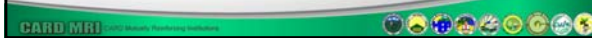


**“Invaluable Contributions of Cooperative Enterprises to Poverty Reduction, Employment Generation and Social Integration: The CARD MRI Experience”**

By Dr. Jaime Aristotle B. Alip,  
Founder and Managing Director, CARD MRI  
ACCU-September 7, 2012

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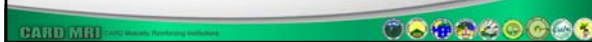
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**CARD MRI Mission Statement**

CARD MRI is committed to:

- ❖ *Empower socially-and-economically-challenged women and families through continuous access to financial, micro insurance, educational, livelihood, health and other capacity-building services that eventually transform them into responsible citizens for their community and environment;*
- ❖ *Enable the women members to gain control and ownership of financial and social development enterprises; and*
- ❖ *Partner with appropriate government agencies, private institutions, and people and community organizations to facilitate achievement of mutual goals.*

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**Sharing with you the CARD story...**

- CARD was established in December 1986

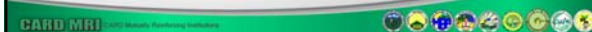


Twenty peso bill



Old typewriter

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### CARD Mutually Reinforcing Institutions

“Mga Institusyon sa iisang Misyon”

CARD MRI

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### CARD MRI Business Model

CARD NGO as the TRAILBLAZER

CARD Bank absorbs NGO branches once viable and the license has been approved by BSP

CARD SME Bank absorbs graduate clients to assist them with bigger capitals

CARD MBA provides microinsurance to client in terms of life, loan, retirement fund and PhilHealth. CaMIA, on the other hand, provides non-life insurance

CMDI- School of Microfinance while CMIT handles technical support (products and services, accounts, employee records)

BDSFI assists clients in marketing their products locally and internationally

CARD MRI

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### Geographical presence of CARD MRI

Partnership Program with TYM in Vietnam since 2005

First International NGO Office in Cambodia since 2006

Partnership Program in Indonesia since February 2008

Partnership Program in Myanmar started 2012

Partnership Program in Hong Kong since 2007

NGO office in Laos starting 2009

More than 1,400 Offices all over the Philippines since 1986

CARD MRI

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## CARD MRI

June 2012

**Number of Clients: 1,684,660**

**Number of Insured Individuals: 7,574,150**

Clients (incl. Savers): 1,565,160	Offices: 1,445
Loan Clients: 1,514,830	Total Assets: Php12.2B (USD291.1M)
Loan Outstanding: Php 6.2B (USD149.9M)	Total Liabilities: Php9.2B (USD221.4M)
Savings: Php4.3B (USD103.5M)	Total Equity: Php2.9B (USD69.7M)
Repayment Rate: 99.29%	Operational Sufficiency: 114.77%
Staffing: 7,001	Financial Sufficiency: 107.34%

CARD MRI Central Bank of the Philippines

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## Contributions of CARD MRI to Poverty Reduction

CARD MRI Central Bank of the Philippines

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## Contributions of CARD MRI to Poverty Reduction

**NUMBER OF OUTREACH**

Category	Percentage	Count
CARD MRI Contribution in the MRI outreach in the country	62%	1.6M
Other MRI Outreach	38%	1.1M

Category	Percentage	Count
CARD MRI Contribution to Poverty Reduction	34%	1.6M
Poor Families	66%	3.4M

CARD MRI Central Bank of the Philippines

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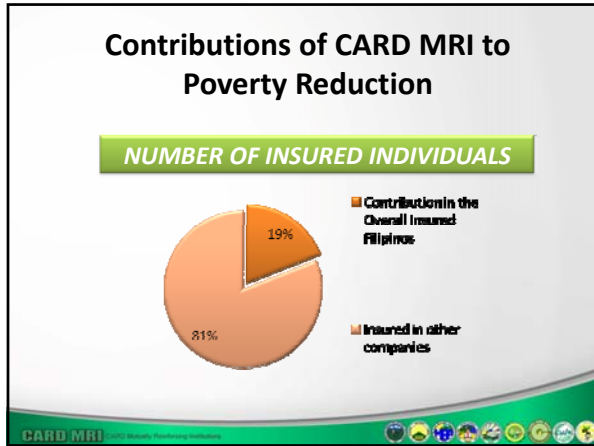
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### Contributions of CARD MRI to Poverty Reduction

- Micro-insurance

Total Amount of Claims Paid as of June 2012:  
Php1,245,556,824.60 (USD29,656,114)

CARD MRI Center for Micro-Insurance Research and Development

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### Contributions of CARD MRI to Poverty Reduction

- Special focus on the poor especially poor women

CARD MRI Center for Micro-Insurance Research and Development

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### Contributions of CARD MRI to Poverty Reduction

- Providing ownership to the CARD Bank (not only access but control of resources) and Micro-insurance Company



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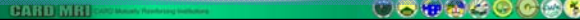
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### Contributions of CARD MRI to Poverty Reduction

The story of Ms. Agnes Ornos  
Citigroup Microentrepreneur of the Year  
Maunlad Award Nominee



- Used to be a part-time development worker in a local NGO in Victoria, Oriental Mindoro. Started to process salted eggs and gradually ventured into balut-making in 1997.
- Her enterprise provides indirect employment to helpers of dealers of processed eggs and suppliers in Mindoro
- Has been a member of CARD since 2002 with her cumulative loan disbursed amounting to more than P300,000.00 and savings of P30,000.00



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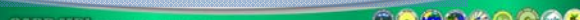
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### Contributions of CARD MRI to Poverty Reduction

The story of Ms. Nolie Estocado  
Citigroup Microentrepreneur of the Year  
Luzon Awardee



- Manufactures decorative tin and wire handicrafts which she sells to exporters
- Experienced a great obstacle when a buyer reneged from its purchase order worth P1.5M
- Her business has provided employment for its neighbors, thus, creating a local industry in its community
- Has been a member of CARD since 2003 and already has availed 5 cycles



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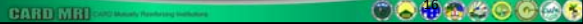
### Contributions of CARD MRI to Poverty Reduction

There is a life after Microfinance

The concept of the HAPINOY project is to establish a Philippine version of the 7-11 stores in the countryside wherein every after minutes, a standard store in terms of products sold and make-over can be seen.

This is being pilot-tested in the CALABARZON area but soon will be rolled-out wherein a CARD sari-sari-store owner is present.

- The birth of new entrepreneurs, a new middle class is born



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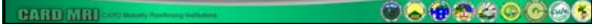
### The story of Ms. Rosa Maloles

From P200 to P1M



...with the help of CARD

- > the family was able build their dream house
- > they were able to buy 2-hectare of lot which was planted of bananas, avocados and other fruit bearing trees
- > with current capitalization of P1M and now evaluates the profit potential of any undertaking



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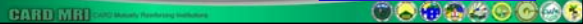
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### Contributions of CARD MRI to Poverty Reduction

#### CARD MRI's DISASTER RELIEF ASSISTANCE PROGRAM

Without additional member's contribution, relief goods are given to all member-victims of natural disasters like:

- a. Earthquakes
- b. Floods
- c. Landslide
- d. Volcanic eruption
- e. Fire
- f. Typhoon



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### Contributions of CARD MRI to Poverty Reduction

- Scholarship Program for Children of Members

Total Number of Supported Scholars: 3,552



CARD MRI Center for Women's Empowering Initiatives

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### Contributions of CARD MRI to Poverty Reduction

- Access to Health Programs and Services



CARD MRI Center for Women's Empowering Initiatives

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### Contributions of CARD MRI to Poverty Reduction

**BotiCARD**

- Access to affordable and quality medicines



CARD MRI Center for Women's Empowering Initiatives

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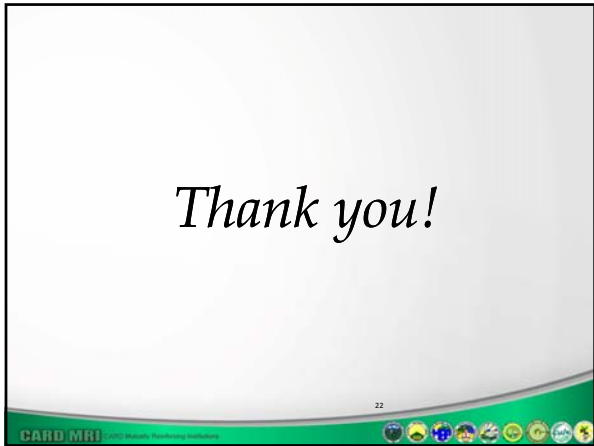
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