



August - October 2006

TINIG

The Official Newsletter of Bangko Kabayan

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Values Seminar Unites BK Employees

By: Rymar Gutierrez

Bangko Kabayan employees from top to lower management gathered for a two-day activity in Mariapolis Center, Tagaytay City to undergo a values seminar facilitated by Fr. Geronimo "Mimo" Perez last August 12-13, 2006.

The day before the seminar, everyone ate dinner at their respective branches before leaving for Tagaytay. Upon arrival at the venue, rooms were designated to all participants. Assignments were such that people from different branches were accommodated in one room. This arrangement encouraged the employees to get to know each other better.

The values seminar gave everyone time to reflect on their personal needs and realize their purpose for existence. Different activities were conducted to further explain topics discussed. Some of these included viewing of short films, sharing of experiences and impressions, drawing, singing and reflecting. There was also an outdoor contest which everyone truly enjoyed.

Communication which is vital for the success of any organization was given importance. The activity which highlighted this significance was Chain of Love. All the employees were grouped according to their particular branches and departments. Everyone had the chance to talk to each other for a

brief moment to express their gratitude, apologies and wishes. This was deeply appreciated by all because it served as an avenue to resolve issues. Realizing the value of acceptance and self-actualization made it easier for them to settle conflicts and issues within their group.



The two-day affair was concluded by formulating the "SANGTIPAN NG KAPAMILYA NG BANGKO KABAYAN." This pact embodied everyone's dedication to the mission of the bank. The *Sangtipan* was signed by all the members of the

Bangko Kabayan family and was handed to the President and Chief Executive Officer of the bank, Atty. Francis S. Ganzon, and his wife Ms. Teresa M. Ganzon.

The *Sangtipan* was reproduced and framed. They are presently mounted on the wall of all 9 branches to serve as a reminder of this beautiful experience of self-realization and the promise to work for a greater cause.

After the seminar everyone talked about their wonderful experiences and looked forward to applying and sharing what they have learned when they get back to their work and families.



KAPITAN Member, Isang MOTY Semi-finalist

By: Hadjie Lichauco

Si Catalina Manto ng Microfinance KAPITAN – Macalamicam B ng Rosario, Batangas ay napiling isa sa mga semi-finalist ng 2006 CITIGROUP Microentrepreneur of the Year. Ang taunang patimpalak ng Citigroup, Philippines ay naglalayong kilalanin at bigyang parangal ang mga natatanging Pilipinong micro-entrepreneur sa buong bansa. Layunin rin nito na mabigyang ng insentibo ang mga mapipiling kalahok na mapabuti ang produksiyon at pagtibayin pa ang mga “income generating activities” sa mga lalawigan. Isa pa ring dahilan ng Citigroup ay ang maitaas ang “public awareness” at patuloy na masuportahan ang Microfinance Program sa bansa.

Si Catalina Manto, mas kilala sa palayaw na Lina, ay gumagawa ng leche flan at inilalagay niya ito sa balat ng itlog (leche flan in an egg shell). Mayroong ding siyang patahian na



nakakapagbigay ng pagkaka-taan sa higit 13 niyang empleyado sa Rosario, Batangas. Bikod dito, si Gng. Manto ay kilala rin bilang aktibong lumalahok at humihimok sa mga gawaing pang-sentro at pampamayanan.

Si Gng. Manto ay binisita nang Citigroup Panelist noong nakaraang Setyembre 11, 2006 at inaasahang lalabas ang resulta ng Citigroup Panel sa ika-10 ng Nobyembre, 2006. Si Gng. Manato ay kliyente ng Rosario Branch sa ilalim ng pamumuno ni Branch Manager Irene P. Guerra. Ang Account Officer niya ay si Bem Guerra.

“Ako’y masayang masaya,” aniya ni Mrs. Guerra, “at napili si Nanay Lina. Kakaiba talaga ang business niya. Matiyaga siya at may originality ang business nya. Hinahabol ata ako ng Semi-finalist Citigroup. Kaya ako ay masaya na. Wag na rin ako. Rewards na sa akin na mapasama ang aking kliyente sa nationwide contest ng Citigroup.”

Ang Bangko Kabayan ay dalawang taon nang sumasali sa Citigroup MOTY Contest mula noong 2004 at mapalad na nakakasama sa Semifinals. Ang una ay si Domingo Fesalbon (Maunlad 2004 Semifinalist) ng Ibaan, Batangas at ng taong 2005 ay sina Ma. Corazon Buan (Maunlad Seminalist) ng Batangas City at Ma. Cecilia Garcia (Masikap Finalist) ng San Juan, Batangas.

Abangan ang kabuuang kwento sa bubay ni Gng. Manto sa susunod na issue ng TINIG.

BK Opens an LCDP in Lemery

By: Rey Orense



Bangko Kabayan - IRB, Inc. launched a Loan Collection and Disbursement Point (LCDP) in Lemery, Batangas on October 23, 2006. LCDP - Lemery is an extension office of Bangko Kabayan – Cuenca Branch. It was established in order to cater to the needs of our microfinance borrowers in the area and other nearby municipalities. It aims to provide financial services to

micro-entrepreneurs to support the growing needs of their businesses. KABAYAN and KAPITAN loan programs are the initial products being introduced to the clients. The establishment of an LCDP is also a preparation for setting up full branches as part of BK’s 5-year goals and objectives, and to continue its commitment to provide excellent service to the community.

The inauguration of the office was started by a Holy Mass which started at 8:00 am led by Rev. Father Noel Abutal. It was followed by the blessing and ribbon-cutting initiated by Municipal Mayor Hon. Eulalio M. Alilio and Brgy. Captain of District 1 Hon. Ruben de Leon. A short program was held after the blessing. The opening remarks and presentation of the LCDP’s staff were introduced by Mr. Zernan T. Zaballa. BK’s product and services and a brief overview of the bank were presented by Ms. Liza V. Mercado, VP for Operations. Finally, an inspirational message was delivered by Atty. Francis S. Ganzon. Guests and visitors who joined and witnessed the opening were as follows: Paz Ilagan of RB Lemery; Mennie Alcasid of RB Taal; Mely Mitra owner of the building; Joy G. Hernandez of UCPB Lemery; Fe M. Calera of Rizal College of Taal; Loida Rosales of Avon Products, and other current and potential clients of Lemery and nearby municipalities. Managers of different branches and Department Heads of BK also participated in the said occasion. The staff of LCDP - Lemery are composed of Rey V. Orense as Kabayan Supervisor assisted by CBB-OIC Zernan T. Zaballa, Ma. Genelyn Dimaculangan as General Clerk, Aileen Bonsol, Crispina Enriquez and Lovelie Magpantay as Kabayan Account Officers.

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Microfinance Review, Isinagawa

By: Hadjie Lichauco

Ang BK Microfinance Unit (BK MFU) ay nagsagawa ng 3-day MF Review sa pangunguna ni Mrs. Norma Cometa at sa pakikipagtulungan ng mga representatives ng RBAP – MABS Technical Assistance na sina G. Raymundo “Bong” Roxas at Ed Angeles. Ang nasabing Technical Assistance ay ginanap noong ika 13 – 15 ng Setyembre, 2006 at ito ay nilahukan ng mga MF Supervisors ng parehong programa – ang KAPITAN (Kapisanan ng mga Ilaw ng Tahanan) at KABAYAN (Kaakibat ng Bangko sa Pag Unlad ng Kabuhayan) na sina Leah Carlos, Gloria Arellano; Hadjie Lichauco, Gally Alday, Rey Orense, Gerniel Rivera; Ronald Jopia at Isabel Montealto. Nakilahok rin sa pagtiti-pong ito sina Fides Ganzon at Nicolas Riviere, ang ating dating French intern.

Ang pamagat ng naganap na MF Review ay “BK Assessment and Planning Activity” at ito ay binubuo ng tatlong bahagi. Ang unang paksa ay “Review of Microfinance Operations” at ang “MF Goals and Target Setting”, samantala ang ikalawang araw na gawain ay nakatuon sa “Strategy Development and Formulation. Ang ikatlong araw naman ay ang pagsasagawa ng “KABAYAN and KAPITAN Product Design Review” at ang “Strategic Plan Presentation.”

Ang nasabing presentation ay dinaluhan ng mga Branch Managers na sina Aida Palas (SNJ); Irene Guerra (RBB); Eric Atienza (SJB); Zernan Zaballa (CBB); Julie Patena (NBB); Romy Caringal (CLC); Dorothy P. Bon (MBB); Yolanda Cabatay (IBB); Leah Jareno (SPB) at nina Mrs. Teresa M. Ganzon, Nenita S. Castillo at Liza V. Mercado.

Ang MF Review na isinagawa ay inaayon sa kabuuang stratehiya ng Bangko Kabayan sa loob ng Taong 2010 (BK Strategic Plan 2010). Inilahad dito ang adhikain na ang MF Loan Portfolio ay umabot sa 30% ng total bank portfolio. Binigyang tuon din dito ay ang pagnanais na makapagdag-dag ng 5 pangunahing sangay ng Bangko Kabayan sa iba't ibang lalawigan ng Batangas.



(From left) Fides Ganzon, Gerniel Rivera, Leah Carlos, Norma Cometa, and MABS representatives Ed Angeles and Bong Roxas.

BK Conducts Series of Seminars

By: Mary Frances Bathan



Last September 2, 2006, a seminar introducing the new Financial Reporting Package was held at the training room, BK Head Office, Ibaan, Batangas. It was attended by the Loan Bookkeepers, Auditors, Branch Accountants and Microfinance General Clerks of different branches. Ms. Rose Del Rosario (Chief Accountant), Ms. Net Castillo (Loans Manager), Ms. Cielo Bacia (Junior Accountant), Ms. Helen Alcover (Internal Auditor & Compliance Officer) and Mr. Randy Samson (EDP Manager) were the facilitators of the seminar.

The purpose of the seminar was to give an overview of the new financial reporting package that the bank should be using before the year ends. Like any other banks, Bangko Kabayan continuous to take steps to become updated in the latest processes and technologies of the banking industry. In order to achieve this, we need to adopt some changes by switching from the local accounting standards to international standards, which other banks and some government agencies like BSP and SEC are already using nowadays. Philippine Financial Reporting Standards (PFRS) and Philippine Accounting Standards (PAS) are adopted from the International Financial Reporting and Accounting Standards issued by the International Accounting Standards Board. These are the new sets of Generally Accepted Accounting Principles (GAAP) issued by the Philippine Accounting Standards Council to manage the preparation of financial statements. The new BSP reportorial requirements for banks will become effective starting December of this year. All reports to be done by the Loan Bookkeepers, General Clerks and Auditors should be PFRS/PAS compliant since these will serve as the source of information needed in the overall reports.

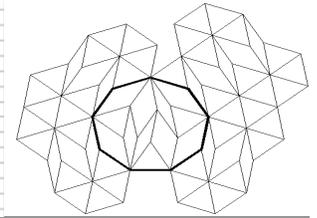
Loan-related provisions including computation of loans at amortized cost using the effective interest and investments in debt and equity securities were also discussed by Ms. Net Castillo and Ms. Cielo Bacia respectively.

A week after the seminar, another two-day training seminar was held at the same venue. It was conducted by Ms. Net Castillo, Mr. Benedict Perez (Regular Loans Supervisor), Mr. Rogelio G. Cera-doy (BK Consultant) and Manager Irene Guerra of BK Rosario Branch. This seminar was basically a refresher course for the existing Regular Loans Account Officers and it also served as a training ground for those who are interested in the position of Credit Advisor. Representatives from the Audit Department and some employees who were also interested in the training were also invited to attend. Marketing concepts, CI/BI, Financial Analysis, and proper loan documentation were the topics that were given emphasis since these play important roles in the position of a Credit Advisor, especially in maintaining a quality loan portfolio and meeting his or her target.

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THE NONAGON

Updates from BK branches



San Juan

Joemel Braza, Kabayan AO

It was September 28 this year when typhoon “Milenyo” hit Southern Luzon. The province of Batangas reached signal # 3, and this happened on the day before month-end. This was one major reason why the past due ratio (PAR) of Account Officers here in SNJ Branch shot up. San Juaneños were greatly affected by “Milenyo”; it took more than 2 weeks before our power supply was back to normal. Mrs. Joan Sevilla, DLB, was always rushing for almost a week because of the clearing of so many checks. It more or less amounted to 3.5 million, a calamity budget by local government given to typhoon victims.

Now, San Juaneños are back to normal. SNJ Branch is proud to be one of the instruments of local government to help others, although not financially but by giving excellent and trustworthy service to all San Juaneños. We have 2 new co-workers here now - Mr. Rollie Campang, another Kabayan AO whose training started last September 25, and Ms. Emelie Dumael as new teller replacing Mrs. Alena Panganiban who resigned last September 15. Ms. Dumael underwent training from September 29 to October 20. Mrs. Vilma Maralit was transferred to Loan Clerk from DLB 1, and Mrs. Ma. Cristina Patron is now a Microfinance Bookkeeper.

Ibaan

Charlie Tejada, Kapitan AO

Last August 19, BK celebrated its 49th anniversary. As part of tradition, BK Ibaan Branch invited clients and depositors to come and join the said event. We prepared our special *pinindot* and sweet candies for everyone and decorated the place with colorful balloons. In the afternoon, a thanksgiving mass was held to celebrate the successful and peaceful year of the bank. It was officiated by Rev. Fr. Resty Rosales, OSJ. All the employees of IBB and some from the Executive and Administrative Department gathered together for the mass. A day after the celebration, some employees of the IBB Branch celebrated my birthday with me as we went in an outing. It was filled with fun and excitement! We didn't expect that Ms. Frances Ganson will come and join the group but fortunately she did!

Last September 18, Ms. Cristy de Chavez and Ms. Madel Rena were officially welcomed in IBB as new members of the BK family. Ms. De Chavez is now our new Deposit Loans Bookkeeper as Ms. Glady Javier takes the position of Roving Staff. Ms. Madel Rena took the place of Ms. Connie Fortus as Teller. Just as what people say, if someone comes, someone goes. Ms. Fortus, or “Ate Connie” as we used to call her, decided to leave the bank to pursue their family business. She was one of the best tellers that BK ever had. Everyone will surely miss her as she had once touched our lives. Right before she left, IBB employees prepared a surprise farewell party for her.

Mabini

Lester Torino, Kapitan AO

BK - Mabini Branch has shown that we mean more than just banking; as strong as our organization is our commitment to Corporate Social Responsibility (CSR). Months ago, BK-MBB could be found in the rows of LGU, NGOs, People's Organizations and other sectors of the Municipality of Mabini that spearhead the initiatives for environmental and social causes. The events organized by the Municipal Government of Mabini which for the last couple of years has been receiving the unstinting support from BK-MBB were the Walk for a Cause and the International Coastal Cleanup held respectively last August 18 and September 16. This year's themes, “Safekeeping and Sustainable Development of Our Coastal Resources” and “Livelihood Project, Skills Development Training and Education Assistance for the Youth”, couldn't be more timely than today. Indeed, these are the most pressing issues that will confront us in the future. How we take care and respond to the call of Mother Nature and invest on human resources are the questions that will be asked by our next generation. And to make some gains on this challenge requires concern and dedication from everyone because this calls for a sustained effort. BK-MBB will not be complacent in participating for we will exist to be the champion of these causes.

Shyrelyn Diaz, Teller I

Change is constant... Last August, one of our fellow employees, Ms. Ma. Gina Manalo bade goodbye to MBB. After more than a decade of rendering service to BK she left our company to take on a journey of life in Europe. Ma'am G, as we usually call her, is a person of dedication and has served as an inspiration to us. As one of Mabini's pioneers, Ma'am G has always been loved and most sought by clients. She started as savings solicitor for quite some time and then became DLB. When Kabayan Loan was launched in Mabini, she became our Kabayan AO. She was really at her best whenever she dealt with Kabayan borrowers. Ma'am G's legacy will always stay in our hearts. She was replaced by a very dynamic and flexible lady - Ms. Shirley Esmiller. Shirley started as Loan Processor at Ibaan Branch for almost 3 months and was transferred to MBB last August 1. Now that Ms. Esmiller is with us, there's a lot she can offer to our Kabayan Borrowers for she is definitely a good pick and is really destined to help us increase the Kabayan portfolio in our locality.

San Pascual

Maylene Agtay, Kabayan AO

Dedicated to Lorelyn Avestruz..

A year and nine months ago, she came fresh from school when she first stepped foot on San Antonio. She starts her day, does her work while capturing everyone's hearts. She became our friend, my partner, a sister and most specially our instant "bunso." And now that "bunso" has proved to be a real grown-up, she has to take a new step in life. Her career is about to blossom, but this means she has to leave her first home. Although we feel sad that she is leaving, we have to face what has been decided. Though for some of us, our good days are gone, for her, the best is yet to come. San Pascual Branch will surely miss you, but we're all happy for the path you were assigned to. All we can say is *good luck*, may your days as CA be a start of a more rewarding and successful life.

Cuenca

Catherine Torres, Kabayan AO

During our meeting last August 29, Mr. Zernan Zaballa made a suggestion to hold a weekly session every Wednesday after the day's transaction. The staff agreed to it and we started having the session last August 30. The purpose of this is to help employees learn more about various aspects of the bank's operations as well as to be more familiar with the different products of the bank. This is also part of the strategies to attain our targets. It is also a helpful tool in marketing as it helps all our employees know the bank in all aspects.

BK is now expanding its operations to reach out other nearby towns especially with its Microfinance packages. It is officially on business in Lemery with the opening of Loans Collection and Disbursement Point (LCDP). BK Cuenca Branch will be the lead branch and is happy to welcome the additional staff for LCDP - Lemery. We are indeed a one big happy family now!!!

Rosario

Maylene Lacerna, Kabayan AO

For the last couple of months, BK - RBB has been having small *salu-salos* after busy working hours. Two of our staff, Ms. Princess Arellano and Tito William Bagui, celebrated their birthdays. We all had spaghetti and pancit, as well as RBB's favorite merienda- bread and liver spread! When our AOs also got their incentives, everybody had a free merienda! We had bread and liver spread once more!

Everyday is not an ordinary working day for BK - RBB staff; everyone gives and gets a smile and full support from Manager Irene Guerra. Despite her busy schedule, she still makes time to be with her staff on those little *salu-salos* that we had.

Calaca

Jezebel Gabayno, Kabayan AO

Calaqueños Celebrate the Calacatchara Festival

In commemoration with the feast of St. Rafael as the patron saint, the municipal government of Calaca and the whole community of Calaqueños successfully celebrated the Calacatchara Festival last October 19-24. The festival is primarily anchored in the promotion of *atchara*, Calaca's major product.

One of the highlights in the festival was the *atchara* olympic wherein some of the Kapitan and Kabayan members joined the contest. In line with this, BK - Calaca Branch participated in the offertory ceremony of the Holy Mass held in Calaca Parish Hall to express our unity in the said event.

Nasugbu

Reda Nanet Zamora, General Clerk

Bilang pakikibahagi sa "*community involvement*" ng Western Batangas Bankers Association, nakilahok ang BK - Nasugbu sa ginanap na Bowling Tournament noong ika-9 ng Setyembre, sa Magundayao Bowling Lanes sa Balaya, Batangas. Naging mata-gumpay ang nasabing gawain. Masaya at nag-enjoy ang bawat manlalaro na nakilahok. Bukod dito nagkakila-kilala at nagka-sama-sama ang bawat kasapi ng samahan.

Samantala, sa patuloy na pagtaas ng volume ng loans sa branch, madaragdagan ang Microfinance Account Officers: dalawang Kabayan AOs ang makakasama namin at madaragdagan sa aming pamilya sa mga darating na araw.

Linggo sa Sagipbuhay

By: Violy Echague



"Tuwang tuwa po kami," sabi ni Hadjie. "Ang sarap ng feeling, nawala ang alalahanin namin sa finals," kuwento ng kambal ni Net. "Iba po ang pakiramdam na makatulong kami sa mga matatanda. Umuwi po ako na masaya." komento ni Charlie ng Ibaan Branch. "Thankful po ako dahil di lamang sa mga materyal na bagay maaring makapagpasaya ng mga matatanda kundi sa aming presensiya. Sana matapos na po ang kanilang building at lagi po sana kaming makasama sa ganitong mga activity," ani Catherine ng Cuenca Branch. "Kumpleto po ang birthday ko. Happy ako. Sama-sama kami sa SAGIPBUHAY, sa Banal na Misa at sa salu-salo," banggit ni Gerneil.

Mukhang pakiramdam nila'y daig pa ang tumama sa sweepstakes. Payapang mga kalooban. Nawala ang mga alalahanin. Feeling nila nasa heaven. Hindi maipaliwanag. Kaming nakikinig nakakita rin kami ng liwanag. Nakakahawa sila. Sa pagtugon sa sinabi ni Hesus: *Whatever you do to the least of my brothers, you did it to me*, tinanggap nila ang kagandahangloob ng Diyos. Saan ba galing ang ating mga BK angels? Nakisa sila sa mga gawain ng United World Week sa pagdalaw sa SAGIPBUHAY, isang ampunan para sa mga matatanda na matatagpuan sa Bauan, Batangas noong Linggo, October 8, 2006.

Ano ang kanilang ginawa? Ano ang kanilang ibinigay? Nagplano at nakiugnay sa namamahala ng SAGIPBUHAY. May nanghingi ng donasyon: pera, pagkain, alcohol, diapers, toilet paper, at iba pa. May namalengke at nagluto ng tanghalian ng mga matatanda at kasama sa programa. May nagdaos ng pagtitipon para ipaliwanag ang proyekto. May naghandog ng mga bilang tulad ng kanta at sayaw. May nakipag-usap sa mga lolo at lola, nakinig sa kanilang mga kuwento. May nagdrive para sa barkadahan. May nagligpit ng kalat, naghugas ng plato. May nagkuwento ng karanasan.

Take note, sa ating *koinonia*. After going through its process, we affirm that "we're not glad that it happened but we're glad for the gifts that came out of it." Salamat, mga BK angels: Gerneil, Ever, Mayet, Charlie, Catherine, Angie, Jhona, Galo, Noel, Rosenie at mga kabataan. Bakit nga ba feeling heaven? Let us recall the stages of communion from Father Mimo: 1) I am ready to share, 2) I am able to share, 3) I share to those in need, 4) I share even that which I need because a neighbor needs it more than I do, 5) I share in the joys & hopes, griefs & anxieties of the poor and discover God in our midst. Aha! You reached the 5th stage. That's it. God is in our midst! Gusto ninyo ulitin natin? Magkita tayo sa Nov. 12. Alamin ang mga detalye kay Mayet Patal.



BK in Budapest

By: Frances Ganzon

Several employees of Bangko Kabayan went to Budapest, Hungary last September 14-16, 2006 to celebrate the 50th anniversary of the Volunteers or the Voluntarifest. The Volunteers is a branch of the Focolare Movement which is involved in spreading the "Ideal of Unity" in the workplace. Marietta Patal (Programmer), Jonalyn Nepomuceno (Kapitan AO, Cuenca), Violeta Echague (MF Trainor & Auditor), Rosalina del Rosario (Chief Accountant), Frances Ganzon (Management Trainee) together with the President, Atty. Francis Ganzon attended this wonderful three-day gathering. The first day featured the story of the Volunteers, a message from the founder, Chiara Lubich and an in-depth look at the vocation of the volunteer with experiences from all over the world. The second day highlighted stories from various sectors of society and artistic contributions from around the globe. There were 9,000 members present during the first 2 days. The last day was an open day attended by 12,000. Atty. Ganzon talked on the third day about his life

and Bangko Kabayan as an enterprise that adheres to the Principles of Economy of Communion. A video presentation of the Microfinance Program of the bank was also illustrated. Unlike the rest who were already volunteers, Jona and Mayet went to Budapest as young people still discerning their vocation. When asked how they felt about the trip, here is what they had to say:

The Voluntarifest is a masterpiece that gave me the courage to go ahead and once again battle with life's overflowing challenges. It was an extraordinary event that wiped out everything, even my small troubles. I learned so much from the experiences and the participants we met everyday. I also felt a strong push to do my part especially after the clear explanation of the role of the volunteer in our society and the effort they do to make a change in their respective fields. It's one of those few precious celebrations that will constantly be treasured by everyone. It will always have a special folder in my archive storage where no one else is allowed to neither delete nor edit a single moment, encrypted and password protected!—Marietta Patal

Ang isang simpleng pangarap ay nagkatotoo! Minsan naisip ko na sana makasama rin ako sa mga pagtitipon ng Focolare sa ibang bansa ngunit malabong mangyari kasi wala naman akong pinansyal na kakayahan. Isang natatanging biyaya ang maging kinatawan ng Pilipinas sa Voluntarifest. Sa loob ng isang linggo ay nakasama namin ang mga taong galing sa iba't-ibang sulok ng mundo. Hindi naging hadlang ang pagkakaiba ng kultura at linggwahe. Basta't may pagkakaisa at pagmamahal..ang bawat ngiti ay sapat na para magkaintindihan. Maraming hamon si Chiara sa mga volunteers. Ito ay isang panibagong yugto sa aking buhay na nangangailangan ng mas malalim na pang-unawa at pangtanggap. Nakapag-aalinlangan ngunit ang mahalaga ay ang maliit na binhing naitanim na may pagnanais na lumago at manatili sa kalooban.—Jonalyn Nepomuceno

What does being a volunteer mean for me? It means striving for perfection in everything I do. And how is this realized? It is achieved by doing what God wants of me at that particular moment. As a volunteer working in Bangko Kabayan, it means going to work on time, thanking a client for a transaction made, being sensitive to the needs of my co-workers and leaving my workplace

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To Dream

By: Freespirit

*Whenever there is a dream
In my heart it is like
The moon and the sun
Rise up at the same time.*

*The dreams I dreamed
So long ago and now
Are too many to count
Like the stars in the sky.*

*They do not fade away
Only give way to day
While igniting the fire of hope
That will remain burning inside of me.*

*Though few and far between
Of dreams may ever come true
So deeply I welcome every dream
I chanced upon to know.*

*For life calls us out
To embrace all the dreams in our hearts
Finely wrapped or not, it is ours
Freely for the taking.*

*So seek a thousand dreams if you may
Fulfill them while you can
And believe in them as if
There is no other way to live.*

Many times in our life we experience trials, difficulties and worries. We feel that we are about to fall and that we just cannot live with all these things. Deep inside we think that we are being punished by God and that we are alone... but in the end, we realize that we are wrong. God never persecutes us because he loves us so much. He just wants us to realize our weaknesses and grow stronger in His love. God fills up the emptiness inside us.

There was a man who found himself alone, looking for the answers to questions he had on his mind for so long now. He suffered from worries and a lot of confusions. A big decision had to be made... a decision that would make a difference in the future. In the midst of his long-ing, his cellular phone beeps and a message from someone whom he never expected registered in his inbox. To his surprise the message went like this, "I asked GOD, how I do get the best of life? God answered: Face your past without regret, handle your present with confidence, and prepare for the future without fear. Then he added: keep the faith and drop the fear, don't believe your doubts and never doubt your beliefs; life is wonderful if you know how to live." After reading the message, he felt something different, thinking that this message was appropriate and would finally help him decide. But what really surprised him was when he found himself browsing through the Bible, looking for verses that he believed would help him finally make his decision. While browsing he had his cellular phone in his left hand, texting the person whom he thought could help him find what he's looking for. The person replied and said, "Read the book of PSALM with the verse pertaining to your age right now..." He opened the book and read Psalm 23. While reading the message from Psalm 23, tears from his eyes started to fall along with all the fears and doubts that he had on his mind. It seemed that all of them were gone. Somehow he felt complete -- filled with joy in his heart and peace in his mind, realizing that he found the answers to his questions. He kept on saying to himself, God is so good that he found the way to use another person as an instrument to help him find what he was looking for. Through the word of God from Psalm 23, and the person He sent, the decision was made. The next day he chose his path and knew from his heart that he would not regret making this decision because he followed what God told him to do. He fell asleep with the Bible on his chest and the cellular phone on his left hand, with the message and the verse that led him to the best decision he ever made.

*Kulit '06***Bahagi ang pagsubok****Ng ating pamumuhay****Hindi maiiwasan****At kusang dumaratal****Ang kailangan natin****Ay tibay ng loob****At tatag ng tuhod****Nang hindi malugmok.****Huwag din kalimutan****Ang Diyos na Lumalang****Na hindi tayo iiwan****Anuman ang pagdaanan****Handa Siyang makinig****At palaging umunawa****Sa bulong ng damdamin****At taimtim na dalangin.****SIYA'NG LAKAS**

By: Catherine Torres





Gerneil Rivera

Ang orakulo o "oracle" noong unang panahon ay nagsisilbing sanggunian o talaan ng mababalagang impormasyon. Ang kolum na ito ay maglalaman ng mababalagang kwento ng bubay sa Microfinance na maari nating balik-balikan.

Tanglaw at tagumpay.

"Ang lahat ay nag-uumpisa sa isang hakbang." Ito ay isang katotohanan na ating nararanasan. Dahil sa mga hakbang na ito at sa tulong ng biyaya ng Diyos, lahat ng mga pagsubok ay kaya nating malampasan. Nakakagaan ng loob na mapagkinggan ang mga istorya ng iba't ibang "tanglaw at tagumpay" ng ating mga kliyente sa Microfinance. Ang kanilang mga karanasan ay atin ding karanasan.

Banana Chips Atbp.

Taong 2001 nang inumpisahan ng mag-asawang Ricardo at Virginia Dimayuga ang paggawa ng coated peanuts at pagbebenta nito sa mga pamilihan. Sa pagdalo ng isang kasalan sa Iloilo, nagkaroon ng ideya ang mag-asawa. Sa 200 piso na kapital, buong loob na kanilang sinubok ang ganitong negosyo. Hindi sila nabigo. Pumatok ang kanilang produkto; hindi lang mani, pati na rin banana chips. Sa pagsali sa KAPITAN sa Tingga Itaas, natulungan lumaki ang kanilang produksyon, nakabili sila ng mga kagamitan sa pagluluto, kagamitan sa pagre-repack at paaayos ng lugar ng lutuan. Bukod dito ay may iba pang produkto silang idinagdag: ang pastillas, mazapan at pulburon. Guminhawa ang kanilang kalagayan at ang pag-aaral ng kanilang mga anak ay hindi na nila inaalintana.

Tricycle

Sa loob ng pitong siklo ng pagsali sa KAPITAN sa Bago, maraming kakaibang mga karanasan si Vilma Dimaano. Mula sa maliit na negosyong tindahan at alagang inahing baboy, ang perang hiniram sa bangko ay nagsilbing dagdag kapital. Naisipan din niya ang negosyong pagbili at pagbebenta ng palay upang matugunan ang ligguhang hulog. Matinding pagsubok ang pagkakasakit ng kanilang walong taong gulang na anak ngunit dahil sa sipag at sa tulong pinasyal na hatid ng KAPITAN, ito ay kanilang nalampasan. Nakabili sila ng tricycle na kanilang binayaran lamang sa loob ng isang taon sa halip na tatlong taong kontrata. P42,000 ang kanilang natipid sa pagbabayad ng balanse ng tricycle. Itunuturing nilang biyaya at tulong ng Diyos at ng KAPITAN ang sarili nilang tricycle.

Sentro ng San Andres

(kwento ni Andrian "Toti" Hernandez, SPB)
Paano ga nga nagsimula ang KAPITAN sa San Andres? Ala, ganito yun. Isang araw nag-isip ako kung paano at saan ga ulit ako pwedeng magsimula o magbukas ng panibagong sentro. Minsan nung nagpapatahi ang grupo namin ng "costume" para sa pagkanta, may nakausap akong isang mananahi. Habang nakikipagkwentuhan ako sa mananahi ay nabanggit ko sa kanya na naghahanap ako ng pwedeng lapitan para makapagsimula ng bagong sentro. Kinabukasan ay kinausap niya ako at itunuro ang taong maari kong lapitan. Makalipas ang dalawang araw ay isinagawa na ang "projection meeting" kung saan ipinaliwanag namin ng "branch manager" sa mga kababaihan ng San Andres ang programa ng Bangko Kabayan. Dito ay nakita nila ang kaibahan at kagandahan ng ating programa kumpara sa iba. Ang sumunod na proseso ay ang CIBI. Medyo nagtagal din ang pagsasagawa nito. Mayroong mga nainip pero nagtiyaga pa rin silang naghintay.

Continued on page 11...

KAMBIO

Violy Echague

"Ang Diyos ay pag-ibig." – isang paglalarawan ni San Juan upang bigyan kahulugan ang Kanyang kabutihangloob (Divine Providence). Mahirap ipaliwanag pero madaling tuklasin sa ating mga karanasan.

Dalawang buwan na ang nakaraan, maaga akong namalengke at nagpasya na hindi pumasok ng upisina para maalagaan ang maysakit kong ama. Laking takot ko dahil dinatnan ko siyang walang malay at sa tulong ng mga kapitbahay nadala namin siya sa ospital. Dalawang ospital ang aming pinuntahan pero kapwa puno ng mga pasyente ang mga pribadong kwarto, kaya humantong kami sa government hospital para sa kaagarang lunas ng aking ama. Alas 7:00 pa lamang ng umaga ay napuno na ang ER ng mga pasyente. Lalo nang lumubha ang aking pag-aalala dahil mahigit ng isang oras ay hindi pa kami nadadala sa kwarto. Inabot na kami ng mga nagsisipasok na mga empleyado. Hindi pa matiyak kung may kwarto o sa ward kami madadala. Sa admitting section nadaanan kami ng director ng ospital at nang malaman ang aming pangangailangan, mabilis niyang nagawa ang paraan na maituloy kami sa pribadong kwarto. Nasabi ko, "Diyos ko, salamat po at na-delay kami sa ER." Nang sumunod na araw, yaong tagalinis ng kwarto ay nakapagsalita na, "Iba na po ang may kakilala dito sa ospital, ano po?" Naging sagot ko sa kanya, "Otoy, nagkakilala kami dahil nagkikita kami sa serbisyo sa komunidad. Higit sa lahat, ito na ang tugon ng Diyos sa kahulugan ng 'magbigay ka at ikaw ay tatanggap.'"

Dala ng isang karamdaman, nagpasya akong magpa-ospital sa Lipa dahil malapit ito sa tirahan ng aking kapatid na makatutulong sa akin habang ako ay nandoon. Ang pamangkin ng aking hipag ang nakahalili niya sa pagbabantay sa akin. Kinabukasan, nagpaalam ng pag-uwi ang kanyang pamangkin. Dahil nakakalakad naman ako at maaaring walang bantay, siya ay aking pinayagan. Hindi pa siya nakakalayo, dumating ang isa kong kaibigan na sinamahan ako at nakapaghintay sa kanyang pagbabalik.

Ilang araw na rin akong wala sa bahay dahil sa aking pagkaka-ospital. Nang maka-uwi ako, tinanong ko ang aking kasambahay kung mayroon kaming kakinin sa tanghalian. Sumagot ito, "Ate, nagsaing po ako pero walang pangulam." "Sige, magbukas ka na lang ng de-lata", tugon ko sa kanya. Maya-maya, tumunog ang telepono. Tawag mula sa kapitbahay para abutin ko sa bakod ang basket na laman ang padala niyang pagkain dahil birthday ng kanyang apo. Nasabi ko, "Hesus, salamat at nasa amin kang kapitbahay. Hindi mo kami pina-bayaan. Wala na akong masasabi sa Iyong padala: pansit, kaldereta, bilo-bilo. Aba, kumpleto!"

Isang pagtitipon at pagdiriwang ang ipinasya kong daluhan pero malaking pera ang kailangan para sa pamasaha at pagtigil sa hotel dahil gagawin ito sa ibang bansa. Ang aking pagsagot ay isang pagtugon kay Hesus bilang pagtanggap sa bokasyon ng "volunteer". Halos sampung buwan na paghahanda na maka-ipon para sa gastos tulad ng paghingi ng tulong sa mga kaibigan, paggamit ng sariling impok at katapusan na ang paghiram ng pera sa kumpanya at iba pa. Lagi kong sinasabi sa aking sarili, "Para sa iyo, Hesus." Mahabang panahon ang kailangan para mabayaran ko ang aking utang. Pagkatapos ng pag-iisp kung paano ko it babayaran lakip ang panalangin ng pagtitiwala ng lahat sa Diyos. Isang araw, isang tawag sa telepono ang aking tinanggap. "Marahil nalimutan na ninyo ako. Ipin-aabot po ni Johnny na babayaran kayo sa serbisyong ginawa ninyo para sa kanya." Napa-isip ako dahil siyam na taon na ang nakaraan!

Simple lang kung nais pa nating unawain ang kabutihangloob ng Diyos. Magkano na nga ang ating suweldo? Kuwentahin natin ang lahat ng ating bayarin. Mabililang natin ang ating hawak. Kulang, di po ba? Lalo pa kapag mayroong mga di-inaasahang mga pangyayari tulad ng pagkakasakit at iba pa. Paano tayo nakalalampas sa ating pangangailangan? Paanong nagkaroon tayo labas sa ating mga hawak, sa kaya nating bilangan at kuwentahin? Aminin natin, kaibigan. Nasa atin ang gawa, pero nasa Diyos ang awa. Ginawa nating lubusan ang ating parte para sa kapuwa, nagbigay tayo hindi lamang ng ating kakayahan, ng ating oras, nagtaya na tayo ng tanging pera. Pero ang hiwaga at himala ay wala sa atin. Tama, nasa pangangalaga ng Diyos sa atin para mapakilos ang mga taong intrumento ng Kanyang pagpapala.

Pinoy Ako, Pinoy Tayo!

By: Fides Ganzon

Bahagi ng pagka-Pinoy natin ang pagiging malapit natin sa Diyos. Isinasabuhay natin ito hindi lamang sa pamamagitan ng pagdarasal o pagsimba tuwing Linggo. Mayroon tayong personal na relasyon sa Panginoon at alam nating hindi Niya tayo pababayaan kailanman. Kaya naman sa gitna ng unos, gulo, at tukso, hindi tayo kaagad bumibigay.

Maipagmamalaki natin na hindi tayo laging naghahanap ng “short cut,” hindi tayo nagpapadala sa tukso, hindi tayo kaagad sumusuko. Tapat tayo sa ating buhay kasi alam nating mayroong Maykapal na nagbabantay sa atin at na siyang magbibigay ng nararapat sa mga may kabutihang-loob.

Tingnan natin ang isang pangyayari na nagpapakita ng pagiging tapat ng ating kapwa Pilipino, na sa huli ay nabiyayaan rin dahil sa kaniyang ipinakitang kabutihan...

Pedicab driver nagsauli ng P104,000!

Nakapulot ng isang puting plastic bag si Jose Buenaventura ng Rosario, Cavite sa isang kalye sa Barangay Silangan, Tramo noong nakaraang buwan ng Agosto. Nakita niya ito na malapit sa isang basurahan. Nagulat na lamang siya nang makita niyang may laman itong pera. Agad niyang dinala ang pera kay Vice Mayor Jose Hernandez upang matulungan siyang hanapin ang may-ari. Bumalik sila kung saan nakita ang plastic bag at doon nila natagpuan ang isang buntis na babaeng nanggagalang Carolina Distor. Hinahanap niya ang nahulog na plastic bag na naglalaman ng pambayad sa isang bahay na binibili nila ng asawa niya. Nahulog pala ito mula sa motor na sinakyan ng mag-asawa.

Isang bayani si Jose Buenaventura. May kahirapan ang buhay niya; sa loob ng 12 oras, ang kita niya sa pagpapadyak ay P150-200. Nakatira siya sa isang barung-barong na walang lutuan. Kaarawan niya noong susunod na araw. Ngunit hindi niya inisip ang kaniyang sarili at agad siyang kumilos sa tamang paraan. Bilang gantimpala, binigyan siya ni Carolina Distor ng P10,000.

Eto naman ang isang pangyayari na nagpapakita ng pagkamatulungin ng ilang Pinoy...

Pagbabahagi ng biyaya sa mga nasalanta

Nang basahin ni Ricky Gonzales, isang retired business consultant sa Makati, ang nangyari sa buhay ni Gerardo Laganzon ng Calamba matapos ang bagyong Milenyong, tumawag agad siya sa Inquirer upang magtanong kung paano siya makakatulong. Sinabi niyang gusto niyang makilala ng personal ang mga nasalanta, “Matapos kong basahin ang kwento’y naitanong ko sa sarili ko kung bakit ang dami kong pag-aari at siya nama’y wala. Alam kong may dahilan ang Diyos sa lahat kaya’t napagpasyahan kong tumulong sa kahit anong paraang kaya ko.” Mayroon ring isang negosyante na nagpatakbo ng isang grocery store sa Batangas City na nagtanong kung paano sila ng kaniyang pamilya magpapadala ng relief goods sa mga naapektuhang pamilya.

(Source: Inquirer7.net)

Ipinagmamalaki mo ba ang pagka-Pinoy mo?

Oo, kasi marami tayong magagandang kaugalian. Proud ako maging Pinoy kasi *hospitable* tayo, masasarap ang pagkain, magaganda ang tanawin at tama lang ang klima. Ipinagmamalaki ko na Pinoy ako kasi mahal ko ang bayan ko.—Grace de Castro

TAKING A STAND

Catherine Torres

OIL SPILL NIGHTMARE!

The worst environmental damage happened in the country when the oil tanker *Solar I* sank in the seas of the Guimaras Island last August 11, 2006 carrying two million liters of bunker oil. More than 50,000 gallons had leaked into the sea affecting the coastline of Guimaras, scattering black stains on beaches and mangroves as well as on the walls of houses near the shore. As of now, it is said that the oil is continuously leaking from the sunken ship. The oil spill greatly damaged coral reefs, marine reserves, resort islands and islets as well as seaweed plantations. It also caused the loss of sources of income for fishermen and villagers who depend on the rich aquatic resources of the ocean. The entire fishing, agriculture, and tourism industries in the area were greatly devastated!

What happened was really a nightmare, putting the entire island into a total wreck! The said ecological disaster damaged everything. It spread pollution and poisoned the ocean and the entire marine life. It also cut the throats of poor fishermen.

It is ironic that after being noted as the most biodiversified country, having the best diving spots and hosting most of the coral reef species in the world, the Philippines now holds the record of the worst catastrophic oil spill tragedy that ever happened in the world!

The government should impose necessary sanctions to the parties responsible for the said environmental tragedy, mainly Petron and the owner of the oil tanker *Solar I* (Sunshine Maritime). The crime they committed was truly a crime against the people and nature. All concerned government agencies and other institutions should join forces for the fast clean-up and recovery of the island. It is also notable that some agencies such as DENR and the Philippine Coast Guard have done their part by immediately responding to the situation.

Time is running out for the survival of the environment considering that *Solar I* still lies beneath the sea containing the bunker oil. The lesson might be: companies must consider nature as one of their top priorities and not only profits. It is to show their sincere commitment to environmental awareness and social responsibility towards a healthy environment and a dynamic life among the populace.

**CONGRATULATIONS,
Rymar Gutierrez of Ibaan Branch!
You won the KABAYAN Loan
Logo-making Contest!**



Check the next issue of TINIG for the details of the new KABAYAN Logo.



**August—October
NEW EMPLOYEES**



From left to right, top to bottom:

- | | | |
|--------------------|----------------|-------------|
| Amboy, Grace | DLB 4 | MBB |
| Barcelon, Reginald | Kabayan AO | NBB |
| Bonsol, Aileen | Kabayan AO | Lemery LCDP |
| Campang, Rollie | Kabayan AO | SNJ |
| Catibog, Shiela | Loan Clerk | SPB |
| Consul, Mercondi | Kapitan AO | CLC |
| De Chavez, Cristy | DLB 3 | IBB |
| Enriquez, Crispina | Kabayan AO | Lemery LCDP |
| Ganzon, Fides | Communications | Exec |
| Magpantay, Lovelie | Kabayan AO | Lemery LCDP |
| Malata, Noreen | GC | SJB |
| Malinay, Servando | Kabayan AO | NBB |
| Mendoza, Jhoan | DLB 1 | RBB |
| Mote, Ever | Kapitan AO | SJB |
| Ramos, April | Kabayan AO | SPB |
| Rena, Madel | Teller 1 | IBB |
| Salles, Ronald | Kapitan AO | MBB |

**Up Close and Personnel
BK - San Jose Branch**

By: Eric Atienza

Sa bawat oras at araw ay may kaakibat na hamon. ‘Yan ay ang labanan ang bawat pagsubok at paunlarin ang ating mga sarili at kapwa, at makisabay sa makabagong hamon ng teknolohiya. Narito ang isang munting salaysay ng isang institusyon na sa paglipas ng panahon ay nalabanan ang bawat hamon sa pamamagitan ng pagkakaisa ng mga kawani nito. Ito ay ang Bangko Kabayan – San Jose Branch.

Ang ika-22 ng Nobyembre taong 1991 ay isang napakahalagang araw sa kasaysayan ng Ibaan Rural Bank (Bangko Kabayan). Ito ay ang araw ng pagpapasinaya sa bagong sangay nito sa San Jose, Batangas na matatagpuan sa Conception Auila Memorial College (Cameco). Ang sangay na ito ay pinamahalaan ni Mr. Ed Ong (Manager), Ambina Mirasol (Cashier), Merly Adajar (Bookkeeper), Shirley Husmillo (Savings Demand Bookkeeper), Zerly Marasigan (Teller) at Antonio Feber (Janitor). Naging maganda ang pagtanggap ng mga taga-San Jose sa Bangko Kabayan. Ito ay sinuklian naman ng magandang serbisyo ng bawat kawani nito. Sila ay nag-house-to-house upang lalong maipaabot sa mga taga-San Jose at karatig lugar nito ang mga produkto ng Bangko Kabayan sa larangan ng deposito at pagpapautang. Ito ang naging dahilan upang makatanggap ang San Jose Branch ng karangalan bilang “Income Branch” noong mga taong 1995 at 1996.

Ilan sa mga makinaryang ginagamit noon sa bawat transaksyon ay ang posting machine na ginagamit ng mga teller at blotter machine na ginagamit ng bookkeeper. Hindi nagtagal at naging fully computerized na ang Bangko Kabayan San Jose Banch. Ito ang naging dahilan upang lalong maging maayos at madali ang bawat serbisyo sa mga kliyente nito. Tumagal ang Bangko Kabayan San Jose sa opisina ng Cameco sa loob ng sampung taon. Noong ika-27 ng Setyembre, 2001 ay nagpasya ang pamunuan ng Bangko Kabayan na lumipat sa mas moderno at maayos na gusali na hanggang sa ngayon ay matatagpuan sa Maicor Building, Makalintal Avenue, Taysan, San Jose. Isang simpleng inagurasyon ang naganap na dinaluhan ng pamunuan ng BK at mga piling bisita. Ang sangay na ito ay pinamunuan ni Mrs. Yolanda Cabatay bilang Manager sa loob ng 5 taon. Kasama rin sina Bong Ozaeta, Zerly Marasigan, Maricon Chavez, Randy Bagsit at Crisaldo Patena bilang mga kawani nito.

Sa paglipas ng panahon, lalo pang nadagdagan ang mga empleyado nito sapagkat lalong lumaki ang Microfinance Program ng BK (Kabayan at Kapitan Loans). Ang mga Account officer noon ay sina Galileo Alday, Cary Aldwin De Villa para sa Kabayan at sina Lester Makalintal at Jefferson Alday para sa Kapitan.

Noong ika-15 ng Mayo, 2006 si Mrs. Yolanda Cabatay ay nahirang na maging Manager ng BK-Ibaan Branch. Hinalinhan siya ni Mr. Eric Atienza bilang Officer-In-Charge ng San Jose Branch. Maraming nagbago sa mga posisyon ng mga empleyado tulad nang magpaalam si Emily Abel ay pinalitan siya ni Celeste Javina bilang Bookkeeper; pumasok naman bilang bagong DLB si Marsha Joyag.

Continued on page 12...

BK Conducts Series, cont'd from page 3...

Lastly, a seminar for Branch Operations Heads, Senior Tellers, and Deposit and Liability Bookkeepers of all branches was held last September 30 at the training room. It was about Bangko Kabayan's Process Flow Remittance tie-up with Banco De Oro and a review on account opening. Mrs. Liza V. Mercado (VPO), made an update on the changes on opening of current accounts. Approval of current account applications will now be passed on to the Branch Managers and Branch Operations Heads' responsibility. Conducting CI/BI of the prospect CA applicants will also be a part of their duties. The seminar also served as a refresher course for the DLB/BOH on the SOPs of opening accounts. The main purpose of this seminar was to familiarize the employees concerned in this matter about the new service that BK will soon provide to our valued clients. Bangko Kabayan will now serve as a remote delivery channel of Banco De Oro. Aside from Western Union, Uniteller and Pinoy Express, BDO Remittance is the newest remittance service available in BK that will be launched this October.

ORACLE, cont'd from page 8...

Makalipas ang isang linggo, nagsimula na ang pagsasanay. Nag-review ako ng module para mas maging maayos ang pagsasanay nila. Nag-isip din ako ang mga bagong activities na pwedeng ipagawa sa mga nanay. Sa unang bahagi ng pagsasanay, biglang sumagi sa isip ko na ipasalarawan sa kanila kung saang bagay o hayop nila maihahalintulad ang sarili. Isa-isa nilang ipinaliwanag kung ano ang napili. Iba't ibang emosyon ang nakita ko sa kanilang pagsasalita at pakikinig. Nakita ko rin kung ano nga bang hirap ang mga pinagdaanan ng mga magulang lalo't higit ang mga ina.

Sa ikalawang bahagi ay tinalakay ko ang kahalagahan ng pakikipag-intindihan. Binigyan ko sila ng pagkakataon para ibahagi sa iba ang kanilang mga napagdaanan bilang mga ina. Dito ay naibahagi nila sa grupo ang kanilang mga kahinaan at kalakasan. Naging napakahirap ang ganitong uri ng pagababahagi pero dito nila nakilala ang tunay na pagkatao ng bawat isa.

Kasama din sa pagsasanay ang paggawa nila ng mga personal na "vision" o pananaw sa pamamagitan ng pagguhit. May mga nagsabi na sila ay magiging "pampalasa" ng baranggay. Mayroon din gumuhit ng isang malaking "patukaan" mula sa pagiging "paraw." Ang ilan na nagmula sa "bilaong isda" ay nagpahayag ng kanilang pangarap na maging "banyerang isda." Sa huli, hinikayat ko sila na mag-isip ng mga alternatibong negosyo na pandagdag kita sa mga panahong humihina ang mga negosyo nilang pangangisda.

Pagkatapos ng makabuluhang pagsasanay, dumating na ang araw na kanilang hinihintay - ang pagtanggap sa Bangko ng puhunang hiniram. Mas nalasap nila ang biyayang ito dahil sa pinagdaanang pagsasanay. Napatunayan nila sa kanilang isip na totoo ngang nasa Diyos ang awa at nasa tao ang gawa.

BK in Budapest, cont'd from page 6...

clean. It means making decisions based not solely on the standards dictated by efficiency and competitiveness but more importantly based on the values that BK upholds. It means not being contented by existing processes but always looking for ways of how to do things better.

A volunteer is a non-conformist. I do not tolerate "green jokes." I don't laugh when I hear one and I tell my friends not to forward such jokes to me.

An example of "going against the current" is when my daughter, Anita, turned 1. When I asked my other friends how they celebrated their children's birthdays they all said that they threw a big party in a restaurant or at home. I do not believe in spending too much money in balloons and fancy food that will only last an afternoon. I decided to celebrate Anita's birthday in a home for disabled children. I invited my friends and their children, too. We all enjoyed! One of my friends approached me after and said that it was a very good idea and it was very different from all other parties she attended.

Being a volunteer does not require great deeds. It asks us to do the daily simple tasks differently.

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ACROSS

1. pertains to money
3. small & medium enterprises
4. an opportunity or potential to buy / sell
9. original equipment manufacturer, distributor of a particular product
10. cash advance
11. cost incurred in normal conduct of business (abbrev.)
12. entrepreneurial management
14. transfer of certificate title
15. multinationals
16. accounts receivable
17. that is not subject to tax (abbrev.)
19. portfolio at risk
21. payment that is past due
24. discounts
25. a system for inventory control for placing an order to stocks
29. a business transaction in which one party furnishes money or other assets to another
30. of that which remains after deduction
31. accounts payable
33. to make an entry into the journals or ledgers of the company
34. a position in the computer frame designed to control handler

DOWN

1. the amount to be paid for something
2. cost associated with the guidance & control of the operations of a co.
5. account (abbrev.)
6. relative amount
7. end of accounting payment period (abbrev.)
8. a right to hold a property or position
13. a person who signs or authorizes the transaction
18. medium, small enterprises
19. the total paid out of the company for salary
20. automatic transfer account
21. any item of value, often descriptive of the strong points of a person or co.
22. a business that is owned by one person
23. tax declaration
26. electronic data processing
27. estate of planning; the strategy for managing property so as to legally transfer as much as possible to one's heir
28. optical character recognition
32. performance evaluation

KOINONIA: A Mission for Communion

By: Allan Rey Valdez

Koinonia is an inclusive term that is translated in different ways referring to communion, fellowship, intimate friendship and interpersonal relationship. It is about the ongoing process of moving from self-awareness to self-donation, from personal to communal and from individuation to collaboration. It captures the meaning of self-validation which leads to communion.

This was the main point of our Values Seminar that was held last August 12 to 13. Before attending the seminar, we did not know what to expect from it. After experiencing two whole days of different activities that revolved around this concept, we realized that it helped enlighten our spiritual and personal well-being. We rediscovered the gospel of life, “Love one another as I have loved you.” (John 13:34). It inspired a communion of spiritual and material goods. We convinced ourselves and everyone that putting this gospel into practice holds the answer to the problems of individuals and the society as a whole.

In my interviews with different Branch Managers regarding to our Values Seminar, these are some of the things that they said:

“We realized the effort of our company in giving importance to each individual because [the seminar] was not held only to help us be better in our work but also to cultivate our personal life by having a vision of ‘giving’... by living the ‘Culture of Giving.’”

“...We discovered that BK is not only a profit-oriented institution but more importantly, an organization dedicated to service for its clients and the development of its human resources.”

“One of the highlights of the seminar was our last session—the Chain of Love. It helped us accept and forgive everyone around us. This theory of self-validation taught us how to accept each other for what he or she truly is. Now, we are also more aware and motivated to love our duties and responsibilities as we nurture our relationships with clients and co-employees.”

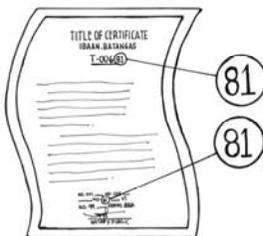
There were many ideas that were shared and discussed that can be points of reflection. But as mentioned in the seminar, nobody can change us unless we want to change. And nobody can teach us anything unless we decide to learn. No one can choose growth for us because to grow or not is a personal decision. All the activities would have been effective *only if* we submitted ourselves totally and seriously during the whole seminar. It should not remain as a mere memory of a 2-day seminar with co-workers; everything must be practiced and lived continuously.

According to Chiara Lubich, founder of Focolare Movement, “Culture of giving does not only mean to give our profits, or to give things: some jewels, some land, some houses. It is not that. It is a giving in the way we have learned from the gospel which means to love everyone. Therefore, the culture of loving means loving your employees, and loving your competitor, and loving your customers, loving your suppliers, loving everyone. The lifestyle of the business has to change, everything must be based on the gospel or we do not have an economy of communion.” We should know by now that BK is more than a bank, more than an organization. We are a continuously growing family—one that strives to help the community prosper by providing excellent service and constantly looking for ways to answer to the needs of our clients, strengthened and inspired by our belief in the providence of God.

did you know that...

Trivia by: Bono Zaballa

Illustrations by: Zandren del Mundo



The last two digits of Transfer Certificate of Title No. is the page number.

The legal easement is 3 meters for creek, 6 meters for river, 20 meters for the lake, and 20 meters for the ocean which is called the “salvage zone.”

There are 2 million pieces of 500 Peso Bills in the circulation.



Up Close and Personnel, cont'd from page 10...

Nang magpaalam si Jefferson Alday, pinalitan siya ni Christian Pagcaliwangan bilang Kapitan AO. Na-promote naman si Galileo Alday bilang Supervisor ng Kabayan Loan at pinalitan naman ni Jhonaren Laylo. Nalipat naman si Genelyn Dimaculangan, GC sa LCDP-Lemery at pinalitan naman ni Noreen Malata. Si Ever Mote, ang pinakabagong miyembro ng San Jose Branch, ang papalit kay Lester Makalintal bilang Kapitan AO.

Sa patuloy na pagdami ng mga empleyado at ng mga kliyente, kinailangang palakihin ang opisina ng BK-San Jose upang mapaglingkuran pa nang maayos ang lahat ng kliyente. Ang extension office ay pinasinayahan noong ika-6 ng Oktubre, 2006, Biyernes alas 4:00 ng hapon sa pangunguna ni Fr. Charlie Arjente, Atty. Francis Ganson at iba pang kawani ng BK.

Bagong mukha, ugali at paraan ng serbisyo pero iisang layunin: “Ang mapaunlad at mapaglingkuran ang mga nangangailangan sa gabay at sa pamamagitan ng pagtataguyod ng Vision at Mission ng Bangko Kabayan.”