

Tahanan News

Volume 3, Issue 1

June 2005



Tahanan News is the bi-annual newsletter of Save A Tahanan, Inc.

This issue:

Includes two articles from officers of STM chapters. In their articles, Mr. Eden Duran gives an honest view of being the bookkeeper of STM Malinao Chapter and Mrs. Fe Baclig reports on the first ever cooperative under STM.

We greatly appreciate their dedicated service to STM.

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Fun and Funds the Second Time Around

by Freddie Esteves
Staff Writer

Well, on June 25, neither Tiger Woods nor Annika can make it to our special tournament. But no need to worry, we will surely have a good time, just like last year. Remember the jokes and the endless reminiscing ... and who could forget Craig's spareribs and barbeque chicken ... watch out Emeril!

It's that time of that year to play for our favorite charity. It seems only yesterday and yes, the **STI Charity Golf Tournament** is on its second year – thanks to generous people like you who never turn us down when Marisol, Mr. Quimson and Mr. Tolentino of the

Association of Former Meralco Employess (AFME), Marisa, Lorenz, Mrs. Barra and the rest of **STI** "never say die" team started bugging you to sign up. This group of people are the backbone of **STI** ... they're like the Energizer bunny that keeps on going and going. They never run out of ideas and strategies to raise funds and awareness. Like you, they found out that in giving we also receive – that priceless feeling of able to help somebody fulfill their dream.

We're delighted that most of the people that we invited to join are very enthusiastic and easily sign up. Many of them

played last year. Even our hole-sponsors returned, the same companies that stood by us in many of our fund raising events. And more names were added to this year's rooster of players, up from last year's 39 to 56.

Yes! We have moved the venue to Sunol, closer to those living in the San Francisco Bay Area. That's a relief from long drive – considering today's high gas prices, and the added wear and tear on your car. We're thinking of what is best for you the way we're thinking what is best for our beneficiaries back home.

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Goa STM Credit Cooperative: Its Existence

by Fe C. Baclig
Secretary, Goa STM Coop

Goa STM Credit Cooperative was born on June 2, 2002, ten years after the establishment of Save A Tahanan Movement (STM), Goa Chapter.

The cooperative was conceived on the notion of getting members ready to help themselves in a cooperative way in the

event that **STI** ceases to send them financial assistance. It is also believed that with this, their managerial capability will be developed, their

values and concern for others will be enhanced. Likewise, they will be motivated to value the amount they have raised

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Goa STM Credit Cooperative (continued)

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by patronizing them in the form of loans which will augment their share.

Suggestions, recommendations and proposals were considered by the Board until they came into a consensus that the TAPPS with P1000 savings will eventually become the members of the cooperative.

At first those concerned were not sold to the idea for they were afraid that once they become coop members they'll be out from the movement. But with the agreement that they can still avail of the same services from STM, then they acceded to the plan.

So a Cooperative Membership Semi-

nar was held for two days. The 29 TAPPS mostly maritatas and dried fish vendors who accumulated an amount of P1000 out of the 1 % savings deposit per loan from STM, attended the training with Mr. Roger Florida and Mr. David Villaralvo as the trainors.

Below are the officers of the Goa STM Credit Cooperative

BOARD OF DIRECTORS

- Chairman:
Mr. Ronie Lopez
- Vice-Chairman:
Mr. Nelson Esmenda
- Members:
Mr. Ruel Dumalagan
Mrs. Carmen Almayda
Mrs. Nelia Sanchez

COMMITTEES

CREDIT AND COLLECTION

- Mrs. Meldy Beltran
- Mrs. Carmelita Rico
- Mrs. Maria Amata

AUDIT AND INVENTORY

- Mr. Edmundo Sol
- Mrs. Lynda Ramos
- Mrs. Fidela Suson

EDUCATION / TRAINING

- Mr. Nelson Esmenda
- Mr. Reynaldo Amata
- Mrs. Cyril Dumalagan

ELECTION COMMITTEE

- Mrs. Alma Esmenda
- Mrs. Estela Boncodin

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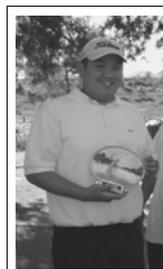
Fun and Funds ... (con't.)

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The great news is the number of families being served is growing. Our STI family is expanding and we are fortunate that funds keeps on pouring to sustain our operations. There are now more than 800 families in different chapters who are able to benefit from the fruit of

their hard work and perseverance, all because of your loving support.

There are worthy things and surprises to watch out for on June 25 – with the friendly competition going on ...



Prize Winner

who will rule the greens? Will the post tournament barbeque party outdo the last one? With all the excitement and anticipation building up, who needs Tiger and Annika – as long as we have you playing and giving your best shot to downsized poverty ... we are happy actually more than happy the second time around. ☀

Private Thoughts of an STM Board Member

by **Eden B. Duran,**
Secretary & Bookkeeper of STM Malinao, Albay Chapter

To me, apostolate means serving the Lord wholeheartedly. It is a lifetime commitment in terms of my being Commentator, Secretary to the Parish Pastoral Council and a PPC-RV (Parish Pastoral Council for Responsible Voting) member of Sts. Joachim and Anne Parish. Never have I dreamed of getting involved with a lending institution like Save A Tahanan Movement. Like Fr. Ed Bellen, our previous parish priest, I reluctantly accepted the position of board member. But ever since I joined this reputable organization, I matured emotionally and spiritually. I learned to be patient in dealing with beneficiaries as well as the board. At this point, I can say that there were times when I thought of quitting, especially when collection comes in trickles, when promises of payment are unfulfilled, when

borrowers avoid meeting me on the street, when seeing borrowers pay creditors but not STM, when borrowers say they have fully paid but the records say otherwise, and when borrowers purposely do not attend meetings. All these are big letdowns to me. All of us members of the board have expressed, at one time or another, the desire to give up but we all realized that this is a commitment so we consoled ourselves, thought of new collection methods and of new ways to become energized. So, with renewed vigor,

we continued with our respective duties.

“Life is full of surprises”, one advertisement goes. I found this to be true with my life at STM. The unexpected bonuses given by Mrs. Ramos have always been “manna from heaven” for me. It always comes unexpectedly when I am down to my last centavo. It is worth mentioning here an incident one Sunday when a neighbor asked to borrow P300.00 to buy medicine for her sick son. I reluctantly parted with my last peso in order to save a life. And Lo! Here comes Mrs. Ramos with a surprise bonus which was more than the money I lent. Isn't she an Angel *na sugo kan langit* (sent from heaven)?

Our inspiration is in the persons of Engr. & Mrs. Tria, Mrs. Ramos, and all the members who selflessly give their time, effort, and money just to help the needy. They keep us on our toes. After all, the surest way to be happy is to make others happy. ☼



Left to right: Leon Bufete (chairman), Henry Bonnevie (treasurer), Eden Duran, Lorenz Lapid (STI chairman), Casilda Ramos (STM consultant & co-founder), Rosie Tria (STI pioneer)

Goa STM Credit Cooperative (continued)

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Mrs. Apolinaria Israel

COOP MANAGEMENT

Manager: Mr. Barbe dela Fuente
 Bookkeeper: Mrs. Arlyn Nocedal
 Secretary: Mrs. Fe C. Baclig
 Treasurer: Mrs. Bonifacia Obias

The coop started with a paid-up capital of P30,000 and a loan of P14,000 from STM funds as additional capital.

A member can avail of a loan twice the fixed deposit with an interest rate of 3% per month, service fee of 2% and penalty rate of 1% per month of past due amortization and

a capital retention of 2% of the amount loaned.

Due to limited capital, members are scheduled when to avail loans. They take turns in borrowing.

For a year of operation, the coop has prospered. In fact some members have accumulated a capital share of P5,000, some have P4,000, depending upon the frequency and capital retention per loan. Doubling the amount, some were able to borrow P8,000, some borrowed P10,000. It was going on smoothly for every member strives to make the coop functional.

As of December 31, 2004, the coop's paid-up capital is P58,229.47 with a net profit of P6,328.

But with the three typhoons that visited Camarines Sur, lives of the members were affected; buy and sell business went down, sales decreased, payment of loans slowed down. However, promises were made that as soon as everything goes back to normal then they'll be ready to settle their accounts.

The STM Board remains the backbone of the cooperative until such time that the members will be ready to stand on their own and manage the cooperative. ☼

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WE NEED YOUR HELP

Your Contribution Will Make a DIFFERENCE

Be a Donor of SAVE A TAHANAN, INC. (STI) and help provide opportunities for our underprivileged *kababayans*

- \$ 100.00 will sponsor a family with 5 to 6 children
- \$ 50.00 will start up loan for a mother or father with 1 or 2 children
- \$ 20.00 will help with other family development cost

Any amount will help.

Please make your check payable to *Save A Tahanan, Inc.*
Your donation is tax-deductible.

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

Its mission is to mobilize resources to improve the lives of families through training and micro-financing and to empower them as responsible members of the community.

Its vision is to promote self-sufficient and stable families, leading communities to develop opportunities and collective solutions to issues of poverty, and upholding respect for all people of economic levels. 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.

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

Count on the Seniors

by Freddie Esteves, Staff Writer

The Philippine town of Calabanga, Camarines Sur is the hometown of the seven couples who started the pilot project called "Save A Tahanan Movement". Everybody in Calabanga is aware of the positive impact this project created in the lives of its beneficiaries. What is amazing is that two of its successful beneficiaries are women beyond 60.

Juanita "Ising" Aguilar is 66 years old and has been a widow for 18 years. A member since 1999, Aling Ising, through the help of STI, was able to support her family by running a *sari-sari* (convenience) store. All of her



Zenaida Isidro (left) and Juanita Aguilar (right) at an STM meeting.

four children are attending school and the oldest will soon earn her college degree. Aling Ising expanded her business by opening a diner next to her *sari-sari* store. She and her children start their day at 4 am preparing food for her fishermen clients.

Aling Ising is often referred to as the diminutive woman who works like a giant. She is grateful for the help she received from STI, stating that STI is heaven-sent, that the trust and opportunity given to her and her family has done wonders for them.

Zenaida A. Isidro is a 60 year-old woman, who, in spite of her physical disability, has been a great asset to her community. Not wanting to be a burden to her family, Aling Nadia put up a small retail store with the loan obtained from STI. Her ability to manage her store not only made her financially stable but also boosted her confidence and self-worth. "Not in my wildest dreams did I know I could achieve my wish to be independent and free to do what I enjoy doing at this stage in my life. Thank you, STI, for helping me realize my dream."

Aling Ising and Aling Nadia prove that STM programs are available to anyone who wishes to take advantage of the opportunities the programs provide. ✨