



Micro finance: Financial Services with a Human Face

As Ms. Never Balkido came up to receive her prize as best entrepreneur of the month she tearfully told her story to the assembled group leaders of Baba's Foundation Incorporated (BFI) Micro-finance scheme. She started borrowing from BFI in 2004 with her initial loan of \$US 83. She used the money to buy vegetables from her neighbors and sell them in the nearby market. Five years and 11 more rounds of borrowing and repayment later, Never was able to buy a small van to transport her ever expanding quantity of vegetables which she collects from many more neighbors in her neighborhood as well as from two others.



Ms. Elizabeth Cubero used her BFI loans to set up a successful bag making business.

BFI, one of AMURT's oldest local partners is based in the Mindanao Island of the Philippines. It was founded in 1988. It shifted from its grant-sponsored social service activities (7 pre-schools, 16 consumer cooperatives, demo plots on sustainable agriculture) to Micro-Finance in 2004 when donor grants became increasingly scarce in the competitive NGO field in southern Mindanao. "We realized that we had to find a way to make our organization more sustainable as grant money eventually terminated and we were constantly forced to look for new grants. When the government amended laws to allow micro-finance services to be undertaken by NGO's we decided to do our organizational makeover", said Cristita Racosalem Epal, 48, BFI's Executive Director who joined the institution 18 years ago.

Today BFI is a leader in the micro-finance field known for its innovative techniques that appeal to the real needs of the poor. Social services such as children's advocacy, gender awareness, waste management and marketing linkages workshops still occupy 30% of BFI's programs. Forty percent of the income from BFI's micro finance activities go to support its social services which are largely self funded nowadays.

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2009 Events

AMURT & AMURTEL Disaster Relief Training, Taiwan.
October 2-4, 2009.

The workshops will include a series of hands-on exercises, case-studies, development theories, games, presentations, interactive sessions, multimedia clips, focus groups, evening films and dialogues. For more information contact support@amurt.net.

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Malaysian volunteers travel to Myanmar to see the projects they fundraised for. From buns to buffaloes the trip was a moving experience.

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Ireland AMURTEL conference



38 women working with AMURTEL projects in 21 countries on 6 continents gathered at the Sunrise Farm in Ireland using a combination of pre-planned workshops & Open Space Technology.

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Volunteer Diary -2

When AMURT & AMURTEL in Malaysia organized a Charity Jumble Sale for our school reconstruction program in Myanmar in March 2009, Cathy Liu chipped in by running a stall selling a few hundred cups of jelly which she had made herself. Then in May 2009, she joined Usha on a trip to Myanmar to see the AMURT & AMURTEL operations there for herself. Below are Cathy's impressions.

"Visiting the school that I helped to fund raise for, I felt a great sense of achievement seeing the concrete structure coming up. It was very satisfying to know that what I have done will make a difference in the lives of these children who have so little right now.."



Cathy and Usha visit an under-construction school they helped to raise funds for

I had bought the buns in Yangon, fearing that I may get hungry down in the delta villages. But they treated us so well and made sure we had plenty of food. So I thought I would give the buns to the children. They were just plain buns and such small pieces, but for these children, they were a special treat. It broke my heart to see them pushing each other for the buns. My own daughter at home won't even touch them if the buns don't have chocolate or vanilla filling!



Usha, herself a teacher, joins a session in one of the child development centers



One of our favorite treats in the delta area was fresh coconut water, straight from the source itself. Once when we asked the villagers how they got the coconuts down from the trees, the village headman at Kansu himself climbed a tree to demonstrate!

Fortunately there was a toilet for us to use down in the delta villages. But the bathroom area had no door and it was open to the fields. I couldn't adjust to bathing there with the buffaloes looking on – so I had to go without my bath that day!



The reconstruction programs incorporates village participation

Seeing with my own eyes the poor living conditions that the people live in has awakened my conscience. I want to do more to help them so that they can become self-reliant and enjoy a better standard of living."

For Usha, the highlight of the Myanmar visit was travelling on the boat and seeing the hundreds of newly-built houses on either side of the river bank. Here was solid evidence of the difference we were able to make in the lives of these people.



Some of the 450 houses AMURT & AMURTEL has constructed in 2009 for the affected communities in the southern Irrawaddy river delta region of Myanmar

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The majority of BFI's 27 full time staff members daily tread the compound pathways and market places to encourage small scale entrepreneurs to join their program which offers attractive insurance schemes unavailable in the more traditional micro-finance institutions. Its 3000 card carrying members by virtue of their 250 PHP (\$5.20) enrollment fee are entitled to additional benefits in case of death, wedding, sickness, fire, child delivery (almost all of BFI's clients are women), even birthdays! "One woman who lost her leg through diabetes could claim money from BFI's insurance scheme. Even though she belongs to two other micro-finance groups they do not offer insurance like we do. That's why our MWS (Member's Welfare System) is the talk of the town. Our popularity grows by word of mouth", explains Ed Epal, 46, BFI's Micro Finance Program Manager.

**BFI have a zero tolerance
policy for loan repayment -
With groups our
repayment rate is 98%**

BFI offers loans to 7 different categories of income earners, but the most popular one is an informal cluster of 30 people, called a center. Each center will have 10 triads of 3 people each. The loanee must be guaranteed by her other two co-makers. BFI's field officers collect money from their clients in the morning and visit defaulters in the afternoon. "We have a zero tolerance policy for loan repayment. Our officer will sit in a client's house even past midnight if necessary until she or her co-makers pay up. With groups our repayment rate is 98%", says Epal.



Ed Epal (center) at a new BFI branch opening

In five years the BFI has been able to establish 193 centers serviced by 5 branches in Davao City, Panabo, Butuan, Compostela Valley and Agusan Sur Province. Short term plans include opening three more branches this year, while long term objectives are to open a micro finance bank and start a Wellness Center. With the creativity, enthusiasm and managerial skills honed over 20 years of community work one gets the feeling that the only direction BFI can go is up!

AMURT & AMURTEL Resources

Want to learn more about a specific project?

Need help with a fund raiser?

Want to create a local chapter?

www.resources.amurt.net is a website dedicated to the volunteers, donors and workers of AMURT & AMURTEL. It has an enormous amount of materials including photos, project descriptions, manuals, workshops and much more. Membership is free. Sign up to day online.

GIFTS FROM
THE heart



A little kindness goes a long way

This gift program enables you to share your holiday and birthday gifts with other less fortunate people around the world, to make a permanent difference in their lives. It is a great way to remember others in our larger human family.

www.amurt.us



*A Gift from the Heart
brings trees to Haiti*

Preparing for Difficult Times: Amurtel Responds to the Global Crisis

From May 30 to June 2, 2009, 38 women working with Amurtel projects in 21 countries on 6 continents gathered at the Sunrise Farm in Ireland. Using a combination of preplanned workshops and Open Space Technology, participants were able to both network with others sharing similar interests as well as study topics that were relevant to their work in the field.



The conference opened with an opportunity for participants to share their personal reasons for working in the field of social service. The stories were moving and the close feeling that was established in those first hours set the tone for the rest of the conference. Other workshops included Choosing a Project- Needs assessment and developing partnerships in the target community, Best practices for Sustainability, Fundraising, Using Yogic Treatments in a Clinical Setting, Setting up Microfinance Programs, The Miraculous Moringa Tree, Team Dynamics, Developing Better Communications Skills, and the Global Water Crisis.

Throughout the weekend, women met over meals, walks through the beautiful Irish countryside and swimming in the nearby waterfalls, discussing ways to support each other and grow their projects as they continue to work to ease the world's suffering.



Evenings were saved for specific project presentations: power points of schools in Ghana, children's homes in Mongolia, clinics in Syria, nurseries in Greece, Disaster relief in Myanmar, cooperatives for the hearing impaired in Peru, learning centers in Venezuela, and more. Music and dance were woven in throughout the day, along with delicious organic meals prepared by the farm staff.



This was an historic gathering- the women who attended are all leaders in their field, and work tirelessly to develop and manage amazing projects in some of the most challenging parts of the world. On-line discussion forums are continuing the work that was begun during these magical 4 days.



TeamTalk

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