



2011

Annual Report



UNLAD KABAYAN MIGRANT SERVICES FOUNDATION

ACKNOWLEDGEMENT

We would like to thank our partners in the communities, partners who have supported our endeavors, beneficiaries, donors, our Board of Trustees, staffs, volunteers and everyone who has made this report possible.

The efforts in bringing about transformation in society, in the lives of every person in the communities, the vulnerable and the poor, the marginalized groups and especially the migrant workers has been very challenging but is also one of the most fulfilling and worthwhile phenomenon in Unlad Kabayan.

Maraming salamat po.

**Mag-impok, mamuhunan,
itatag ang kabuhayan sa
sariling bayan!**

UNLAD KABAYAN MIGRANT SERVICES FOUNDATION, INC.

ANNUAL REPORT 2011



Main Office

39-A Maningning Street
Teacher's Village West
Quezon City 1101
Phone: +63 2 794 1379
Telefax: +63 2 433 1292

Davao Office

ISEDS Resource Center
Tambacan Road, Barangay Lizada
Toril, Davao City
Telefax: +63 82 291 0832
Email: unlad_davao@yahoo.com

Lanao Office

Unlad Bag-Ong Linamon SEEDS Center
Upper Poblacion, Linamon
Lanao del Norte
Telefax: +63 63 349 1144
Email: unlad_lanao@yahoo.com.ph

www.unladkabayan.org

TABLE OF CONTENTS

<i>INTRODUCTION</i>	5
<i>HIGHLIGHTS</i>	6
<i>BUILDING COMMUNITY RESILIENCY – LIVELIHOOD AND ENTERPRISE DEVELOPMENT</i>	8
<i>BUSINESS INCUBATION</i>	12
<i>MSAI-SAVINGS AND INVESTMENT MOBILIZATION</i>	13
<i>CREDIT ASSISTANCE PROGRAM (CAP)</i>	16
<i>EMERGENCY RELIEF OPERATIONS (ERO)</i>	17
<i>ADVOCACY AND NETWORK</i>	18
<i>FINANCE, ADMINISTRATION AND HUMAN RESOURCE</i>	20
<i>LESSONS AND CHALLENGES</i>	21

INTRODUCTION

Vision: *A people who can build sustainable livelihoods for themselves and a sustainable economy for society.*

Mission: *Promote social entrepreneurship and enterprise development by mobilizing migrant workers and the marginalized groups and their resources to build sustainable local economy.*

Asia continued to experience high growth this year while developed countries especially in Europe are still experiencing a lot of uncertainties and some slight recession. The growth in Asia, however, is unevenly distributed, with the Philippines in particular trailing behind its neighbors. According to the Asian Development Bank (ADB), the country's "labor productivity was dismally low growing by only 10 per cent over the last 30 years while those of its neighbors grew 100 per cent." The main reason, ADB pointed out was its "inordinate focus on the services sector, instead of reviving its industrial sector and creating much needed local jobs and value adding production."

The ADB report shows that Entrepreneurship and the work of Unlad Kabayan continue to be relevant. This year, the organization remained committed to (re)building enterprises and livelihoods and generating local jobs in the midst of a triple crisis – in the economy, the environment and in values.

Typhoons and flooding were more frequent in 2011 ending with a devastating typhoon Sendong (international code name Washi) just before Christmas. These put to test the sustainability and resilience of newly built enterprises and livelihoods. In the same period, the organization had to respond to the needs of returning migrants from conflict torn countries in the Middle East and North Africa regions as well as other destinations that continued to experience economic difficulties.



Monitoring and response to typhoon-affected communities were undertaken in Metro Manila (June 25, typhoon Falcon, international code name Maeri) and in Iligan City, Negros Oriental (December 16, typhoon Sendong, international code name Washi). Meanwhile, a study on gender-responsiveness of the reintegration program for migrant women commenced this year. Supported by UN Women, the study was part of enhancing reintegration programs and services for women migrants especially from the MENA regions.

Internally, the organization faced a high staff turn-over rate for higher pay jobs in international relief agencies that set up offices in our areas and in Business Process Outsourcing (BPO) industry. Thankfully, new graduates were challenged to try a career in social entrepreneurship and joined Unlad Kabayan. Hope, indeed, springs eternal.

HIGHLIGHTS

More than 1,300 first time participants/beneficiaries were served this year. In spite of all these calamities, disasters, and economic challenges the communities have pursued and have given their efforts in rebuilding their lives again, thru their capacities that were further developed by the intervention of the organization. Despite all these difficulties, 23 businesses were established, mostly are household based enterprises and micro-enterprises.



Eleven (11) are owned and managed by women/women's groups: *Tindahang Bayan* (Peoples Market), clothing & accessories, rag making, fish and prawn trading, eateries and carwash services.

Group owned businesses (women and men) included: meat shop, catfish hatchery, junk collection, water refilling station. Training in employable skills included: auto-driving, fruit processing, food preparation and service.

Training in disaster risk reduction and climate change adaptation (DRR-CCA) were integrated into the resilient economy framework - asset mapping and diverse economy, participatory capacities and vulnerabilities Assessment (PCVA).



Table 1. Services and Number of Participants

Activity	Metro Manila	At large	Lanao	Davao	Women	Mixed/ HH*	Jobs	Total
Micro-enterprises	5	2	5	12	18	6	39	24
Livelihood	519	--	39	16	345	174	576	574
Total	524	2	44	28	363	180	615	598
Training events								
Entrep'l/Finan'l Literacy	554	4	54	140	459	NA	NA	752
Employable skills	231	1	--	37	224	45	--	269
MSAI-Training of Trainers	35	--	--	--	27	--	NA	35
DRR-PCVA	--	--	116	140	99	--	NA	256
Capital, Saving and Insurance								
Credit	510	--	4	9	436	--	NA	523
Savings	510	--	4	23	442	--	NA	537
Insurance	60	--	--	--	46	--	NA	60
Emergency Relief Operations	909	123	**	--	--	1,032	NA	1,023

Note: There are multiple services to the same beneficiary/client.

* Household is counted as 1.

**Relief distribution for typhoon Sendong (Washi) started in January 2012.

There are more details about past and current activities and accomplishments featured in the website. Improvements were made in the format and content to make the website an effective medium of communication. Since June, website analytics showed an average of 700 visits, mostly from the USA and the Middle East. The website has the full texts of the publications and training toolkits.



www.unladkabayan.org

<http://www.facebook.com/UnladKabayan>

BUILDING COMMUNITY RESILIENCY – LIVELIHOOD AND ENTERPRISE DEVELOPMENT

The Philippines ranks high among countries most vulnerable to climate change. Extreme weather changes, deadly and damaging floods, typhoons, landslides and prolonged dry spells have been more frequent this year. They are a constant threat to the safety and security, health and well-being of many communities. They are also a real threat to the sustainability of livelihoods and enterprises, which has been the focus of our work in the past.

A shift in the framework of community empowerment was made in the face of this compelling reality. While it was a gradual shift over the past two years, it has been more pronounced this year. The shift is in recognition of the symbiotic relationship between sustainable livelihoods and sustainable ecosystem. They are mutually supportive and equally important building blocks towards a resilient community.

KETSANA REHABILITATION PROJECT – METRO MANILA

With the close of the 18-month livelihood rehabilitation project for DAMAYAN in Sitio Lumang Ilog, Taytay, Suburban and Sabah in Rodriguez and Banaba, San Mateo, (Rizal province) a total of 1,300 households were assisted. These communities were severely damaged by floods brought by typhoon Ondoy (international code name Ketsana).

Six Livelihood Clusters in DAMAYAN were organized: [1] Rag Makers; [2] Fisherfolks; [3] Kangkong (morning glory) planters; [4] Junk collectors; [5] Sari-sari stores owners; and [6] Mixed enterprises (traders, itinerant vendors, eateries, etc.). Cluster members underwent training in supply chain management and quality control that helped to enhance their position in the supply chain. The more vibrant clusters were the rag makers, fisherfolks and *sari-sari* stores.



Samahan ng Magbabasahan at Mananahi sa Damayan (SMMD-Association of Rag Makers and Seamstresses in Damayan) is a rag maker cluster of 80 women consolidates raw material supply, marketing and distribution. Some members produce rags at the community center with sewing machines while others continued with their home-based production. Through these efforts, women are able to secure steady and better quality raw materials and products with inventory for walk-in customers.



Fisherfolks cluster – Samahan ng Mangingisda sa Lawa ng Taytay (SMALT-

Association of Fisherfolks of the Lake in Taytay) is a mix of men and women in fishing and marketing/vending/trading. Through the Livelihood Support Fund (LSF) and assistance from the Bureau of Fisheries and Aquatic Resources (BFAR), members were trained in hatchery and a community hatchery was constructed. When operational, fishers can produce their own catfish fingerlings instead of purchasing them from commercial producers.



With LSF **kangkong planters**, mainly women, are able to repair and upgrade planting materials and improve the quality of their harvest. Junk collectors are mostly individuals who gather junk from the area and surrounding communities. Most of them availed of LSF for the purchase of tricycles for collection. At least two junk dealers expanded their shops and provided individual collectors with better prices. Most of the *sari-sari* owners and other traders were able to repair their stores damaged by the flood. The more enterprising women managed to expand and increase their goods.

Rodriquez is a relocation site far from the town center. Inaccessibility of basic goods and water supply were a problem for the community. The Livelihood Committee organized by the project responded to these needs by putting up two community enterprises: *Tindahang Bayan* and Distilled water supply.



The *Tindahang Bayan* sells basic needs such as rice, fish and vegetables as well as dried goods. After thorough preparation and securing of permits, the business is ready to supply the community with clean and safe water. Most households in sitio Sabah availed of LSF to re-start family micro-enterprises.



Production-operations and marketing management systems of four community enterprises in San Mateo, Banaba were enhanced:



compost production, tetra-pack recycling, and urban container gardens, and micro-credit services. In addition to tetra pots for container gardens, the tetra business produced bags and mats. Tetra mats were practical as sleeping material in evacuation and in outdoor activities.

Training and education sessions were conducted to prepare beneficiaries for new approaches and techniques in re-building community economy. Entrepreneurial literacy programs included: financial literacy and credit management; sessions in enterprise management covered supply chain, production-operations and marketing.



To reinforce these education sessions, technical and employable skills training in speed sewing, auto-driving, food preparation and food service were conducted. DRR-CCA training were carried out by partner organizations in each of the communities: CO Multiversity in Damayan; Community Disaster Preparedness (CDP) in Banaba; and the Socio-Pastoral Institute (SPI) in Rodriguez.

DAVAO AND LANAO – DRR-CCA

The new framework was applied to the three communities in Davao City and two communities in Iligan City. Vigorous advocacy, as well as sensitivity training on DRR-CCA among the people and engagement with barangay and city government units (LGU), was carried out. The aim was to establish and activate DRRMC's (Disaster Risk Reduction and Management Council) with active community participation. Participatory Capacities and Vulnerabilities Assessment (PCVA), and education on disaster preparedness workshops, were completed in barangays Mahayahay, Tambacan and Saray in Iligan City and in the municipalities of Matungao and Linamon a week before typhoon Sendong hit the areas.

Participants from Iligan City come from low-lying areas along the Tubod River. While many households do small-scale quarrying in the river for their livelihood, it is also identified as a major threat to flooding. The DRR training helped to prepare them but not adequately, during the typhoon. Most realizations came in the aftermath.



Lipadas River was pointed out as the major threat in barangays Sirawan, Daliao and Lizada during the PCVA in

Davao City. In a walk-through of the area, participants showed the severely eroded riverbanks and where three houses once stood. A mosque was also in peril with half of its foundation washed away.



Vulnerability to disasters is made more severe because of poverty. More than 60% of households (5 members) in Davao and Lanao communities live below the poverty line with a monthly income of P3,500 or P23.33 (US\$0.60) per person per day. Supporting their livelihood is an approach to increase economic capacity and reduce vulnerability through various Entrepreneurial Literacy sessions: CSI (Capital, Savings and Insurance) management, business plan making. The Livelihood Support Fund provided initial capital for micro-enterprises. Most of the women attended the training in Good Manufacturing Practices (GMP) to have better prospects in being employed by nearby fruit processing plants or at starting their own cooked food service. Through the Livelihood Support Fund, additional capital and new assets for their businesses were acquired including speed sewing machines and cooking utensils.



DRR-CCA and livelihood teams are organized and start towards sensitizing the community and work with barangay DRRMC, the initial steps towards development is to let the community participate in the planning process and letting themselves be actively involved in the activities as a process of empowering the group towards building a disaster resilient community.



BUSINESS INCUBATION

LINAMONTEREY – a meat shop was established this year by the Linamon Livestock Raisers Federation. It was inaugurated on August 18, 2011 by Mayor Noel Deano of the municipality of Linamon. The federation is composed of 354 households who grow cattle, carabaos, hogs and goats. The meat shop will serve as its main market outlet.



In 2007, 198 households received a grant for livelihood development from the Japan Fund for Poverty Reduction (JFPR) under the InFREs project of the Department of Agriculture (DA). The livelihood project was managed by the organization for livestock dispersal and management training. Through the “pass on gift” scheme, beneficiaries increased to the present number. An idea of a meat shop was to address the issue of marketing and price. A tripartite agreement with the Linamon LGU was signed last year for the use of a local government land as approved by the *Sangguniang Bayan* (local legislative council) in which to build the meat shop.

Through livestock raising, some members were able to improve their houses, others acquired new assets for a motorcycle business (*habal-habal*), and others could send children to school with more ease. The meat shop was built from the P100,000 savings of federation members and a P200,000 loan from the credit assistance program. It has two sections, one for *halal* meat and another for non-*halal* products.

BUNEKO – Bunot Negosyo sa Kolambugan is on its second year of operation producing coir fiber and organic fertilizer from coco-peat. Faced with twin challenges of inadequate capital and an extended rainy season last year, the business was able to sustain its operation with 32 workers and 100 husk suppliers in Kolambugan, Tubod and Maigo (Lanao del Norte).

DOCHSEI – (Davao Oriental Coco-Husk Social Enterprise, Inc.) entered into an agreement with the Provincial Government of Davao Oriental (PGDO) and the Mindanao Rural Development Program (MRDP) for the establishment of two more coco-fiber plants in the municipalities of Cateel and Governor Generoso (GovGen).

The pioneering efforts of DOCHSEI have made Davao Oriental the prime coir producer in the country. Six (6) new coir plants were established since DOCHSEI started in 2004: San Isidro (1), Mati City (3), Tarragona (1), Baganga (1). Employment and income contribution of the industry to the province cannot be underestimated. And there is still room for expansion especially in District I, a poorer section of the province. Under the agreement, DOCHSEI will be responsible for technical operations while the PGDO and the MRDP, a World Bank funded project, will provide the bigger share of the capital.

MSAI-SAVINGS AND INVESTMENT MOBILIZATION

JOINT MIGRATION AND DEVELOPMENT INITIATIVES (JMDI) –



This European Commission-United Nations supported project “*Enhancing the Capacity of Migrants as Partners in Development*” was completed in May 2011. Important events and activities undertaken during the period include:

- *Monitoring visits in Kolambugan* and Davao City by JMDI and local IOM personnel. Evaluators felt quite positive about the outcomes of the projects in Davao and Lanao. They encouraged the organization to continue even after the project period as they saw how the lives of migrants and their families improve and become more productive. Migrant invested businesses generated local jobs and increased economic activities in the communities.



- **MSAI TRAINING OF TRAINORS**

(TOT) was attended by 35 MSAI advocates and champions from 9 destination countries. Representatives from the Overseas Workers Welfare Administration (OWWA), Commission for Filipinos Overseas (CFO), National Reintegration Center for OFWs (NRCO) and the Development Bank of the Philippines (DBP) presented



their respective services in reintegration. Ms. Camilla Hagstrom of the European Commission Philippine office discussed the shift in migration policy from a policy that is premised on security considerations to a policy that supports development with specific projects in sending countries.



Two publications were launched during the event: “**Fruits of Our Labor**”, stories of migrants and local beneficiaries that inspire other MSAI practitioners, and “**Entrepreneurial Literacy Toolkit 1 – Saving and Investing**”.

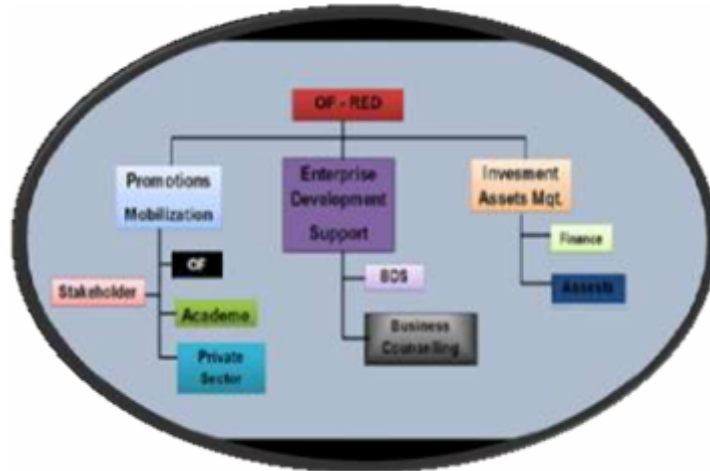
- “After almost 40 years of migration experience, what development in the country can we attribute to it?” This question by Ms. Solita Monsod kept the exchange of ideas in the “JMDI Knowledge Fair” lively and sharp. After presenting the “good practice” of JMDI partners, the ensuing discussion was to challenge the audience, especially the public sector, about their understanding of migration and development. Ms. Solita Monsod is former head of the National Economic Development Authority (NEDA) and a respected economist and television host.

COLLABORATION WITH CURRENT AND NEW PARTNERS

Collaboration with current and new partners was strengthened - CFMW in the Netherlands and KASAPI Hellas in Greece. New partnerships were established with ENRICH in Hong Kong and Maatwerk and TRANSCODE in the Netherlands.

OVERSEAS FILIPINOS REMITTANCES FOR DEVELOPMENT (OF-RED) of the Commission for Overseas Filipinos (CFO) commissioned a project “Building a Home in the Future”, a replication of MSAI for the Provincial Government of Ilocos Norte (PGIN).

MSAI models were crafted based on the character of migration and the economy of Ilocos Norte and submitted for CFO and PGIN to consider and apply/use. While at study and pre-operation phase, business advice were provided to and implemented by returned OFs.



Some findings in the rapid study of OF characteristics and OF-ReD institutional support in Batac, San Nicolas, Bacarra and Laoag City showed the following:

- ❖ Migrants overseas (on-site):
 - Maintain close ties with home communities;
 - Have savings and investments at home;
 - Have donated to projects in home communities;
 - Have potential for investing in viable projects and/or business at home.
- ❖ Returned migrants:
 - Were able to save while overseas;
 - Majority have invested in home a lot, in agricultural land and in various other businesses;
 - Most businesses were at the micro-level;
 - Dragon fruit production and processing, garlic and onion trading and processing have great potential for scaling-up and export;
 - There is a lot of enthusiasm to scale-up and improve business.
- ❖ Institutional support:
 - Infrastructure support facilities of PGIN, TESDA;
 - Banks and remittance transfer companies are interested to contribute to the project;
 - Mariano Marcos State University (MMSU) to assist in technical training and R&D.



MAATWERK – a non-government organization in the Netherlands assists undocumented migrants to return and prepare them for economic reintegration. Partnership with Maatwerk started during the visits made in the Netherlands through the JMDI. It provides seed funds for start-up capital while Unlad Kabayan ensures that these funds are secured and properly invested and managed. Five OFWs were assisted: two (2) are working in livestock-raising; two (2) in retail business, one (1) has decided to

pursue her nursing Career in the province of her aunt in Ilocos Sur. She became an orphan days before she decided to come back to the Philippines, she desires to stay with her sister and find a job in the hospital within the province.

MIGRANT SAVINGS & INVESTMENTS

P387,000.00 in new investments was infused by migrants into the following businesses: Diwata, a migrant women’s cooperative in Greece invested P150,000 in DOCHSEI. Maria Fe Mondejar, OFW and MSAI champion in the Netherlands placed her savings of P100,000.00 in the Matin-ao Rice Center Corporation (MRCC). Another OFW in Taiwan invested in Bakas Mindoro, an outdoor gear business of Randy Ahorro.



CREDIT ASSISTANCE PROGRAM (CAP)

The over-all performance of the Credit Assistance Program significantly improved over the last year. There was also a shift in micro-loans and micro-enterprises compared to last year. Small enterprises supported last year were encouraged to avail of formal banking services.

Total loan amount released this year totaled P8.386 million to 526 clients, 84.4% women. Services composed the largest sector, e.g. retail trading and a smaller number in wholesale and other types of services such as food service.



The services sector belonged to the P3,000 to P20,000 loan availed. More jobs were created and supported this year, 60% women, full-time and mostly home-based.

Financial Performance	2010 (P)	2011 (P)	Variance (%)
<i>Amount released</i>	13,616,290.00	8,386,000.00	-38.4
<i>Amount Collected</i>			
Principal	9,851,634.04	10,326,111.53	4.82
Interest	1,694,976.12	2,036,470.28	20.15
Savings	303,733.44	452,615.31	49.02
Others	295,608.15	152,252.66	-48.50
<i>Repayment rate</i>	90%	90%	0
<i>Portfolio At Risk</i>	16%	10%	-37.50
<i>Gross income</i>	1,990,584.27	2,250,795.00	13.07
<i>Operating cost</i>	1,183,155.19	1,761,694.88	48.90
<i>Net income</i>	807,429.08	489,100.12	-39.43

Social Performance	2010 (P)	2011 (P)	Variance (%)
<i>Clients</i>	123	526	327.64
Women	79	444	462.03
Men	39	79	102.5
Organization/Group	5	3	-40.00
<i>Jobs Generated</i>	223	576	158.30
Women	124	482	288.71
Men	99	94	-5.05
<i>Employment type</i>			
Full-time	76	526	592.11
Part-time	90	18	-80.00
Seasonal	57	32	-43.86
<i>Loan Amount</i>			
3,000 – 20,000	105	510	385.71
20,000 – 200,000	10	13	30.00
Above 200,000	5	3	-40.00
Above 1 M	3	0	-100.00
<i>Enterprises</i>	123	526	327.64

EMERGENCY RELIEF OPERATIONS (ERO)

TYPHOON FALCON

Typhoon Falcon hit Metro Manila, low-lying communities were flooded including Ketsana communities. Several hundred families evacuated as the waters of the Marikina River overflowed. More than P1 million was released in unconditional cash assistance to 97 households in evacuation centers in Sabah and Banaba.

TYPHOON SENDONG (INTERNATIONAL CODENAME WASHI)

The night of December 16 to the early hours of December 17, a week before Christmas, Typhoon Sendong brought unusually heavy rains in the cities of Cagayan de Oro, Iligan, Marawi and Dumaguete; Tagoloan, Bobong and Kapai in Lanao del Sur and Valencia and Sibulan in Negros Oriental. People and houses were washed away by the rampaging floods that brought with it logs, boulders and debris. More than 2,000 people were reported dead and missing. Many more unaccounted for as whole families were seen to have been carried away by the floods.

Partners, friends and individuals in Metro Manila, Bacolod City, the US and Australia responded to the call for assistance. More than P100,000.00 worth of relief items were distributed soon after (food, water, flashlights, underwear, medical kits) in Valencia, Sibulan (Negros Oriental) and in Iligan City . Another P1.8 million was received for 500 households in four severely affected barangays in Iligan City. San Roque, Hinaplanon and Upper Hinaplanon are downstream the Mandulog River while Bayog, the hardest hit area, is along Mandulog River and Iligan Bay.



A DRR-CCA and livelihood recovery project is planned next year for Digkilaan, an upstream barangay identified as one of the underserved areas in Iligan City.

MUCAARD, a partner NGO focused its relief work in Cagayan de Oro.

ADVOCACY AND NETWORK

LOCAL AND NATIONAL



This year, the new Aquino government started to reach out to civil society as part of its transparency campaign-program. What is inspiring new are the meetings that discuss how budgets are drawn up and how civil society can participate as well as act as watchdog. Two offices had been convening such meetings, separately: the Department of Budget and Management (DBM) from the Executive; and the Office of Senator TG Guingona.

Meetings on migration and remittances were convened by the Commission for Filipinos Overseas (CFO), OWWA-NRCO and Bangko Sentral ng Pilipinas (BSP). These convenings focused on how to optimize remittances and conduct financial literacy among OFWs.

Dialogue with local government unit of Butuan City explored possible cooperation in livelihood development and migration and trafficking issues.

INTERNATIONAL CONFERENCES/EVENTS:

- **“WOMEN’S ECONOMIC EMPOWERMENT”** (Ottawa Canada, October 3-5, 2011) – presided by two women, Ms. Beverly Oda, Minister for International Cooperation - Canadian International Development Agency (CIDA) and Ms. Michelle Bachelet, Executive Director of the United Nations Women. The conference tackled various issues related to women entrepreneurship looking into strategies for sustainable growth. Women entrepreneurs took turns to share lessons and what worked well in their contexts.
- **“WORLD ENTREPRENEURSHIP FORUM”** (Singapore on November 2-5, 2012) – a global meeting of entrepreneurs and social entrepreneurs invited by University of Lyon, EMLyon, Lyon in France and Nanyang University of Singapore. It is another venue where entrepreneurs, social entrepreneurs, academics can exchange experiences, business models and good practices in improving economies through entrepreneurship. The Philippine social enterprise/entrepreneur “Rags to Riches” was named Social Entrepreneur of the year. Next year’s conference will be in October, in Lyon, France.
- **“GLOBAL FORUM ON MIGRATION DEVELOPMENT”** (GFMD), Geneva on November 29-December 1, 2012. The fifth gathering of civil society organizations on migration and development to provide input for the GFMD sessions of governments. The International Catholic Migration Commission (ICMC), the local NGO coordinator, organized both the Civil Society Days (CSD) as well as the “People Global Action” (PGA).

Two activities were worth noting at the GFMD:

(a) separate country meetings between government delegates and civil society representatives. Ideas and common actions were taken up and agreed upon by government team led by Undersecretary Conejos, DFA with Secretary Baldoz of DOLE, and the Philippine Head of Mission to the UN and CSO representatives from Unlad Kabayan, CMA, MFA, and DAWN.



(b) Presentation of the CSO report to the government which was held at the United Nations. What followed was another lively exchange and mutual challenging on issues such as:

- how to curb illegal migration? Answer: Arrest and stiff penalties on employers of undocumented workers.
- how to mobilize remittances optimally for development.

The session was moderated by Ms. Zeinah Badawi, a well-known anchorwoman of the British Broadcasting Corporation (BBC).



FINANCE, ADMINISTRATION AND HUMAN RESOURCE

FUND RAISING AND MANAGEMENT (INTERIM FINANCIAL REPORT)

About P16 million was raised for projects and operations during the year. Grants-83% continued to be the biggest source of revenues. Other sources were donations, consultancy fees and earned income (17%).

Total expenses during the year amounted to about P13 million for programs and projects, operations and emergency relief. Ketsana Livelihood Rehabilitation Project took the major part of the expense followed by DRR-Livelihood Project. Migration-remittances and Entrepreneurial Literacy program was the third biggest share.

Audit of financial report is in progress.

REVENUE			16,018,936.85
Grants		13,444,650.44	
Christian Aid-DRR	3,806,162.94		
Christian Aid-Ketsana	5,959,460.00		
Christian Aid-ERO	1,858,162.00		
Global Fund for Women	1,606,575.00		
EC-UN JMDI	214,290.50		
Donation		222,673.00	
Consultancy		200,000.00	
Counterpart contribution		103,343.00	

Earned income		1,759,814.82	
Other income		288,455.59	
LESS: EXPENDITURES			12,639,471.60
DRR-Livelihoods		2,381,693.00	
Ketsana Rehabilitation Project		5,949,316.00	
Washi Emergency Response		1,855,830.00	
Migration and Entrepreneurial Literacy		1,017,309.00	
Credit Assistance Program		1,435,323.60	
FUND BALANCE			3,379,465.25

HUMAN RESOURCE DEVELOPMENT

Ten new staff members joined the organization while eleven (11) staff members resigned or completed their contracts during the year.

- Josephine A. Bullo attended the “Diplomacy Training Program” (DTP) in Bangkok, Thailand in September. *Migration and Human Rights* as the theme for this year was just apt for Josephine who took over from Melanie Cabotaje as MSAI and Advocacy Officer. She was part of the Ketsana Team in-charge of Livelihood Development in the communities of Montalban.



- Shaminoden M. Sambitory attended a one-week course on Entrepreneurship Executive at the Singapore campus of INSEAD on November 25-December 2. Shaminoden is the second staff member to attend the INSEAD. In 2009, Benilda Rom attended a similar course at the INSEAD



Singapore campus. Both Benilda and Sam found the course extremely useful and relevant to them, personally and to the work of Unlad.

- The focus on DRR-CCA required more training among the staff in this area of work. Thankfully, Christian Aid provided several of CCA-DRR orientation and training. It also conducted for the organization training on Humanitarian Accountability Procedure (HAP) and also its application to the communities.

LESSONS AND CHALLENGES

1. *FUND-RAISING*

The sources and nature of funding for non-government organizations (NGO) service providers has shifted over the past five years or so. For one, because of economic crisis, fund source has contracted, secondly, with more frequent natural disasters and destructive impact on communities, attention and funding has also shifted towards humanitarian aid as against funds for development.

Action: Continue to diversify sources of funds and to generate more earned income.

2. *IMPACT OF ECONOMIC CRISIS AND CLIMATE CHANGE*

Many migrant and community enterprises are still fragile and have difficulty in coping with shocks. Although it is a reality faced by all businesses micro to large,

micro and small enterprises have shallow pockets and are without any buffer fund during disasters, natural, financial, etc. This prolongs the incubation processes and unduly stretches incubation funds/budget and expenses.

3. HIGH STAFF TURN-OVER

Turn-over of staff involved multiple factors: (a) attraction of higher wages in international agencies and security of tenure in government service; (b) new graduates uncertain about their career path and/or feeling of inadequacy and unsure about meeting job expectations; and (c) completion of contract for project based staff.

Action: Wait longer for a good selection process and longer probation period particularly for project-based staff. Raise more funds for core-institutional support.

-000-