

STM UPDATES

Vol. 1, Issue No. 1

Summer 2003

GRATITUDE

The knowledge that we continue to make remarkable changes in the lives of our *kababayans* inspires us strive harder at reaching more families.

Included here are words of gratitude from some of the beneficiaries. The words are their own and their messages truly come from their hearts.

Save A Tahanan, Inc.



SAVE A TAHANAN, INC.

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Save A Tahanan, Inc. (STI) is a tax exempt, 501(c)(3) non-profit charitable organization. Its mission is to mobilize resources to improve the lives of families through training and microfinancing and to empower them as responsible members of the community. STI believes that a self-sufficient tahanan (home) is the foundation of a strong society. It is guided by the principles of sharing and participation that instills accountability.

Check our Website:
www.save-a-tahanan.org

Letters from Beneficiaries

I am Nilda O. Irasga, 44 years of age, residing at Gubat, Tigaon, Camarines Sur. 23 years married to Eduardo Irasga and have 4 children all girls.

My family manage a small sari-sari store at the market site in Tigaon Camarines Sur. It is a blessing that became a member of Save A Tahanan Movement of Tigaon in December 2001. I was able to avail almost all the programs and benefits it offers to the members like, loans for additional capital. At present, I have a P5,000.00 standing loan payable within 55 days. In its program, Home Improvement—Wish Ko Lang, I was able to avail a loan in the amount of P4,000.00 which I used in the construction of our comfort room. I also availed the goods sold on credit basis at STMT store on Sabaria Bldg., Tigaon, Camarines Sur.

During the last two years of Julie, my daughter in college, STMT was of great help when it helped for additional financing for her schooling.

Now, two of my loans from outsiders, one from *Bumbay* is already eliminated.

Being just a simple person, I don't expect too much. What I only want is to see our children finish their schooling and have a good job for it will only be our only gift for them.

I am Helen P. Palaypayon, 35 years old, a resident of Gubat, Tigaon, Camarines Sur. I am married for 10 years already and have 1 child.

At present, our means of livelihood is our small sari-sari store at the market site of our municipality. With the additional capital I obtained

from STM, our merchandise increased and we are enjoying brisk sales, more capital to roll means more income. We were also able to construct our house made of concrete. We were able to loan P 5,000.00 from the *Wish Ko Lang* Program (Home Improvement Project) payable in 55 days. Our dream came to reality because of STM. The installation of the lighting facilities and the construction of our comfort room was also financed by the Home Improvement Project. Where can you find an organization lending P4,000.00 payable in 4 months at a lesser interest?

Thanks to God, I became a member of STM, not only I was supported financially but I was also supported spiritually; this is thru our monthly catechesis; and also socially because of our

(Continued on page 2)

Case Studies from Bombon

Name: Magdalena N. Buella
Address: Zone 3, San Roque, Bombon, Camarines Sur
Age: 50 years old

Magdalena, Magda for short, cooks meals for her trade. Her customers are the residents of Barangay San Roque, which covers three

zones. Sometimes residents of neighboring barangays buy their meals from Magda.

Prior to the creation of STM Bombon chapter, Magda could only cook 3 or 4 kinds of dishes during lunch time. With STM's assistance, she now cooks 7 to 8 kinds of dishes. In addition, she now sells merienda such as *turon*,

balisoso and *tabog-tabog*, and prepares prepares *bijon* or *pansit* in the morning. The community is now used to buying breakfast, *merienda* and lunch from Magda.

Prior to STM's assistance, Magda worked alone, sometimes with the help of her husband. Now, two of

(Continued on page 2)

Letters from Beneficiaries *(continued)*

(Continued from page 1)
monthly gatherings and different programs.

Ako si **Myrna Piqero**, nakatira sa Sabang, San Jose, Camarines Sur. Malaki ang naitulong sa akin ng STM:

1. Nadagdagan ang puhunan ko sa aking maliit na tindahan. Nakabili ako ng mga paninda na dati ay wala ako dahil dito lumakas ang aking kita.

2. Dahil sa sipag at tiyaga, at pagbabayad ng aking utang sa takdang panahon, nakabili rin kami ng lambat at bangka na ang puhunan ay galing sa STM. Ang kita rito ay nakakatulong ng malaki sa aming pang-araw-araw ng pangangailangan. Nakakatulong din ito sa iba na magkaroon sila ng hanapbuhay dahil sa pagsama sa

panghuhuli ng isda.

3. Sa ngayon nakabili na rin kami ng pedicab. Dahil dito hindi na kami nanghihiram ng pedicab tuwing may bubuhatin kaming mabibigat na bagay.

Hangad ko po na patuloy pa ring umunlad ang STM upang marami pa itong matulungan balang araw. Salamat po kina Gng. Cely at Gng. Merlyn Pervera, kay Mrs. Ramos & Mrs. Obias at kay Engr. & Mrs. Honesto Tria at STI.

Ako po ay si **Mrs. Estelita Magno**. Ang aking asawa ay isang mangingisda. May dalawa kaming anak na lalaki. Ang panganay ay may asawa na at ang bunso ay nag-aaral sa kolehiyo. Ako po ay isang fish vendor sa mga karatig barangay. Sumali ako sa STM at pinautang ako ng puhunan na

pambili ng isda. Nag-aalaga din ako ng baboy at manok. Guminhawa ang aking hanapbuhay at naitaguyod ko ang pag-aaral ng aking anak nakapundar ako ng bahay at ang lupang kinatitirikan nito ay aming hinuhulugan.

Nakabili rin ako ng pedicab. Iniingatan ko na huwag magkaroon ng amnesia sa pagbabayad sa STM. Nagpapasalamat po ako sa Diyos dahil sa naging kasali ako sa STM.

Pinapasalamatan ko din ang mga taong naging instrumento na mabuo ang STM. Sina Mrs. Casilda Ramos, Mr. Santiago at higit sa lahat kina Engr. & Mrs. Honesto Tria at sa STM International.

Source: June 9, 2003 STM Report from Sabang and Tabaco.

Case Studies from Bombon *(con't.)*

(Continued from page 1)
her children help her full-time.

Magda wants to send one of her daughters to vocational school to take up either cosmetology or dressmaking. She hopes that her daughter can help improve their economic situation.

Name: Melody Bobis
Address: San Jose, Bombon, Camarines Sur
Business: Beauty Parlor

Melody started her beauty parlor in Bombon in 1994, occupying part of the ground floor of the Balaquiao's old house near the town center. With STM's assistance, she now rents a stall at the Bombon Public Market, owning her own blower and chair. STM Bombon assisted Melody in the lease of the stall she occupies, especially with the preparation of the letter of request and the negotiation with the local government officials. She expanded her business to include home service for weddings and other occasions. Melody also opened a

gown rental business starting with a few gowns.

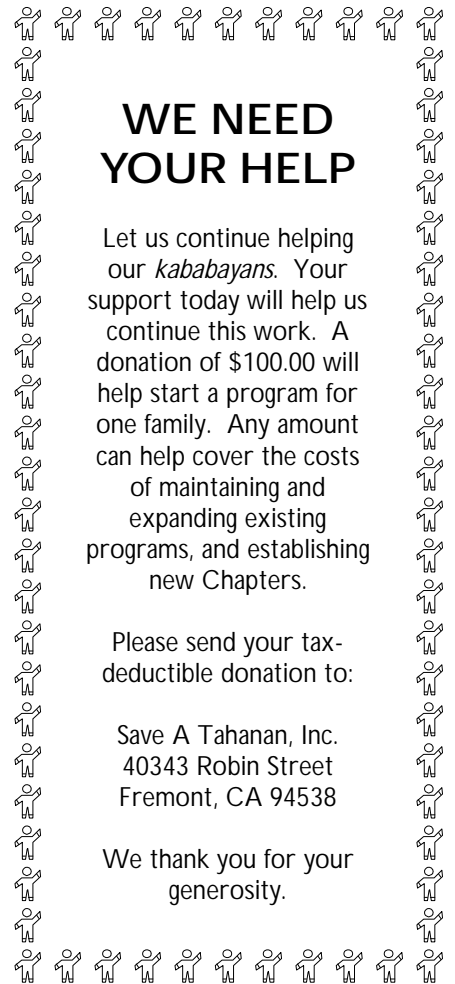
Melody's beauty parlor is popular in Bombon. Her customers are rapidly increasing because her parlor is cozy, presentable, and conveniently located. Her clients include market stall owners, housewives, local government personnel, and teachers.

Melody is supporting her family and her parents who are now old and cannot earn a living. She employed Kevin, who is also helping his own family. In times of crisis, Melody is able to lean on STM Bombon for help.

During community activities such as fiestas and Santa Cruzan, Melody usually assists in the preparation of decorations and production numbers.

Melody is an active member of STM. She attends meetings regularly and seek the advice of the officers from time to time.

Source: June 10, 2003 STM Report from Bombon



WE NEED YOUR HELP

Let us continue helping our *kababayans*. Your support today will help us continue this work. A donation of \$100.00 will help start a program for one family. Any amount can help cover the costs of maintaining and expanding existing programs, and establishing new Chapters.

Please send your tax-deductible donation to:

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We thank you for your generosity.