senior Writer, Publishing House

At school, we are used to the passing grade of 75% for every subject. It is below average but still ACCEPTABLE. When I applied for a job at CARD Mutually Reinforcing Institutions (CARD MRI) in 2013, I thought, 75% is still acceptable—but not quite! The challenge is, I have to deliver high-quality products and services that are beyond the set standards. Yes, your monthly report card (performance evaluation report) should be more than 100% all the time.

This, however, is not that hard to achieve when you are in CARD MRI. In school, you have to burn midnight candles so you can cope with the lessons. At CARD MRI, you have your colleagues, who are your support system and a family to consider, who will help you in bringing out the best in yourself. No wonder, I always hit my targets, most of the time beyond the acceptable standards.

What inspired me more to be excellent at all times is the commitment and passion of the organization itself. The excellence I always embody is rooted from CARD MRI. Here, respectability and credibility are always a way of life in and out of the organization. As the pioneer leaders would always say, *hindi pwede ang pwede na, dapat mas mahigit pa* (everything should be beyond what is acceptable).



Moreover, when you're part of the CARD MRI Family or you encounter someone from the organization, you will dominantly notice them to be always on time or ahead of time in attending various activities. CARD MRI is always time conscious. In all of its engagements such as center meetings, training, flag ceremony, and meetings with external parties, CARD MRI staff always come on time. For the record, every Executive and Management Committee meetings at CARD MRI, not one member of the middle and top management comes late. This is their way of setting a good example to all the staff.

Excellence at CARD MRI is also rewarded. CARD MRI conducts the Natatanging Kawani and the Pagkilala sa Mga Likha ni Inay awards annually. This is to recognize the exemplary performance of CARD MRI clients and staff in terms of doing business and performance in the office, respectively.

When you're hitting the birds, you should not wonder when you are given what you are capable of. That is not to add burden to you, but to simply challenge the status quo. One example is the 1-3-5 day claims settlement of CARD Mutual Benefit Association (CARD MBA). The strategy aims to settle the insurance claims of its members within one day to maximum of five days. The strategy has been accomplishing close to 100% in terms of timeliness. Since they're able to do it on time, CARD MRI challenged them to decrease the claims settlement period to 8-24 working hours. Yes, that is from days to hours! And because we deliver what we promise, the new claims strategy is now on its 93% accomplishment.

That is excellence in CARD MRI! You will be challenged to your core, but always bear in mind that you have your CARD MRI family who, like the wind, is always beneath your wings.





This is the story of the Geronimo Family, one of CARD's clients who benefitted from the 8-24 hours claims strategy of CARD MBA

CARD MRI, for the Geronimo family, is a well-trusted organization. "It is an organization that is always there in times of uncertainties. CARD MRI's commitment and promise to be responsive all the time is true," said Delmar Geronimo, 42, a resident of Sitio 6 Brgy. San Gabriel, San Pablo City, Laguna. Delmar is the eldest among the four children of the late Marieta Geronimo who was an active member of CARD, Inc.

Delmar lost his mother due to an accident. "My mother was sleeping inside her mini-store. In a snap, the store was hit by a car, which caused her death," Delmar recalled. It was a sudden death and the Geronimo family was not ready emotionally and financially. "As the eldest child, I had to make sure that everything was in order. It was hard and painful, but I had to be courageous to face the situation," said Delmar.

Right after the accident, the insurance claim of Delmar's mother was approved in less than three hours from the time the Provincial Office in San Pablo was notified. "I am thankful for the immediate response of CARD MBA," said Delmar, adding that the assistance was a big help in providing the needs during his mother's wake.

Delmar is thankful to CARD MRI's commitment to its clients and for always being responsive. "My mother kept on reminding me of the importance of saving and of insuring your life. That is why my wife and I decided to join CARD," he said.

"With all the pains we have experienced, I am happy that my mother met CARD. Her death will always remind us how unpredictable life is and we have to be prepared all the time. As my mother would always say, you just have to make sure that you are on the right path...and that is, with CARD MRI," Delmar concluded.

At CARD MRI, integrity as a core value is observed anytime, anywhere. CARD MRI highly values transparency, ethics, morality, truthfulness and sincerity in all its undertakings, programs, and activities. It also honors commitments to clients, partners, and stakeholders by way of providing faithfully what was agreed upon or promised.

Moreover, CARD MRI sincerely and openly shares its experiences and best practices to its partners and regulators so that others in the industry will also benefit. Many industry-wide networks are pioneered by CARD MRI such as the RIMANSI, MCPI, MiDAS, and Microfinance for Health. Many industry-wide initiatives and government policies regarding microfinance and microinsurance were based on CARD MRI experiences. CARD MRI is also happy to have been invited to several international board membership.

Indeed, what you sow, you will reap. CARD MRI will never stop doing the right thing.

NELIZA G. LARGUEZA

Junior Writer, Publishing House

Our way of life

CARD MRI recognizes its simple and humble beginnings yet very strong commitment to help the socially and economically challenged families.



◀ We always ensure that our buildings and other physical structures as well as celebrations and other gatherings are done with utmost care and modesty.

▼ When we interact with our clients, we always make sure to be modest in appearance, words, and ways and deeds. Our clients should not feel inferior or intimidated. Instead, their diversity should be celebrated.



▲ We keep on revisiting our processes to make sure that the complex processes become understandable, straightforward and honest mechanisms and policies. Just last year, we rolled out the **pay and go scheme** to let our clients maximize their time for their respective families and businesses.



▲ CARD MRI uses technology to streamline its processes to ensure fast and effective service delivery. Last year, we fully implemented the Core Banking System that resulted to a mobile application called **konek2CARD**. Just this June 1, we have launched the **cardless** automated teller machine in CARD Bank Maharlika Branch.

◀ Our clients are always the number one priority in getting suppliers and vendors for constructions, events and other institutional needs.



THROUGH THE LENS...

In this July 2018 issue, *Through the Lens...* features the artistic side of CARD MRI's drivers. Series of mobile photography trainings were also conducted to reinforce their photography skill. Beyond that, it is the hope of CARD MRI that its drivers will be part in capturing best moments of its clients and staff.



SCHOOL WITH A HEART. Students of CMDI are welcomed with "LOVE", as they enter the campus. Photo taken by Gilbert Acuarda.



PART-TIME. Some students of CMDI Bay Campus are spending their summer vacation doing part-time jobs in the campus to save money for the next opening of class. Photo taken by Anthony Bejosano.



EVERYDAY LIFE. This is the number of clients CARD MRI happily serve everyday in all of its branches nationwide. Photo taken by Ariel Horena.



PEDESTRIAN. Staff of CARD MRI main office are in a hurry to catch the 7:30AM morning assembly. Photo taken by Ariel Horena.



WEEKLY GATHERING. Aside from paying their loan dues, clients of CARD meet weekly in a center meeting to discuss various development agenda to further improve their lives. Photo taken by Alvin Victoria.

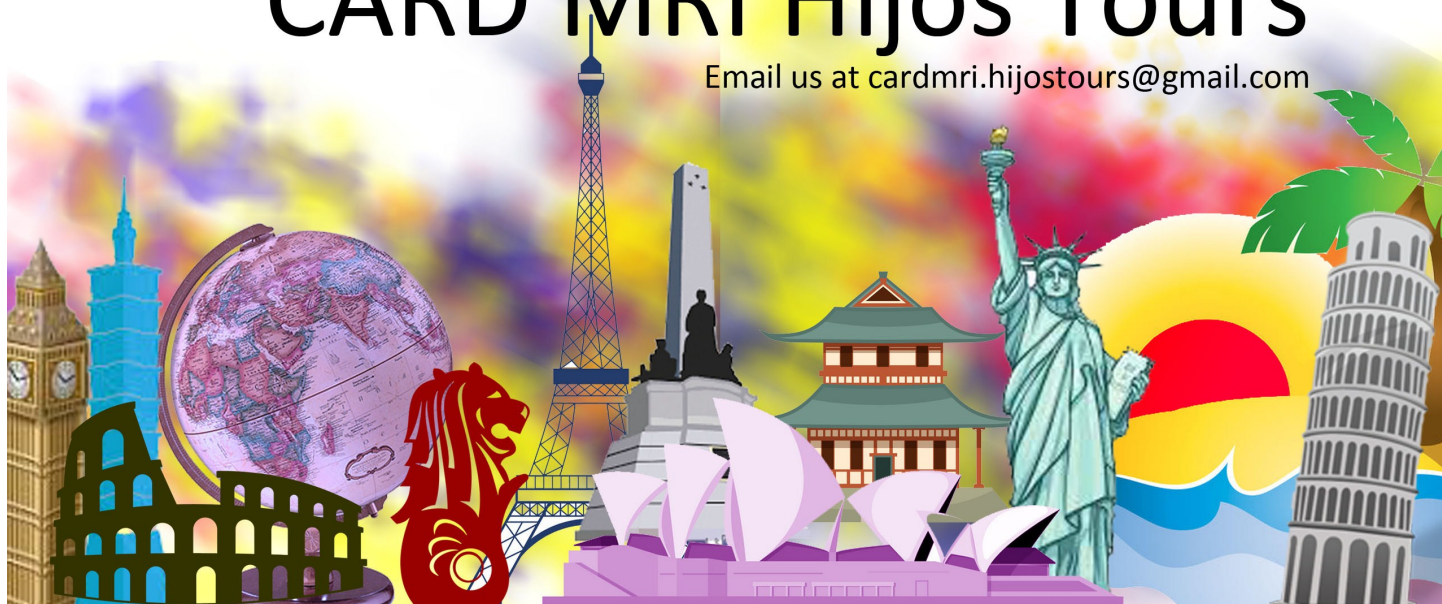
For the colored version and more photos from our Kuya Drivers / Photographers, scan this QR code:





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S	S	S	H	B	C	B	F	N	M	M	V
A	C	U	B	U	O	C	A	D	I	P	E
O	O	P	K	L	M	A	M	A	K	L	M
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WORD SEARCH

- ☐ COMPETENCE
- ☐ FAMILY SPIRIT
- ☐ INTEGRITY
- ☐ SIMPLICITY
- ☐ HUMILITY
- ☐ EXCELLENCE
- ☐ STEWARDSHIP

See if you can find the seven core values of CARD MRI hidden in the puzzle. Take a photo of your answer and send it via private message in CARD MRI's FB Page for a chance to win MLNI freebies.

Ang CARD MRI ay isang organisasyong tumutulong sa pamilyang Pilipino upang makabangon mula sa kahirapan.

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