

**ACCU Forum**  
**Bangkok, Thailand, September 25, 2009**  
**“Exploring and Enhancing Entrepreneurial Opportunities**  
**for Members”**  
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**2008 Ramon Magsaysay Awardee for Public Service**

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The Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI) is a group of development organizations composed of CARD NGO, CARD Bank, CARD MBA (microinsurance), CMDI (degree and non-degree programs in microfinance), CAMIA (insurance agency), CARD Business Development Services, and CARD-RBST. As of July 31, 2009, CARD MRI is now reaching 1,021,505 poor women active clients. CARD started with just twenty pesos and an old battered typewriter. From this humble beginning, it now has a total asset of P5.8B, 822 local branches/offices and 5 international offices with total command of almost 5,000 staff. As CARD keeps on growing in quantity, we never allow ourselves to be overwhelmed with numbers. With the one million clients that we have, we opt to remain focused on the more important thing, and that is the quality of our clients, and even more, their quality as capable individuals.

Being a microfinance institution, we provide small capitals for our clients. And yes, these small loans are being able to help them. But it is also generally true that our members do not only need financing. They need more. Most of our members or clients normally want to engage in business activities but they do not know how to proceed with it. Aside from lack of capital, they also usually lack connection, expertise, trainings and competence to pursue their dreams.

As members of this credit union, it is our desire that our assistance would not end in just providing small loans. It is our fulfilment to see our members' businesses succeed and flourish. And it is even our deeper goal to ensure the sustainability and viability of their businesses. What other services then could we provide our members aside from small capitals to help them explore and enhance their entrepreneurial opportunities?

Let me share with you some of CARD's best practices from the 22 years of its existence.

- Education. We provide small capital through loans for our clients and we educate them to utilize their resources to their best advantage. We teach them basic accounting to learn about profitability and to know proper allocation for their loans.
- Trainings and exposure programs. We help and train them on how they could improve or develop their products. Exposure programs to different workshops are being provided to our clients so that they could observe and learn how different products are being done. This gives them a chance to explore and to even have fresh ideas for their businesses.
- Networks and introduction of new technology. We connect our clients to cheaper supplier of needed resources and introduce new technologies which could be of great help to them.

- Marketing. We assist them in marketing their products and provide them access to local and international markets.
- Character Building. We help build their capacities and character through our series of learning modules and various trainings that we provide during center meetings of our clients. Guiding them to be more equipped individuals give them confidence and capacity to explore and enhance their entrepreneurial opportunities.
- Discipline, security and partnership. We develop savings habit and credit discipline among them and provide mechanisms of security for their life and health. Different partnerships are being ventured out to link our “Nanays” to various agencies for their welfare. This may not directly help members explore opportunities for their businesses. However, providing them support such as this also boosts their competence to go after different opportunities.

CARD MRI continues to develop programs and services which could cater best to the needs of our poor clients. We continuously adopt and innovate in order to have the best of every practice. In all these, we never forget to support and encourage our clients all throughout. We know that above all things, it is our family support and encouragement that keeps them going.

This is just an example of how we do things in order to help our clients beyond the small capitals we provide. I am sure there are still a lot more ways of doing it. What has been presented may not all be concrete types of services which we could provide our members, but we could definitely gather and innovate ideas from them. From those starting points, let us allow ourselves to be vessels of more pioneering services which we could provide to our members. Let us gear our assistance and help to our clients to its maximum.

Let us continue to help our members to be developed and equipped as self-reliant individuals and empower them to uplift their selves out from poverty.