

EMPOWERING THE MARGINALIZED: Indigenous Population (IP) and the Youth

By
Dr. Jaime Aristotle B. Alip
Founder and Managing Director, CARD MRI



CARD MRI
CARD Mutually Reinforcing Institutions

**CARD Mutually
Reinforcing
Institutions**
Mission:
Eradicate Poverty
in the Country



CARD MRI

CARD Mutually Reinforcing Institutions

As of May 2016 update

Number of Clients Served: 3,500,851

Number of Insured Individuals: 14,172,600

Clients (incl. Savers): 3,421,377

Loan Clients: 1,865,969

Loan Outstanding: Php13.25B

Savings: Php10.12B

Repayment Rate: 99.38%

Staffing: 10,515

Offices: 2,264

Total Assets: Php27.19B

Total Liabilities: Php19.76B

Total Equity: Php7.43B

Operational Self Sufficiency: 121.40%

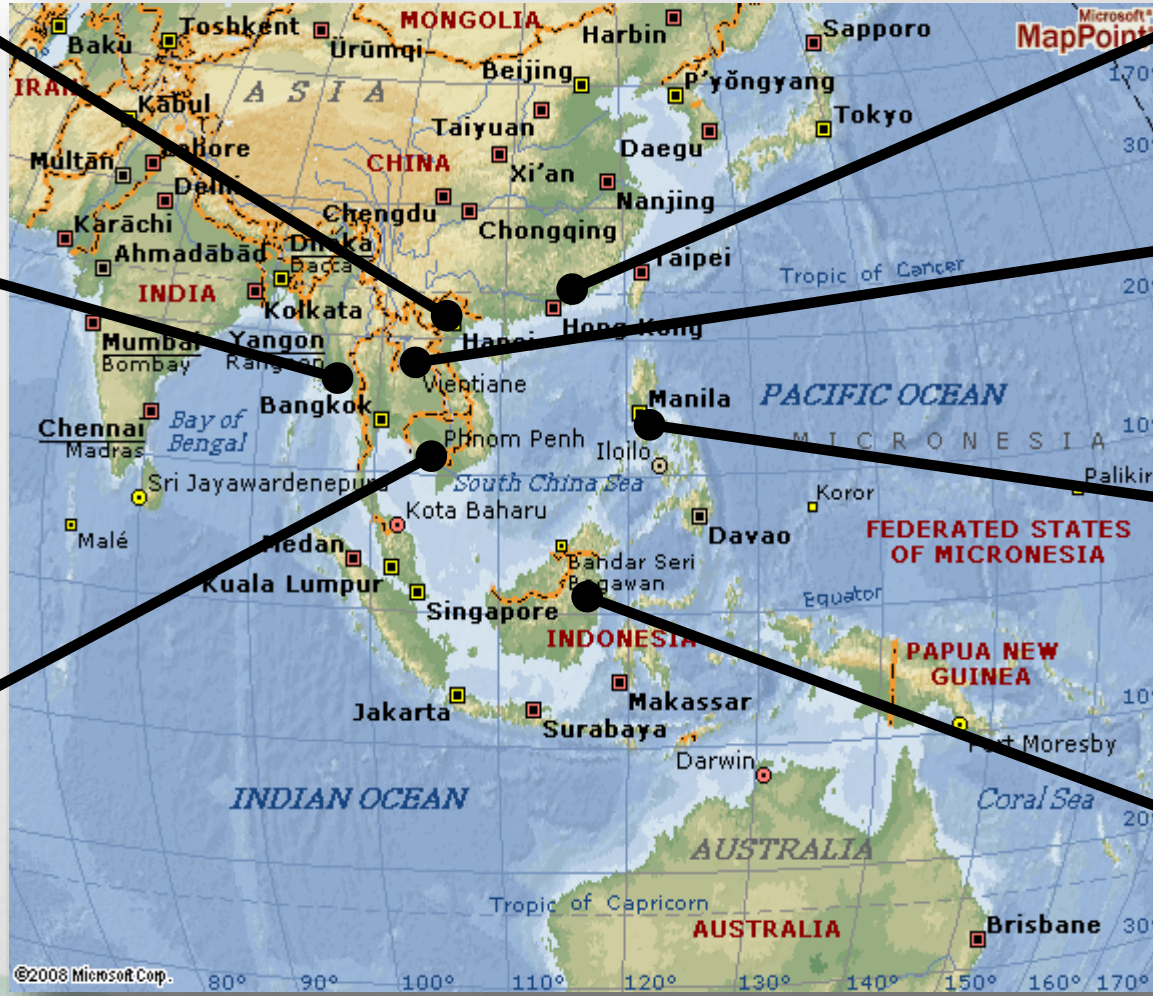
Financial Self Sufficiency: 114.31%

GEOGRAPHICAL PRESENCE

Partnership Program with TYM in **Vietnam** since 2005

Partnership in **Myanmar** since 2010; establishment of CARD Myanmar in 2013

First International NGO Office in **Cambodia** since 2006



Partnership Program in **Hongkong** since 2007

Liaison Office in **Laos PDR** since February 2009

More than 2,000 Offices all over the **Philippines** since 1986

Partnership Program in **Indonesia** since Feb 2008

CARD'S SERVICES FOR IPs

1.LOAN

2.SCHOLARSHIP

3.MASS WEDDING (CARD MBA)

LOAN PRODUCT

SIKAP 3 - IP

- Loan intended for IPs
- Year Implemented: 2009 (improved in 2014)

CLASSIFICATION	LUMPSUM	Flexible Payment
Initial Loan Size	Php 1,000 to Php 5,000	Php 1,000 to Php 5,000
Maximum Loan Size	Php 10,000	Php 30,000
Loan Increment for Succeeding Cycle	Php 1,000 – 2,000	Php 1,000 – 5,000
Loan Terms	1 to 4 months	3 to 6 months
Mode of Payment	Lump sum	Installment (weekly/semi-monthly/monthly)
Interest rate and LRF	28 % interest rate and 1.5% LRF per Annum	28 % interest rate and 1.5% LRF per Annum

CARD, Inc.'s IP Outreach

Unit	Units Outreach			IP Members	
	Members	Members w/ Loans	Loan Outstanding (Units Portfolio)	No. of Members	Loan Outstanding (IP Onl Amount
CARD Inc. Total	34,557	25,665	139,606,131	9,656	57,613,795
Luzon 2	7,519	4,643	32,048,890	4,497	29,564,357
Mt. Province	7,519	4,643	32,048,890	4,497	29,564,357
Luzon 5	13,873	9,992	58,414,212	4,789	25,617,914
Quirino	2,443	1,776	10,895,853	714	3,597,410
Nueva Vizcaya	2,963	2,188	12,992,128	1,136	6,335,377
Ifugao	6,325	4,390	25,394,504	2,383	12,809,706
Isabela 4	2,142	1,638	9,131,727	556	2,875,421
Mindanao 2	1,779	1,385	7,126,863	105	813,354
Davao 3a	1,388	1,192	6,540,636	100	811,504
Davao 3b	391	193	586,227	5	1,850
Mindanao 4	11,386	9,645	42,016,166	265	1,618,170
Sargen 2	2,967	2,371	11,016,126	25	165,169
Sargen 3	3,685	3,156	12,842,510	154	983,085
Sargen 4	3,503	3,066	13,047,138	86	469,916
South Cotabato B	1,231	1,052	5,110,392	-	-
T-Boli	1,231	1,052	5,110,392	-	-

- ✓ **TOTAL IP Clients: 9,656**
- ✓ **TOTAL LOAN OUTSTANDING: Php57.61M**

CHALLENGES:

- **Loan repayment problem due to some factors affecting business (crop failure due to long dry spells)**

BEST PRACTICES:

- Flexible Loan Term
- Intensified Cash Flow Analysis
- Provides Livelihood Training Programs for other livelihood or business options.

CARD MRI Scholarship Program (CSP)

- GOAL: Alleviate the clients (Nanays') lives economically and socially.
- CARD give financial aid to clients and their children in order to support the children in their pursuit of high school, vocational, or college education.

CSP - IP

For **dependents of clients** who belong to the indigenous tribe and/or tribal group within CARD covered areas.

Benefits	<ul style="list-style-type: none">•CSP – IP HS : Php 3,000/yr•CSP – IP College: Php 12,000/yr
Maximum Length of Scholarship	4 years / until the scheduled time of graduation

CSP – IP

For Balik Eskwela

For **CARD MRI Clients** who belong to the indigenous tribe and/or tribal group within CARD covered areas and want to continue their studies in either high school or college.

Benefits	19,000/yr
Maximum Length of Scholarship	✓ HS: 4 years ✓ College: 6 years

Services to IPs thru Scholarship

Total IP Scholar	103
Total IP Graduates	12

BEST PRACTICE:

- Pagbulas – an annual gathering of scholars to recognize their achievements in their respective school and to encourage them to dream big. This activity expose them also to CARD, where they get support for their education.

CARD MBA MASS WEDDING

GOAL

- To legally affirm live-in partners (or common-law partners) as husbands and wives
- To make the clients' partners become their legal dependents and thus, be covered by the Institution's life insurance program. CARD has to lobby exemption of insurance claim requirements, adopting current cultural practices of different IPs particularly in Muslim areas.





On February 14, 2013, about 51 couples from B'laan tribe graced the Mass Wedding Event at Brgy. Sinawal, General Santos City. The event became possible with the collaboration between CARD Inc.'s GenSan 5 Unit and CARD MBA's South Cotabato Provincial Office.

CARD'S SERVICES FOR THE YOUTH

- 1. LOAN (EDUCATION)**
- 2. SCHOLARSHIP**

Educational Loan

Educational Loan for HS & College

- Designed to offer opportunities in supporting their children and relatives through provision of affordable education loan.

CLASSIFICATION	HS and College
Initial Loan Size	HS: Php 2,000 to Php 3,000 College: 2,000 to Php 5,000
Maximum Loan Size	HS: Php 5,000; College: 7,000
Loan Increment for Succeeding Cycle	Php 1,000
Loan Terms	3 to 6 months
Mode of Payment	Weekly
Interest rate and LRF	18 % interest rate and 1.5% LRF per Annum

Educational Loan

Educational Loan Elementary

- Designed to help poor families send their children to school and have them eventually graduate from elementary education.

CLASSIFICATION	HS and College
Initial Loan Size	1,500 to Php 3,000
Maximum Loan Size	Php3,000
Loan Increment for Succeeding Cycle	Php 1,000
Loan Terms	3 to 6 months
Mode of Payment	Installment
Interest rate and LRF	12 % interest rate and 1.5% LRF per Annum

CSP for Youth

CSP 1

For college students studying any 4 year course nationwide and for HS students with outstanding academic performance in the Visayas and Mindanao.

Benefits	<ul style="list-style-type: none">•CSP – HS : Php 3,000/yr•CSP – College: Php 12,000/yr
Maximum Length of Scholarship	4 years / until the scheduled time of graduation

CSP 2

For students with strong will and determination to succeed in life; interested in taking a certificate in any 2-year course.

Benefits	Php 12,000/yr
Maximum Length of Scholarship	2 years

CARD FINANCIAL INSTITUTIONS
Educational Loan Status
As of June 2016

CARD FIs	Elementary			High School and College			Total Educational Loan		
	No. of Members	Amount of Loans Outstanding	Repayment Rate	No. of Members	Amount of Loans Outstanding	Repayment Rate	No. of Members	Amount of Loans Outstanding	Repayment Rate
CARD, Inc.	73,134	122,340,566	99.9%	75,825	193,083,452	99.8%	148,959	315,424,018	99.8%
CARD Bank	5,865	10,247,163	99.2%	35,809	150,427,540	98.7%	41,674	160,674,703	98.8%
CARD SME	4,037	7,138,539	99.8%	20,116	83,201,647	99.6%	24,153	90,340,186	99.6%
RBI	2,669	4,828,948	99.2%	12,127	48,339,819	98.7%	14,796	53,168,767	98.8%
CARD FIs	85,705	144,555,216	99.8%	143,877	475,052,458	99.4%	229,582	619,607,674	99.5%

Services to Youth -Scholarship

1. Total Number of Supported Scholar	7,549
2. Total Number of Graduate Scholar	2,439
3. Total Number of Inactive Scholar	74
4. Total Number of Scholar Employed at CARD MRI	283



PAGBULAS Youth Summit

Quantity

No. of Batches

5

No. of Participants / Beneficiaries

380



Alternative Learning System

Quantity

Total number of Learners (Out of School Youth)	110
Number of Accreditation & Equivalency Test (A& E) Passer	49

