

FORWARD

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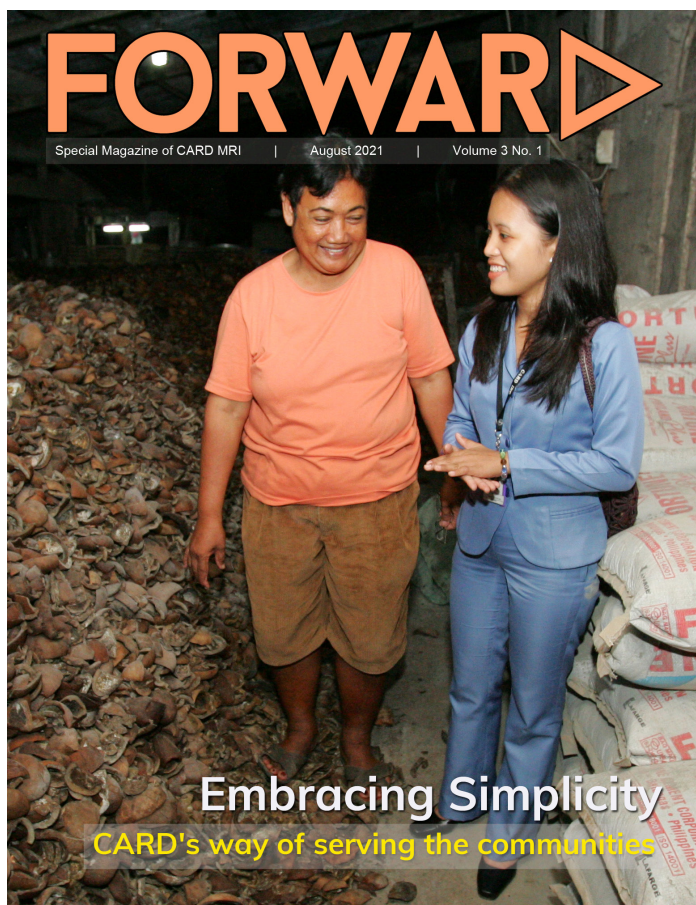


Embracing Simplicity

CARD's way of serving the communities

IN THIS ISSUE: JULY 2021

- 3 FROM THE FOUNDER AND CHAIRMAN EMERITUS
- 4 FROM THE MANAGING DIRECTOR
- 5 FROM THE PRESIDENT AND EDITOR
- 6 CHANGING OF GUARDS
- 8 A TIMELESS JOURNEY
- 10 KEEP YOUR FEET ON THE GROUND
- 12 LESS IS MORE
- 14 GRASS TO GRACE
- 16 FULFILLMENT IN SIMPLICITY



For 35 years of serving Filipino communities, CARD MRI remains anchored to its simple and humble beginnings. It constantly strives to deliver the best products and services in great convenience to its clients. The growth and development of the organization to deliver holistic services to the needs of the socioeconomically challenged families are the focal foundation of CARD MRI in staying simple and modest in all its undertakings.



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WRITERS AND CONTRIBUTORS



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



VIAN ARANZA is a Communications Graduate who's been writing since he was in elementary school. With the inspiring stories of CARD MRI clients left untold, he hopes to bring them into the light to encourage his readers to take their first steps towards financial literacy and a brighter future.



CHIN SANIGAN, colloquially known as Chin, is a graduate of Communications and a writer by profession. Chin hopes to empower the marginalized communities in the Philippines through her passion for writing stories about people, history, travel, and the arts.



JEFFREY TANDINGAN is a Communications graduate. Jeff has been with CARD for more than seven years now. Currently, he is the Publishing Manager at CARD MRI Publishing House.



VIN CALABIA is an Information Technology graduate. Though an IT graduate, Vin's passion lies in the arts. In CARD MRI Publishing House, he is given the platform to pursue his passion as a Junior Layout Artist, who hopes his readers will visualize stories through his designs.

FROM THE FOUNDER AND CHAIRMAN EMERITUS



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

In its 35 years of empowering the Filipinos, CARD MRI grew into 21 mutually reinforcing institutions to deal with the multidimensional nature of poverty. As an organization dedicated to fighting poverty, CARD MRI champions millions of MSMEs in the country. In our efforts to eradicate poverty, we have written many success stories that will inspire people to break the chains of poverty.

From our humble beginning of PHP20 and a typewriter, our clients served

is now composed of more than 7.6 million individuals. We grew into a leader in the industry, but we remain grounded and stay connected with our initial stage of helping the people in San Pablo. Simplicity has always been part of CARD MRI's identity. This is one of the characters our clients and members like about CARD MRI.

Our clients are the heart of CARD MRI's service. They are our number one partners in many things we do. One example, we sourced our tokens of gratitude to our corporate partners from our CARD microentrepreneurs – a simple but meaningful symbol.

Moreover, our more than 17,000 staff and officers show modesty in appearance, words, ways, and deeds to never intimidate our clients.

We devoted our time assisting Filipinos in breaking the cycle of poverty within their families. We always simplify our system and procedures for the benefit of both our staff and clients. It helps us reach more communities that need our service.

I am so grateful that we operated not beyond our means. We just invested

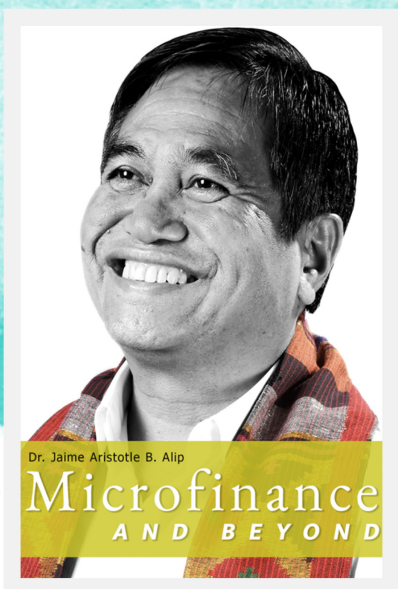
our resources in what is needed and meaningful to our organization and clients. COVID-19 cases ballooned in 2020, and we managed to survive its impact.

The pandemic was heartbreaking. There were stories of loss because of the global health and economic crisis. But we take pride that we were able to prepare our clients for the impact of COVID-19; they were able to cope with the situation.

Before the crisis, we have developed our clients' savings habits and share the importance of modesty. Their discipline towards financial management gave them a better tomorrow.

In this issue, we will read stories of simplicity and how it helps them live a better life. Their stories make a big difference to their own life, their families, and their communities.

We believe that these stories from our microentrepreneur clients and staff would bring inspiration to everyone. Our journey will last as we fight together to eradicate poverty.



Author: Dr. Jaime Aristotle B. Alip

Description: Dr. Jaime Aristotle B. Alip shares the story of his thirty years of work as the Founder and Chairman of CARD MRI since it founding in 1986 until he handed the baton to the next leader. It chronicles the story of CARD MRI, its humble beginnings, and how it continuously makes a difference in improving the lives of the poor.

For orders, contact CARD MRI Publishing House through its Facebook page, @PublishingHouseInc. or mobile number (0928-642-5940)

FROM THE MANAGING DIRECTOR



ARISTEO A. DEQUITO

**Managing Director
CARD MRI**

In my 33 years of serving CARD MRI, one of the things I could be proud of, among a million things, is our consistency when it comes to carrying out the core values of the organization. These are our guiding principles that define the culture and vision we strive for as an organization. It gives shape to every strategy, goal, and action we take. Among the seven core values of CARD MRI, the COVID-19 pandemic constantly reminds us of the value of simplicity in everything we do.

The pandemic robbed the people of a lot of things and opportunities. Lockdowns deprived us of the physical interactions, mass gatherings, and other privileges we sometimes took for granted. Little did we know that these can be taken away from us in just a snap of a finger. Our future left us with worries and anxieties about what could happen tomorrow. As we brave the blows of the pandemic, we are constantly reminded of the simple things and opportunities that we often neglected. The world has fed us of its lavishness which dazzled us from seeing less is more. The pandemic taught us that living a simple life could be as fulfilling as our life before COVID-19. Amid the chaos brought by the virus, CARD MRI simplifies its processes to provide its clients easy and convenient transactions.

Our digital initiatives made our services more accessible in the presence of barriers. The simplicity in our procedures eases the stressful situation caused by the pandemic. We started to declutter so we can refocus our eyes on our goal.

We are new to this situation, but we never let the circumstances overwhelm us. The pandemic taught us that living a simple life could be as fulfilling as our life before COVID-19. Simple things such as exercising for a healthier body, gardening for one's peace of mind, and other healthy activities promote self-care, something people neglected, with the hustle and bustle of life. Families spent more time learning and understanding each other, bonding over things they usually could not bond over with. Simple things such as these emerged as important because of the pandemic. We must always remember that in simplicity, we can be more and give more. We must learn to appreciate the things we have.

For us at CARD MRI, simplicity helps us focus on our goal of poverty eradication. With the stories we've gathered, we hope to give you a glimpse of what simplicity means; we hope to inspire you to live a simpler and better life. Simplicity is finding happiness in the things that are most important to us.

CARDVENTURES

TRAVEL CATALOGUE OF CARD MRI PUBLISHING HOUSE INC.

FEATURING



FROM THE PRESIDENT



MARILYN M. MANILA

President
CARD MRI Publishing House

With my more than two decades at CARD MRI, I have seen thousands of transformation inside the organization. CARD MRI grew as a social development organization unwavering in its mission of empowering the poor.

With its ever-evolving products and services that earned various

recognitions, CARD MRI remains anchored to its values. As we go above and beyond to help more impoverished communities, we always look back to our good old days. Our seed and founding stage had grown from simplicity. Looking back to how CARD MRI embarked on its journey in modesty to help the socially and economically disadvantaged families, CARD was well received by the local communities.

By holding on to our true identity, we remain on the right track of bringing Filipino families towards a better tomorrow. From the 89 *kababaihangs* who first trusted us, the CARD MRI community grew to 7.6 million Filipinos across the country. Winning them all is because of the values we showed up with, especially our simplicity.

You can always see and feel the soul of the organization, and so with its people. CARD MRI extends its DNA to its staff and officers. We always attribute the success of the organization to our team who embraced the culture of the organization.

From our field staff up to the CARD MRI executives, we epitomize these values and culture. Bizarre to other corporations, our executives are regularly seen with our field officers rolling up their sleeves and takes part in the grassroots effort in communicating with our CARD *Nanays*. We do this to make better decisions. Having first-hand knowledge of the experiences of CARD MRI communities can help the organization better its services to the Filipino communities.

As we become better listeners to our clients, we streamline our systems and procedures to redirect our energy of serving more communities that need our helping hand to break their cycle of poverty. In everything we do, we are grounded in simplicity.

In the many accomplishments of CARD MRI in empowering communities, the best beautifier of CARD MRI is the success stories of our *Nanays* and our communities. Their growth and development will be the stylized compass of CARD MRI towards its true north.

CARD MRI was established with the help of 14 people, an old, battered typewriter, old desks and chairs, and a capital of PHP20. Up until now, I am still amazed how simple it all began. Thirty-five years later and its roots are still evident from the outside of every building to the people who serve our clients.

In fact, standing outside the CARD MRI head office, what you'll first notice is the unassuming mint green paint spread on the walls of its minimalist facade, stretching towards the back of the building. Offices also focus on its efficiency and the ability to withstand time rather than extravagance. Little did we know that its outward appearance is a tell-tale sign of the simplicity that is within. Simplicity, as one of our core values, is one of

the imprints of the CARD MRI family. It stirs us to a direction that puts our members and employees first rather than the image we could project on the outside.

From the clients we serve to the people who work with us, from the words we speak to the way we dress, each of these factors contribute to our overall image as a family.

As time went by, I have also learned how processes were streamlined to expedite the operations of each staff. What could have been a tedious process, CARD MRI sought to adjust and made it simpler so that it could reach the families we serve the soonest possible time. It was—and still is— all about how we can provide the best quality of service to marginalized

FROM THE EDITOR



CYRENE GRACE DC. LUBIGAN

Editor

Filipino families. It only says one thing: our heart to serve is primary. Perhaps this is why the old, battered typewriter is still displayed outside one of our offices. It is to remind us where we started and where to go from here forward.

CHANGING



Dr. Jaime Aristotle B. Alip
1st CARD MRI Managing Director

Ms. Flordeliza L. Sarmiento
2nd CARD MRI Managing Director
(2017-2021)

Mr. Aristeo A. Dequito
3rd CARD MRI Managing Director
(2021 to present)

CARD MRI has mounted a new set of leaders to carry on the organization's mission to eradicate poverty in the country. The organization ensures effective leadership continuity among the CARD MRI institutions. The founders are developing the talents and skills of homegrown high potential employees to take charge of creating a better future for millions of Filipino families.

THE NEW LEADER OF HOPE

Effective July 1, 2021, Ms. Flordeliza L. Sarmiento handed over the baton to Mr. Aristeo A. Dequito as the new CARD MRI Managing Director. Dequito is the first Account Officer (AO) of CARD, Inc. in 1988. He then became a Technical Officer and rose to be an Area Manager in 1997. He was also the first Bank Manager of CARD Bank in 1997.

OF GUARDS

Jeffrey Tandingan

In 2005, he established the Business Development Center of CARD institutionalized in 2008 and is now called (CARD-BDSFI), where he became the first President and CEO until May 2015. He also became the first President of CARD Leasing and Finance Corporation (CARD LFC) and Mga Likha ni Inay (MLNI). In 2016, Dequito was appointed as the President and CEO of CARD SME Bank. In preparation as the new MD, he assumed as the CARD MRI Deputy Managing Director in April 2021.

Moreover, Ms. Cynthia B. Baldeo, the former CARD SME Bank Executive Vice President and COO, is appointed as the new President and CEO of CARD SME Bank effective April 30, 2021. Baldeo is one of the first recruits of CARD as an Account Officer. Mr. Julius Adrian R. Alip took her place as the EVP of the Bank on May 16, 2021. Alip was also the successor of Dequito as the President and CEO of CARD-BDSFI, CARD LFC, and MLNI in May 2015.

Furthermore, one of the Regional Directors of CARD SME Bank, Mr. Frederick Nicasio M. Torres accepted the duties and responsibilities as the new President and CEO of CARD-BDSFI, CARD LFC, and MLNI on May 16, 2021. Torres is one of the new young leaders of CARD MRI who will continue the legacy of CARD MRI.

Similarly, Ms. Jocelyn D. Dequito also assumed the position of the Chief Executive Officer in CARD Mutual Benefit Association (CARD MBA) succeeding Ms. May S. Dawat on July 1, 2021. Dequito started as an Accounting Staff of CARD in 1990. She spent years heading the CARD, Inc. Finance and later became its Executive Director.

Her Deputy Executive Director, Mr. Vicente Briones, is now the new Executive Director of CARD, Inc. Briones is one of the primary supporters of reaching the hardcore poor areas in the country. He started the operations of CARD, Inc. in Basilan in 2006 to provide equal opportunities to war-affected communities and hard-to-reach areas. His Senior Deputy Executive Director is Ms. Lyneth L. Derequito. Derequito served as the Chief Compliance Officer of CARD Bank and later became the Senior Director for CARD MRI Support Group.

Ms. Marie Sharon Roxas, the former Deputy Director for Treasury Unit, is now the Senior Director for CARD MRI Support Group.

CARD MRI's former institutional heads, who now serve as Senior Management Advisers, are still guiding the new set of leaders to ensure that CARD MRI is still on the right track. "We have high hopes that the newly installed leaders will continue what CARD MRI has started; in focusing on the needs of the poor people to help them rise above poverty," said CARD MRI Founder and Chair Emeritus Dr. Jaime Aristotle B. Alip.



A Timeless Journey

Jeffrey Tandingan

needed to get a decent job to provide for her family. It was not an armchair job, and her salary was still not enough to provide for her family's financial needs.

Even it was hard for her to leave her family in Dolores, Quezon, Odette chose to work as an Overseas Filipino Worker (OFW) in Singapore from 1986 to 1991. She endured the solitude and longing of being away from her family to ensure that her family had enough. Her situation motivated her to save for the future and to be with her family again. Indeed, the heart of a Filipino always finds home in the embrace of her own family.

She spent frugally to save for her and her family's future. In 1991, she was able to go back to the Philippines to spend a short vacation with her family. Deeply thinking of her ideal life, Odette decided to stay in the country. She decided to spend more quality time with her family. At that time, the young Vicente "Jun" Briones, Jr. encouraged her to work at CARD in 1993.

CARD, Inc. employed Odette as a Technical Officer and Community Organizer. Although her newfound job was difficult for her, she found it fulfilling. For Odette, she found a second home at CARD. She received a modest salary, but she had a fulfilled heart helping the *Nanays*.

Family is our greatest asset as Filipinos. Our family's strong ties are the strength of our dreams. They push us to dream deep and conquer everything.

Our dreams are deeply rooted not in wanting riches but in the immeasurable love and connection we are pouring into our family.

The story of Lourdes "Odette" Dijan proves the family culture in our country. The young Odette did not grow in affluence. She needed to finish college to have a better view of great opportunities and eventually help in the financial expenses of her family. She was full of hopes and dreams for herself and her family.

After finishing her college degree in Commerce, Odette worked at a gas station for a short while. After this stint, she decided to work abroad. She wasted no time to help her family by selling various goods while waiting for her departure. Though it was not the course she planned, she

In July 1993, CARD, Inc. started to decentralize bookkeeping and reporting from the Head Office. From Technical Officer, Odette was transferred as Admin Bookkeeper of Dolores Branch. She assisted CARD's Operations in creating beautiful stories of local communities behind the scenes. Her works were highly commendable in the Finance Unit. She was the bookkeeper and promoted to Administrative Officer. In 1996, Odette was transferred to CARD's Head Office as Admin/Bookkeeper supporting the whole operations of CARD, Inc. She handled the 201 files, regulatory remittances, and program accounting. She also served as the office supplies custodian for Head Office and handled the supplies requisition and issuance in all its branches.



CARD NGO gave birth to a microfinance bank in 1997. With her rich experience, Odette was transferred to CARD Bank as General Bookkeeper in 1998.

Her dedication made her the Senior General Bookkeeper of the Bank in 2003. As CARD

upholds a high standard of integrity and simplicity, she lives her life also anchored to the institution's identity. Odette handles the getting-bigger financial transactions of CARD Bank. It was a huge challenge she embraced to meet the Bank's financial goals. CARD painted simplicity in all its pursuits, and so as Odette to her way of living. With her experiences in CARD's Finance Unit, she understands the value of simplicity really well.

At that time, CARD Bank was still doing their financial transactions manually. It was tedious and time-consuming. Odette worked in creating simple processes in their seemingly endless financial transactions in CARD. In 2010, CARD management appointed Odette as CARD Bank's Senior Vice President for Accounting and Finance. It is already a high-ranking executive title, but Odette handled it with full modesty and simplicity.

From 2019 up to the present, Odette is now performing as the Bank's Executive Vice President. Now, Odette is enjoying her life. She and her family received more than enough opportunities. She is living a happier and lighter life by embracing simplicity.





Mesheal (right corner) together with her colleagues at Panaderia where she worked as a cashier during her college days.

Keep your feet on the ground

Charyl April Perez

“Maligalig” is a Filipino term that would use to describe Mesheal Borlaza as a Unit Manager. Many would think and worry that she is difficult to bond with, but she simply shows the opposite of what this word means. Her simple but lively personality is admired by everyone as she shows great motivation towards her chosen career.

For almost a decade of serving the institution, her family has been her inspiration to keep going. She humbly shared that her family was her primary reason when she decided to work at CARD, Inc. (A Microfinance NGO) in 2011.

“I don’t have any idea about what CARD was. What I had in mind was that I should immediately find a job to help my family financially,” Mesheal recalled.

Mesheal grew up with a simple life in Agusan del Sur. To manage the daily expenses of their family, her father worked as a tricycle driver. Also, to sustain their family’s needs, her mother started her own sari-sari store and washes laundry from the neighbors.

Together with her five siblings, she experienced hardships. She felt this more when she had to go

to college and pursue her studies. “My parents can’t afford to take us to college together,” she said. Therefore, Mesheal had to give way to let her older siblings finish their studies. She then decided to work in a bakery.

After two years, Mesheal pursued her dream of going to college. She took a degree in Business Administration major in Financial Management. She recalled how she strived hard to achieve her dream. She managed to study and work at the same time to help with her finances. “I applied as a student assistant in our school, then I spent my weekends working in the bakery.”

Mesheal’s efforts paid off when she graduated from college. With her strong dedication to break free from the claws of poverty, she immediately looked for a job. Fortunately, her sister, who was a CARD client, heard the announcement from an Account Officer that the institution is looking for applicants.

Mesheal didn’t hesitate to grab the opportunity to submit her application. “I told myself that I can handle everything for the sake of my family,” she explained.

OPENING OF NEW DOORS

In 2011, Mesheal officially started her career at the institution. She first served as Account Officer in Placer Unit, Surigao del Norte. Mesheal was praised for showing excellence in managing her clients.

From looking for new clients to avail micro-loans to following up on late payments, she was able to manage and understand the situation of her clients. “We are not here to make them suffer but we’re here to help them. Through our Credit with Education program, we were able to teach them how they can manage their finances wisely.” With that, she was appointed as Unit Manager in 2015.

Despite the trials she faced, Mesheal remained diligent and determined in the tasks assigned for them. With her strong commitment and passion, Mesheal was recognized as a 2018 Natatanging Kawani-Unit Manager Bronze Awardee. It is an annual activity organized by the institution to acknowledge their efforts for being part of the fight against poverty.

Mesheal has considered this as one of her most memorable experiences with CARD. Mesheal

humbly shared, “I can’t believe I’m just a simple employee of CARD and to be noticed among thousands of employees is a great honor and pride for me. I also dedicate this recognition to my family because without them, I am not who I am today.”

She also emphasized how grateful she is for being with CARD. “I found not just a job, but an opportunity for me to make my dreams come true. Because of this institution, I was able to help my family financially. CARD has helped our family a lot. I was able to help my siblings finish their studies. We were able to build a house for ourselves.”

THE COMMITMENT

Now that her family is experiencing a better life, Mesheal wants to continue to be an instrument of moving other Filipino families out of poverty. She vows to serve and support CARD’s mission for poverty eradication.

“Five years from now, I see myself still working here at CARD. I will help our clients be financially stable and be part of their success. I want to witness how these clients would improve their lives and start their own businesses. I guess it’s my best accomplishment in life,” Mesheal happily shared.

Despite her accomplishments in life, Mesheal’s life and goal to help the communities in need remained simple.

If there is one lesson that Mesheal wants to impart from her experiences, it is to have a strong dedication to work and to keep our feet on the ground. “Let’s love our work as much as we love our family,” Mesheal concluded.



Mesheal Borlaza (leftmost) together with the 2018 Natatanging Kawani.

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LESS is MORE

Jeffrey Tandingan



Challenges are an integral part of life. No one is exempted from facing these difficulties, but we are all overcomers and survivors. Every triumph makes us tougher in choosing our path. When fear starts to control us, we tend to stop our journey.

This is the exact experience of Annabell Tangkoy. Annabell finished her degree in Information Technology. After her studies, she worked as an OFW in Singapore in 2010 with the hope of saving enough money and eventually helping her family. As a family-oriented person, she feared being away from her family. She only lasted three months in Singapore because of her bad experience in taking care of a patient with stage four cancer. Then, she decided to return to the Philippines and tried to look for a decent job.

She immediately applied for a job in 2011 when she returned home. She was fortunate enough that she was qualified to work at CARD Bank as an Account Officer. When she started her career, she encountered her first challenge – she was assigned in Davao City, far from her hometown in Agusan del Sur. But she just shrugged it off and accepted the opportunity to help her family.

With the assistance of CARD, her dreams are within her reach. She was able to secure land to build her own house in Davao City. She was able to travel to local destinations with her parents with the tours arranged by CARD. “My mother wanted to send a letter to CARD to tell how thankful she is for the new opportunities she was able to experience,” she reminisced. Annabelle developed her skills and grew as a person because of the

training she received from CARD.

Despite living a simple life, challenges are still imminent to test her strength. Her eldest brother died in their province while she was working in Davao City. She felt lonesome with the departure of her brother.

CARD recognizes the hardships of staff who work away from their family. While she can transfer near her hometown after her brother died, she refused the offer. She was afraid that she cannot function well with her job while she was still grieving.

Months have passed, and she regretted her decision to resign from the institution. Her daily earnings were not enough to send her youngest sibling and nibling to college. She started her own business, but it was still not enough to compensate for their daily needs.



Taking this into consideration, Anabelle chose to return home to CARD. She applied to the institution and was accepted again. She was assigned to Mawab Unit in Davao de Oro as an Account Officer.

“When I left my job, I regretted my decision. I know that my heart belongs to CARD. I realized that I want my job at CARD, and this is why I decided to go back.”

Her inspiration in going back to work was her family. With her return, her love for helping the communities was restored. While she is happily working with the institution, she keeps dreaming. She is now working hard to build a house for her parents in Agusan. She remains simple in everything she does.

Anabelle struggled with her decisions. Because she knows her heart, she immediately returned to the path she wanted to. It is an uncomplicated life that can give comfort to many families while she can also provide for her own family.

We can face any hardship with dedication and love in what we do. We are designed to overcome these challenges. “I always believe that we can defy any problem because God will never provide challenges that we can’t overcome.”

We all have different struggles. Just like what Anabelle did, when we learn to declutter our minds and refocus on our goals, our life will become simpler and less stressful. We can dream more and achieve more.





Chin Sanigan

With the steps Lyn Cure took to have a better life, it goes to show how small, simple steps, when taken consistently, yield great results.

Bananas can be the humblest yet the most abundant fruit-bearing plants in the country. It can grow almost everywhere in the tropical Philippines, especially in the warm and rural corners of the country. However unassuming bananas are, it can still change the lives of homegrown farmers like Lyn Cure and her family whose story inspires others to keep moving towards their dreams.

Lyn Cure's story started from grass to grace. While working as a tindera to earn an extra income, Lyn also worked as a banana peeler in a big plantation company in Sto. Tomas, Davao del Norte. With her meager salary, she used it to save for her hog raising business.

Fortunately, an opportunity came to fulfill her dreams. Together with her husband, Samuel, they got a mortgage on farm land to start their own banana plantation in 2014. With their experience in the banana industry, they were able to manage their business well with Samuel in charge of growing bananas and Lyn managing the administrative duties in their business.

They sought the support of CARD, Inc. (A Microfinance NGO) to ensure that their banana production remains unhampered. With CARD's simple but reliable processes when it comes to acquiring loans, Lyn's dream of managing a full-blown business is within easy reach.

According to Lyn, banana production requires a lot of patience and care to ensure the highest quality of exported products. These are reciprocated by an income of PhP150,000 weekly. From here, many expressed their desire to partner with them.

With their hard work and capacity to run their business, the couple saw an opportunity to expand and acquire more assets. This is when they transitioned to CARD SME Bank, a full-fledged thrift bank under CARD MRI.

"I am really thankful when CARD SME Bank was established here in our province. With them, I was able to borrow bigger capital for my business. With the amount that the bank lent me, I was able to buy trucks as our delivery carrier for all our eight-hectare banana production," Lyn said.

THE RIPPLE EFFECT OF GENEROSITY

“This (business) was just a dream. I really didn’t expect this to grow as big as it is.”

Dreams may have started small for Lyn Cure and her husband, Samuel, until these came to fruition, and their resources grew abundantly like never before.

With this, they made sure that their blessings create ripples of change to the people around them. According to Lyn, establishing a great bond with their workers and treating them like family are some of the ways they made this possible.

Apart from giving mandatory government benefits to their employees, the couple also gives them a bonus so that their workers can bring additional money for their family.

Her contribution to the community bore fruit, and she was hailed as a Community Service awardee during the 2018 Pagkilala sa Mga Likha Ni Inay (PsMLNI), which acknowledges the hard work of CARD MRI member entrepreneurs and their significant participation in the betterment of their community.

“I was really overwhelmed with the recognition they gave me. It really inspired me to continue and push through what I have started,” Lyn said.



Invitations to conduct discussions about banana production started to pour in. This includes an opportunity to share her expertise through CMDI Kabuhayan Ideas Online, one of CARD-MRI Development Institute’s (CMDI) online initiatives to bring knowledge about entrepreneurship to CARD MRI members and non-members during the pandemic.

Through this initiative, steps are simplified and made more relatable and accessible to viewers who are thinking of starting a business in the field of banana production.

According to Lyn, “Since we are in the middle of the pandemic, I really appreciate the effort of CMDI to continue its services with the use of online platforms. It is new to me, but I am really happy that I was given the opportunity to share my knowledge in banana production with my fellow clients.”

LESSONS FOR A SUCCESSFUL LIFE

Lyn’s area of business might be humble and simple, but with it comes great lessons that she has gained from the many challenges she has overcome.

“Humility will always be an important attitude to succeed,” Lyn said, sharing how she listens to her employees’ comments and advice, acknowledges their efforts, and shares her success with them. She is grateful for them as well as those who assisted them financially and helped improve their community.

In addition, perseverance and hard work also comes into the equation to fulfill their dreams. “Our dreams are like bananas. If you do not work and just let go, nothing will ever happen,” concluded Lyn.

Finally, the value of simplicity also takes center stage as Lyn and her family work to fulfill their dreams. With the steps Lyn took to have a better life, it goes to show how small, simple steps, when taken consistently, yields great results and can contribute to uplift their lives and their community.

FULFILLMENT IN SIMPLICITY

Vian Aranza



Rosalyn Cortez, a CARD Bank client of 13 years, has had her fair share of ups and downs in life as a business owner. Through it all, she is thankful for what she and her family have realized in their years of managing their business ventures together. Despite the great feats they have reached, she can say that they have been able to make it this far just by living a simple life.

She used her first loan with CARD in their small sari-sari store and a tricycle for service use. With patience, perseverance, and good credit performance, she was able to get a higher loan amount at CARD. She used her loans and savings from CARD in building a parlor business. Everything seems to be doing just fine, but like any other journey, obstacles met her halfway. For Rosalyn, the pandemic gave them a bumpy ride.

The pandemic drastically affected personal-care services, like her parlor, as it was deemed non-

"I try to keep my pastries as affordable as possible as my way of helping my community. Who else will help each other but us?"

essential. Losing a huge sum of money from the impact of lockdowns, Rosalyn was brought to tears. During that time where the situation looks hopeless, she received insurmountable support from her children.

The support she got from her children reenergized her to move forward. This time, they sell affordable food sources in a *talipapa*. She worked hard to provide for their daily needs. Through their daily income and the money they got from pawning a piece of land, she was able to establish their bakery. She had her *ka-barangays* as their employees, providing employment and food for the community.

With the help of her husband and CARD, they were also able to set up their roast chicken business. However, managing their new business venture proved to be difficult. At the start of their new business, Rosalyn and her husband got sick.

Seeing them struggle, their children stepped up and took up the challenge of helping them manage their business.

At their young age, it was clear to them what they needed to do. Rosalyn never thought that their children would step forward and volunteer to help. Sometimes, their children will share in the expenses at home.

Though they have their budget, the parents would still be surprised with the offers of their children. For Rosalyn and her husband, it was a surprise. They are proud that their children can balance their responsibilities both as students and helpers in their family business. Rosalyn saw that even though they've had their share of success, their children chose to have a simple lifestyle and help their parents with their family business.



Despite the success of their business, Rosalyn and her family chose the simple way of living; providing what the people need at an affordable price, giving employment opportunities, and striving hard to help their community amidst the pandemic. Her children and their attitude towards their family prove that the value of simplicity runs through the family. As people say, "The apple doesn't fall far from the tree." And this tree radiates simplicity.





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							8	
7	1	6	9		8		4	
	4			5	1			
	5	4						9
8			4				2	
4			7		6			8
			5		9	3		1
							6	5

See if you can solve this sudoku challenge! Take a photo of your answer and send it via private message at CARD MRI Publishing House's Facebook Page!

5 Ways to Live a Simple Life



Live within your means

Living a simple life means living within our means. This does not only take off the burden from our shoulders to look perfect to the rest of the world, but it also makes us financially responsible. When we take a step back and take into consideration our income, daily needs, and bills, and adjust our amount of spending, we prepare for the future. Create a budget plan to help you achieve this.



Quit comparing

Have you tried scrolling through Facebook and wishing your life was as great as theirs? One of the things that hinder us from living a simple life and being content is when we compare ourselves to other people. It is different from being inspired by other people to move forward. It breeds envy and is not healthy for us to feel in the long run. Let us start living our own life than wishing to have a life different from what we currently have.



Be content

Accepting where we are and what we have in the present is vital to living a simple life and being content. It does not mean we cannot dream and work hard for success. It only means being grateful for the things we already have at the moment and taking things one step at a time.



Simplify

When dealing with tasks at work or at home, look for the simplest but the best and most efficient way of accomplishing things. Sometimes, we do not need to be elaborate. In fact, it causes unnecessary stress that we need to let go of. Let us not make the simple things more complicated.



Support the community

It is ironic isn't it? How can we live a simple life and be generous at the same time? It is not easy, but it puts our focus outwardly, and it empowers us and the people around us. Being a blessing to the community does not only mean we should provide for them financially. We can lend our time and participate in social development programs in our barangays. In this way, we become responsible citizens of our communities and lead an example of a humble and simple but meaningful life.

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AMOUNT (PHP)	FEES (PHP)
1 - 200	1
201 - 300	2
301 - 400	3
401 - 500	7
501 - 600	8
601 - 700	10
701 - 900	12
901 - 1,000	15
1,001 - 1,500	20
1,501 - 2,000	30
2,001 - 2,500	40
2,501 - 3,000	50
3,001 - 3,500	60
3,501 - 4,000	70
4,001 - 5,000	90
5,001 - 6,000	114
6,001 - 7,000	118
7,001 - 9,500	125
9,501 - 10,000	140
10,001 - 15,000	210
15,001 - 20,000	250
20,001 - 30,000	290
30,001 - 40,000	320
40,001 - 50,000	400
50,001 - 100,000	1% of Principal Amount



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