

# Exploring and Enhancing Entrepreneurial Opportunities for Members: The CARD MRI Best Practices

By: Dr. Jaime Aristotle B. Alip  
Founder and CARD MRI Managing Director  
September 25, 2009  
Bangkok, Thailand



## CARD MRI MISSION STATEMENT

- Build sustainable financial and capacity building institutions owned and led by socially and economically challenged families;
- Provide continued access to integrated microfinance and social development (credit with education, leadership with a heart, innovative community programs) services to an expanding membership base by organizing and empowering women and their families; and
- Continue upholding the highest standards of stewardship of financial, human and institutional resources.

## Geographical presence of CARD MRI



## The CARD MRI: JULY 2009

**Number of Clients: 1,021,505**  
(37.83% contribution in the MFI outreach in the country or 17.71% contribution to Poverty Reduction)

**Number of Insured Individuals: 4,315,160**  
(19% contribution in the overall insured Filipinos)

Clients (incl. Savers): 941,310	Total Assets: Php5.8B
Loan Clients: 856,938	Total Liabilities: Php4.5B
Loan Outstanding: Php3.2B	Total Equity: Php1.2B
Savings: Php2.0B	Operational Sufficiency: 117.25%
Repayment Rate: 99.36%	Financial Sufficiency: 106.96%
Staffing: 4,925	
Offices: 827	

## Our members...



Members lack...

Capital  
Connection  
Expertise  
Trainings  
Competence

What other services then?



## CARD MRI Best Practices

- Education
- Training and exposure programs
- Networks and introduction of new technology

- Marketing
- Character Building
- Discipline, security and partnership

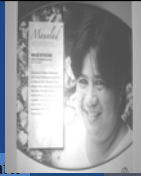
Supportive to  
CARD Clients  
Projects

The story of Ms. Agnes Ornos  
Citigroup Microentrepreneur of the Ernesto  
Galenzoga ernesto\_galenzoga@yahoo.com  
Maunlad Award Nominee



- Started to process salted 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
- Successfully increased her asset with ¼ ha of farm land, house and lot and store in public market

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



- Manufactures decorative tin and wire handicrafts which sells to exporters and
- 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

**Tara na!**

The concept of the HAPINOY project is to establish a Philippine version of the 7-11 stores in the countryside wherein every after 10 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 where a CARD sari-sari store owner is present.

## COMMITTED LEADERSHIP

### CLEAR VISION:

"Establish a bank owned and managed by the poor."

### CLEAR VISION WITH PASSION

### CLEAR VISION WITH PASSION AND ACTION

### CLEAR VISION WITH PASSION AND ACTION AND REFLECTION

## THE EXECUTIVE COMMITTEE



## CONTINUOUS INNOVATION

### METHODOLOGY

- Community organizing
- Self-Help Groups
- Village Banking
- Grameen Banking
- "GRASA"
- ASA

### PRODUCTS

- CARD Solar Power
- CARD Housing Company
- CARD Business Development Services

Continuous sharing of technology and experiences-CARD  
MRI Development Institute, Inc.

# STAFF CAPACITY BUILDING

Degree Programs at

- Asian Institute of Management (AIM)
- Southeast Asia Interdisciplinary Development Institute (SAIDI)
- Southern New Hampshire University (SNHU)

## POLICY ADVOCACY

- Microfinance-oriented bank
- Advocate of best practices and ratings

Recognition that microfinance is an industry requiring a

**Perfect Market Mode:** Ease of Entry, Ease of Exit

Presentation 2002 Dr. James Aranda B. Ang

➤ Southern New Hampshire University (SNHU)

- Microfinance-oriented bank
- Advocate of best practices and ratings

**Perfect Market Mode:** Ease of Entry, Ease of Exit



*Maraming Salamat!*

CARD MRI Philippines

Presentation: 2005-01, Jaime Arreola B. Ruiz

4