

2011 Citi Microentrepreneurs of the Year

For the eight winners of the 2011 Citi Microentrepreneur of the Year, it was not just about receiving that most coveted trophy in the microfinance industry; it was about their dreams in their hands. Masikap National Winner Corazon Bautista said that she could not express what she felt at that moment, but the pride in all of the winners' eyes said it all.

Equally proud were the loan officers who have given their trust and support to the awardees. For the microfinance institutions, their clients' success is a testimony to the fruits of their work and in doing good the mission they have set out to do.

Last November 23, the awardees, along with members of their family, their account/loan officers, and representatives of their microfinance institutions gathered in the Tall Galleries of the Metropolitan Museum of the Philippines. As the realization of their success slowly set in, so has inspiration warmed the hearts of everyone in the room as they watched the stories on video.

May we present to you the outstanding microentrepreneurs of the year. Read on.



From L-R: Carina Gonato, Corazon Bautista, Natividad Gabriel, John Cabillon, Andresa Javines, Jocelyn de Guzman, Anastacio Postrero, and Danelito Castro

Carina Gonato, National Winner-Maunlad Category

Carina Gonato's hard work, determination and zeal to improve the quality of her chicken lumpia business are the reasons why her product is continuously making a name in more places outside of and far from her hometown of Consolacion, Cebu. She listens to suggestions and gives premium on product safety and good manufacturing practices. When Carina needed help to meet the growing demand for her lumpia, First Agro-Industrial Rural (FAIR) Bank was there to assist her. Carina's enterprise now employs 43 workers whose welfare she gives utmost importance to.

FAIR Bank, represented by its President Mr. Gil Verallo; and Carina's loan officer Mr. Junryl Leyba were also recognized.

FAIR Bank started participating in the program in 2008 and has so far produced two national winners, one regional awardee and one special awardee; including Ms. Gonato and Masikap Visayas awardee Anastacio Postrero.

Corazon Bautista, National Winner- Masikap Category

Ask Corazon Bautista how far a P5,000 capital borrowed from Tulay sa Pag-unlad, Inc. (TSPI) could go and she would tell you that it could start a very competitive Ready-to-Wear (RTW) business in the business center of Taytay in Rizal. From being a seamstress more than 3 years ago, to the employer of 17 that she is now, Corazon takes pride in the quality and originally up-to-date designs of her RTWs that she supplies to five malls. She inspires the community as she generously shares her knowledge on sewing to her co-members in TSPI.

Ms. Marife Briones, Corazon's loan officer, and TSPI represented by its Executive Director Mr. Eduardo Mendoza, also received awards.

Corazon is TSPI's first national winner; and one of two TSPI winners this year, along with Masikap Luzon Awardee Jocelyn de Guzman. It processed 45 nominations, the highest among MFI participants this year.

Natividad Gabriel, Maunlad Luzon Awardee

From her days of earning commissions from fish-selling, Natividad Gabriel is now at the helm of her deep offshore fishing, red grouper culture and dried fish business in Taytay, Palawan. She started her business in 2006 with the help of her father and Negros Women for Tomorrow Foundation (NWTF), Inc. At present, Naty and her husband have 7 motorized fishing boats and 19 workers, a far cry from when they started and just divided work between them. Her contributions to the community as an entrepreneur and public servant are recognized by her community and this made her the top Barangay Kagawad for two terms.

The plaque of recognition for NWTF was received by its Research and Development Director Mr. Gilbert Maramba. Naty's loan officer Mr. Rolando Deniega was also present to receive his award.

From 2002 to 2010, NWTF had 9 winners, including 3 national winners, 5 island group winners and a special awardee.

John Cabillon, Maunlad Visayas Awardee

When John Cabillon of Estancia, Iloilo said that his competitors in the fresh squid buy-and-sell business now sell their catch to him, he unknowingly summed the success of his business. The fresh squid business and his other ventures that include motorcycles and tricycles for hire, buy and sell of sea cucumber, *sari-sari* store and fish cage for *lapu-lapu* give livelihood to 65 neighbours and fishermen in Barangay Gogo and the neighboring barangay of San Roque as well. Valiant Bank is John's valued partner in all his endeavours.

Awards for Valiant Bank and John's loan officer were received by the bank's President Mr. Ian Eric Pama and Mr. Christian Capanas, respectively.

John is Valiant Bank's first client-winner.

Andresa Javines, Maunlad Mindanao Awardee

Before she became the manufacturer of ready-to-use tuna packing materials and ice gel to two large tuna exporters, Andresa Javines of General Santos City started with a carinderia and tuna trimmings buy-and-sell business. CCT Credit Cooperative helped her jumpstart her business and continuously supports her as she starts building a five-unit apartment for rent. This employer of seven, with her husband and children, ensures the satisfaction of her customers by providing them with quality service and products that, as one exporter confided, is hard to replace.

Ms. Marifi Sayon received her plaque of recognition as Andresa's loan officer. CCT Credit Cooperative Corporate Secretary Mr. Froilan Parado received CCT's award in its behalf.

This is CCT Credit Cooperative's first win.

Jocelyn de Guzman, Masikap Luzon awardee

Before Jocelyn de Guzman and her husband became entrepreneurs, they were workers in a footwear factory. When the factory closed down, they started their own slippers and sandals manufacturing business in San Leonardo, Nueva Ecija. Orders from Nueva Ecija and Baclaran have been pouring in that the factory is now operating at full capacity with 29 workers. With the help of Tulay sa Pag-Unlad, Inc. (TSPI), the couple is able to maintain sufficient stocks of raw materials for their business.

Ms. Melanie Villaruz was also awarded as Jocelyn's loan officer.

Jocelyn is one of the two awardees from TSPI this year.

Anastacio Postrero, Masikap Visayas Awardee

The difficulties of living in the island of Doong in Bantayan, Cebu presented business opportunities for Anastacio Postrero. He started a *sari-sari* store and a potable water delivery business that caters to the entire barangay. Anastacio also engages in seasonal undertakings like production of dried fish (*danggit*) and farming of seaweed (*guso*). His businesses provide income to 20 individuals in his community. He is grateful to First Agro-Industrial Rural (FAIR) Bank for its support to his ventures.

Mr. Michael Ybanez, Anastacio's loan officer, also received an award.

Anastacio is one of the two winners from FAIR Bank.

Danelito Castro, Masikap Mindanao Awardee

Danelito Castro thought of a business that would need little capital and would be beneficial to other people. Then came the idea of an herbal oil and power liniment made from 49 kinds of barks and roots of indigenous trees with medicinal properties. It was received well that soon, Danelito needed the help of Rural Bank of Liloy for expansion. Now the business employs 12 people as the demand for the herbal oil increases, not only in Liloy but in other places as well. It also gives livelihood to members of the community who collect roots and barks for Danelito's enterprise.

RB Liloy's Microfinance Head Mr. Gene Uba and Danelito's loan officer Mr. Renante Calago joined him to receive their awards.

This year's Citi MOTY is a firsts for RB Liloy-first participation in the MOTY program and first microentrepreneur-winner.

Completing the list of the semi-finalists are Rosita Bolanos of Lipa City, Batangas (CARD SME Bank); Belen Lescano, Ligao City, Albay (SEDP); Aida Pesimo, Lipa City, Batangas (Bangko Kabayan); Anita Resureccion, Taytay, Rizal (TSPI); Marie Nepomuceno, Lupao, Nueva Ecija (GM Bank); Milagros Galvez, Valladolid Negros Occidental (NWTF); Susana Miranda, Surigao (Cantilan Bank); Hermis Tan, Alicia, Zamboanga Sibugay (KCCDFI); Sherlita Abisan, Malabon (Uplift Philippines); Sylvia dela Cruz, San Fabian, Pangasinan (Gulf Bank); Anita Mandalupe, Mabinay, Negros Oriental (NWTF); Catalina Sayson, Sibonga, Cebu (NWTF); Virgilia Bonghanoy, Babag 1, Cebu City (RAFI Microfinance); Subaida Maik, Cotabato City (Rural Bank of Cotabato); Edgar Responso, Ozamis City (1st Valley Bank); Florita Pepito, Kapatagan, Lanao del Norte (Milamdec).

Congratulations!