

# Tahanan News

**Bi-annual Newsletter of Save A Tahanan, Inc.**

Taha'nan n. [Filipino] home.—root word, **tahan** v. to live, to reside, to stop crying

## HIGHLIGHT

*As this is our maiden issue, we appreciate any comments for the improvement of this newsletter. Please forward your comments to [noel@save-a-tahanan.org](mailto:noel@save-a-tahanan.org).*

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## Message from the President

Honesto R. Tria  
President, STI

“The poor remain poor while the rich become richer.” This has been said, heard and read countless times from the Philippines to other third world countries. It is an absolute and depressing reality that more than 50% of Filipinos live in poverty. Our privileged *ka-babayans* and some politicians thrive on this poverty to amass more wealth and power. Poor families fall prey to loan sharks that put them deeper into debt. Some politicians are doing what the Spaniards employed before and confine

them in their poverty for easy manipulation.

But, why accept this situation when we can do something to create change? Thus **Save A Tahanan, Inc.** (STI) was born in 1986. Spearheaded by six other couples from the Bay Area, all sharing the same vision and belief on the capabilities of the Filipinos to put their skills to work if given the right tools. We met and unanimously took the first step to begin a journey to our hometown in Calabanga, Camarines Sur.

It was and is not an easy journey. There were lots of hurdles to face: funds to raise, finding equally committed people to run the program in the Philippines, getting the right formula that will fit into the Filipino culture and mentality. We had our share of disappointments and failures. But this did not hamper our spirits because we had friends who provided gifts of time, talent and financial assistance.

*(Continued on page 2)*



## Message from Save A Tahanan Movement, Philippines

Antonio P. Santiago  
Executive Vice President, STI  
Organizer, STM Philippines

Let me view this new growth as a testament of our commitment and experience in Tahanan development and rural reconstruction worthy of sharing with equally dedicated community resources developers.

Save A Tahanan Movement has matured to the point where I feel confident in passing the torch of stewardship to the volunteer

leaders and experienced workers of the different chapters. I am grateful to all our dedicated volunteers for their continued participation, especially in conceptualization, throughout our planning process and their encouragement to develop our program management skills.

In partnership with our Big Brother, Save A Tahanan, Inc., we will continue to

strive for continuity of effort, consistency of principles while keeping the faith. Our development programs will be pursued based on the principles of Dr. Y.C. James Yen, founding President of the International Institute of Rural Reconstruction (IIRR) and founder of Rural Reconstruction Movements in the world. These development principles are:

*(Continued on page 2)*

### Inside this issue:

Message from the President	1
Message from Save A Tahanan Movement, Philippines	1
Seventeen Years Hence	3

## Message from the President

*“In our small way, we have made significant difference in the lives of more than 700 families ...”*

*(Continued from page 1)*

Since taking that first step, we at STI together with our generous patrons and committed volunteers are pleased to report that, slowly but surely, we are addressing the problem right on target. In our small way, we have made significant difference in the lives of more than 700 families not only in Calabanga but also in other towns like Sabang, Goa and Bombon in Camarines Sur; Malinao and Tabaco in Albay; Donsol, Sorsogon; San Isidro in Nueva Ecija and Sta. Rita in Pampanga.

A long journey awaits us to

realize our dreams and goals started in 1986 to rekindle hope and faith in their spirits and ours, too. We would like to invite you to join us on this

difficult but rewarding journey for our *kababayans* who seek a better life for themselves and their families. ☐



*Tindahan sa Palengke*

## Message from Save A Tahanan Movement, Philippines

*(Continued from page 1)*

*“We are committed to assist, organize new chapters, and develop new partnerships with affiliates in other regions of the country.”*

- *If it is high quality, people will respect you.*
- *If it is relevant, people will need you.*
- *If it is measurable, people will trust you.*
- *If it is innovative, people will follow you.*

Guided by these principles, STM, through the social laboratory approach, will test new strategies and retest old ones to assess the replicability of our integrated systems. The centerpiece program for testing our social laboratory areas, the Bicol Region and Central Luzon, is Tahanan Empower-

ment Program.

Our sights are set beyond the social laboratory, however. We are committed to assist, organize new chapters and develop new partnerships with affiliates in other regions of the country. We will also share of our findings to other interested parties through training, workshop seminars, conferences and documentation.

We are inviting everybody to be a partner of this mission—help save our Tahanan through STM programs in food security and income generation, health and nutrition, development education, culture, arts and sports and community political education. ☐



*Signing of Promissory Notes*

## STI, Seventeen Years Hence

by Cynthia Lopez-Dee

STI Public Relations Officer

Seventeen years after the founding of Save A Tahanan Inc. (STI), the beneficiaries of STI spread from the founding couples' neighborhood to neighboring as well as distant towns and villages. STI's mission of "helping the poorest of the poor help themselves" is realized through Save A Tahanan Movement (STM), which STI created in 1986, shortly after its founding, to provide the poor in the Philippines with access to credit.

After experiencing birthing pains, STI and STM are at a new stage development — planning strategies for the future. Development, broadly defined, is a comprehensive improvement of human life. STI and STM seek to improve the program to increase the repayment rates on loans. STI and STM want to develop a more holistic approach to its micro lending program using what they learned from the past and studying how other micro lending programs such as the Grameen Bank in Bangladesh operate.

Antonio Santiago, Philippine-based consultant to STI, maintains that "aiming for an 80% repayment of loans is good enough. Since we are new, I would be happy if we will be able to get that."

Based on STM's experience, repayment of loans by beneficiaries ranged from a low of 75% to a high of 98%. "To claim that they are successful is too early to say", Santiago says.

The Grameen Bank has a repayment rate of 98%. However, because of its relative newness in the Philippines, charting the future of the

Grameen Bank model, its success or failure, is something that development observers keenly watch and advocates of Grameen Bank proactively pursue.

"The Grameen Bank approach is not to be dismissed as a mere development methodology. This approach to poverty reduction is a significant player in development work," Santiago stresses, "although the approach may not be the perfect solution to poverty alleviation.

"Capital is needed in business and, of course, in the rural areas especially

*"STM ... recruits potential beneficiaries or members by having the applicant agree to undergo a seminar that teaches him or her the values, responsibilities, and obligations of borrowing..."*

for families not qualified to be extended loans to. Because the Grameen Bank approach is more of a character loan — it means, it is only your personality that is your collateral, since you are poor and do not have any property

to provide as collateral—this plays a very important role," says Santiago.

"Success or failure", according to Santiago, "depends on several factors. Repayment, which is one indication of success, may fail, fall short



*Tilapia Vendor on Wheels*

or be delayed because the beneficiary chose the wrong commodity to venture in. The law of supply and demand controls the commodity's profitability and consequently sets the beneficiary's income. Or, the business environment may not be favorable in a given time."

Opportunism is a reason for non-payment. "Yes, there maybe," Santiago admits, "but a very little percentage. Right now we cannot say that (there is opportunism); they are supposed to pay the loan within six months." He acknowledges that there are some who are into this only for the "quick money" and not for the "procedure."

STM, STI's conduit for micro lending projects in the Philippines, recruits potential beneficiaries or members by having the applicant agree to undergo a seminar that teaches him or her the values, responsibilities, and obligations of borrowing. It loans money through a concept called peer lending.

After undergoing the values seminar, the applicant can then borrow money by first joining or forming a group of five, called the peer. The peer oversees that each of the group members repays his or her loans to STM. Default of one to repay disqualifies the group for the next loan cycle.

*(Continued on page 4)*



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**All donations to STI are tax deductible. Any amount will be appreciated. Your donation of \$100.00 will support the needs of a beneficiary.**

*Save A Tahanan, Inc. (STI) is a tax exempt, 510(c)(3) non-profit charitable organization. It was founded in 1986 by a group of Filipino-Americans based in San Francisco, California, a group of seven families who originally came from Calabanga, Camarines Sur.*

*Its primary mission is to give a HOPEline to marginalized families in the Philippines by providing them with requisite knowledge, values, skills, opportunities, and other resources to put them back on their feet, improve their way of life, and enable them to become responsible members of the community.*

*Recognizing the inseparable reality of the family, both as a social and economic unit, STI has committed its resources to strengthening the family in order to help build a self-sufficient, healthy, and sustainable society. STI believes that a strong family is the foundation of a strong society.*

*STI works in close partnership with its target beneficiaries, community leaders, and other stakeholders to implement its various programs in the project areas.*

## STI, Seventeen Years Hence

*(Continued from page 3)*

Loan money has been increased from P500 each recipient in 1986 to P1,000 in 1993, and to P2,000 beginning in 1999. Maximum limit for loan is placed at P30,000 each recipient and is awarded to the loan applicant based on the kind of business enterprise the applicant has in mind, the market for it, how capable he or she is in managing the business, and how credible his or her character is. Loans are

payable within six months at 3% interest per month.

“Another indicator of success is did the business help them to be a little bit more self-sufficient? Were they able to build up capital in such a way that they will no longer come to STM for another loan and yet be able to continue their business? That is the ultimate measure of success: when they don’t need us anymore,” says Santiago. ☐



*Drying Dilis*



## DEDICATION

***This maiden issue of Tahanan News is dedicated to the founding members who have passed away. They provided inspiration and devotion to a cause they believed would improve the lives of their kababayans.***

- ***Rustico Maglana***
- ***Jesus Ismarin***
- ***Ricardo Tordilla***
- ***Helle Sola Galicha***

***STI also dedicates this issue to the late Pete O. Lapid. Pete gave generously of his resources and time to STI during his lifetime. STI is greatly indebted to the family of the late Pete O. Lapid (his wife Lorenza and their two children) for at the time of their grief, they selflessly remembered the needs of STI's beneficiaries.***