



# *Annual Report*

## *2014*

**UNLAD KABAYAN Migrant Services Foundation**

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## *Introduction*

It was post-Haiyan year, the enormous rehabilitation work was summed up by an American soldier whose ship was the first one to reach areas without proper ports “this is a job of building back better”. He saw the poverty beyond and prior to the devastation. Typhoon Haiyan made a direct hit in the poorest areas that draw international and local aid. One year after, international relief workers have gone home, business returned to “normal” but the “job remains. Many were still in temporary houses, while newly built housing was unfit for living. The Department of Social Welfare and Development (DSWD) was made to account by legislators for rotting relief goods in warehouses and unspent funds still in the banks.

The job to be done is far more than post Haiyan. In a much smaller scale, Unlad Kabayan had been into rebuilding and creating jobs and is still at it: post-Washi, 2011 in Iligan City, post Bopha, in 2012 in Davao Oriental.

It is the whole country needing to be built back better. Unlad Kabayan’s initial findings in the commissioned study by the National anti-Poverty Commission (NAPC) belied the reported growth in the economy and benign inflation rate.

People on the ground cry out for inclusive growth and we persisted in our work. It was another tough period of streamlining so that the organization could continue to carry on its work with fewer staff and lesser resources. The uncovering of massive corruption in government had some positive outcomes: We no longer believe that government has no money; government agencies became more transparent in budgeting and fund allocation; and more active lobby and participation of civil society in poverty alleviation and inclusive growth projects. The study on poverty alleviation fund is one example.

*A people who can build their own livelihood and a sustainable economy for society.*

## *Summary of accomplishments*

There were 1,045 new beneficiaries this year, almost the same level as last year. The increases were in two areas: Davao Oriental with 262 because of the expansion of DOCHSE operations and created 141 new jobs. In Leyte, relief and recovery project served 640, mostly women. BUNEKO coir plant in Kolambugan was being turned-over to the Lanao Comrades Multi-Purpose Cooperative (LanCom MPC). Among migrants workers only one MSAI promotions was conducted in overseas (Netherlands) but migrant organizations overseas were mobilized for the relief work in Leyte.

Training and education program conducted this year: gender rights, leadership and women’s empowerment, migration and migrants’ rights advocacy, agriculture and livestock-poultry production and management, specialized skills in food preparation and processing (dried and smoked fish, dried and fried fruits, noodle-making, organic fertilizer, etc.).

Over the years, Unlad Kabayan worked hard to develop homegrown entrepreneurs especially those without business experience, e.g. returned migrant workers. Today, there are at least 23

capable entrepreneurs/social entrepreneurs running business concerns that have grown into small and medium enterprises – PhP3.2 million and PhP10 million worth enterprises. This year, the organization started to visit past and currently assisted enterprises – how many were still in operation, assistance received, income and sustainability level, and how they contributed to the community and local economy.

Total beneficiaries served (2013 &amp; 2014)

| Operations - Community | 2013         | 2014         | Women      | Girls     | Men        | HH/<br>Org | OFW       | Jobs/<br>Income |
|------------------------|--------------|--------------|------------|-----------|------------|------------|-----------|-----------------|
| Davao City             | 105          | 53           | 29         | 0         | 24         | 0          | 1         | 53              |
| Davao Oriental         | 127          | 262          | 135        | 0         | 105        | 40         | 8         | 181             |
| Lanao del Norte        | 585          | 43           | 36         | 8         | 7          | 17         | 4         | 43              |
| ERO- Leyte             | 188          | 640          | 616        | 22        | 58         | 237        | 15        | 161             |
| Metro Manila           | 43           | 7            | 6          | 0         | 1          | 2          | 4         | 7               |
| CSI-CAP At large       | 23           | 22           | 17         | -         | 5          | -          | -         | 25              |
| Migrants-Overseas      | 27           | 18           | 13         | -         | 5          | 2          | 18        | -               |
| <b>Total</b>           | <b>1,098</b> | <b>1,045</b> | <b>852</b> | <b>30</b> | <b>205</b> | <b>298</b> | <b>50</b> | <b>870</b>      |

## Migration and development

### *Roundtable discussion on migration and development – Brussels*

Unlad Kabayan participated in a roundtable to evaluate the impact of the AENEAS- Migration for Development (M4D) funded by the European Union. In 2009, Unlad Kabayan received a grant to expand its Migrant Savings for Alternative Investments-MSAI in four countries in Europe and 2 destinations in Asia, as an innovative approach to M4D, mobilizing migrant remittances for investing in local community and social enterprises. The MSAI model, adding financial and social value to remittances has been adopted as M&D approach and applied in various countries enriched and adapted to local conditions.



The purpose of the exercise was to assess the extent that projects reached their objectives and how similar interventions can be improved in the future. Results of the independent assessment will serve as guide for the European Commission in developing future actions and policies. The evaluation document cited the MSAI achievements as one “approach that showed concrete results for migration and development.” The event held on 27<sup>th</sup> October in Brussels was organized by the EuropeAid Development and Cooperation Directorate-General. Succeeding M&D program will support regional and inter-regional initiatives.

### *Regional Workshop on Effective Social and Economic Reintegration of Women Return Migrants – Kathmandu, Nepal*

Migration flows is highly feminized and with it a host of gender-based problems in the various phases – pre-departure, on-site and reintegration. Recognizing the paucity of services to women migrants returning to home countries, UN Women and the International Labor Organization (ILO) – Bangkok, organized a regional workshop on gender-responsive reintegration with the theme “Effective Social and Economic Reintegration of Women Return Migrants” in Kathmandu, Nepal.



The workshop held on 19-21 August was organized by the Canadian Government, the Swiss Agency for Development and Cooperation and the government of Nepal was attended by government and UN representatives, migration stakeholders including civil society organization and recruitment agencies. Participants visited projects and enterprises of returning Nepali migrants and a crisis center.

The impetus for convening the workshop was the increasing number of returning migrants in distress because of the “Arab Spring” in the MENA regions and the lack of preparedness on the part of countries of origin, both of families and government. Key recommendations were: completion of data base of women in reintegration that would identify their needs and gaps in services. It is an on-going study by UN Women. It also recommended support to government, women migrant workers and CSO initiatives in advancing gender-responsive reintegration strategies and to support government pilot projects on women migrant workers’ remittance and investment.

### *Global Experts on Migration and the Post-2015 Development Agenda in Dhaka*

The Executive Director was in the experts’ panel on “Migration and Economic Growth in an inter-government conference to draw-up the proposal for the “Post-2015 Sustainable Development Agenda”. Proposals put forward were: a definitive study by governments (of countries of origin and destinations) on the contributions of migrant workers and properly quantified; make it more attractive for migrants to save and invest by giving preferential treatment their investments and enterprises, e.g. tax holidays, etc. Thirdly, a major use of remittances is education and health. Education and health is a public good that government should take more responsibility. These were included in the migration and development lobby document for inclusion in the Post 2015 Sustainable Development Agenda which will replace the MDGs. The conference was held on April 28-29 in Dhaka, Bangladesh supported by Swiss, Canadian and Bangladesh governments. (Copy of documents in Unlad Kabayan website)

### *Netherlands Meetings with MSAI groups and Maatwerk Bij Terugkeer*

Members of *Koop Natin in Amsterdam*, the Commission for Filipino Migrant Workers (CFMW) and Unlad Kabayan had a meeting to update each other. CFMW shared about the situation of migration in Netherlands and Europe while Koop Natin talked about the tighter living and working conditions of Filipino migrants. Unlad Kabayan updated them about the socio-economic and political situation of the Philippines and the status of enterprise and their investments. A modest amount of investment was sent to DOCHSE.



Unlad Kabayan visited Maatwerk Bij Terugkeer office in Utrecht. This is the first face-to-face meeting between Unlad and Maatwerk staff Ms. Lenie van Goor, Executive Director and Ms. Eefje Smet since its partnership in 2011.

Unlad Kabayan provides economic reintegration assistance to undocumented migrants in the Netherlands who opt for voluntary return. Their cases are processed by CFMW and refer them to Maatwerk for financial and other assistance. This year Maatwerk referred to Unlad two women migrants, a single woman and a woman with a young child. Unlad reported on the progress of reintegration of 2 women. Jheziel Cortney who underwent series of training upon return is now employed in a medical hospital. Hana Grae Alonsagay who returned with her young son is now a substitute teacher in a local elementary school.



## Social entrepreneurship & enterprise development

### *New coco coir processing plant in Manay, Davao Oriental*

A new processing plant was built in the municipality of Manay, Davao Oriental this year. It is DOCHSE's third coir plant. Grants from the Mindanao Rural Development Program (MRDP-WB) and the Provincial Government of Davao Oriental, PhP3.2 million (54%) PhP800,000.00 (13%) respectively. DOCHSE's counterpart of PhP2 million (33%) came from the earnings of the San Isidro plant. The same funding scheme was made for the Governor Generoso (Gov Gen) plant. The new plants were built to make up for the losses in jobs and livelihood as a result of Typhoon Pablo (Bopha) in December 2012.



Construction of Manay processing plant started in March and completed in September. The Manay inauguration was attended by MRDP officers, provincial and municipal officials, local community leaders, workers from the San Isidro and Gov Gen plants. The turn-over certificate from MRDP was received by the Unlad Kabayan Executive Director and Enterprise Development Manager/DOCHSE Manager. Application for various jobs in the plant started and machineries were readied for the test run.

Meanwhile, Gov Gen workers completed their hands-on training and machine test-run and were employed. The surrounding communities were trained in twining and weaving geo-nets. By April 2014, the Gov Gen processing plant became fully operational. Average production was 35 tons a month. Fifty-five (55) workers were employed. Another 155 were trained in twining and weaving but only 66 became regular twiners and weavers who earned an average of PhP1,000 a week. The rest engaged in the trade only during off-farm periods. Husk suppliers were small coconut farmers in Gov Gen, 40 coco-farmers. A farmer would earn PhP1,500 per quarter for every half hectare of coconut farm.



DOCHSE currently produces 110 tons of raw fiber monthly (75 tons in San Isidro; 35 tons in Gen. Generoso) and employs a total of 140 plant workers. Some 140 coconut farmers supply husks to both plants. Apart from raw and baled fiber and geo-nets, other products include coco-peat, organic fertilizer and handicrafts. DOCHSE conducts training in organic farming using its organic fertilizer. Tribal (Mandaya) and Muslim (Kalagan) youth participated in organic farming/gardening. Total sales in the two plants was PhP10.1 million, as of 31 December 31, 2014.

In support to its R&D, Benilda Rom, DOCHSE manager, joined the Philippine coir team in India, in March, for possibilities of acquiring machines and new products that it may produce. Integral to

R&D is product improvement and production efficiency to which workers are offered productivity incentives. With 3 plants, raising the operating capital is the major challenge.

### *MRCC: Overcoming the barriers to growth*

Matin-ao Rice Center Corporation (MRCC) continued to face the dilemma between getting tough with loan collections from farmers with crop loans and keeping itself above the water, so to speak and giving them extended grace period and condonation of penalties. It had very little choice. Small farmers are themselves hard-pressed with crop failures due to successive typhoons. They could hardly meet their basic needs, much less pay off loans.

Farm credit, rice milling and trading is a profitable venture but is also capital intensive. MRCC managed to maintain its operations, albeit, on a much smaller scale. From 23 workers, employees went down to 3 full-time and 7 seasonal workers, all out-of-school youth (OSY).



And yet the communities' need for a rice mill, with social mission, remains. Farmers use MRCC's solar dryer for a minimum fee of PhP2.50 per sack and mechanical dryer, PhP35.00 per sack. The need to infuse new capital is urgent - capex for new milling machine, 3-phase transformer and for building repair/renovation and bigger operating capital.

Elsa Belarmino, MRCC manager is in conversation with the Department of Science and Technology (DOST) for assistance in machinery and equipment. Unlad is helping out on a new business plan and apply for loan with a development bank.

### *Linamont Meat Shop: Reaping fruits of their labors*

It's been four years since the Linamon Meat Shop was established. It employs 3 women to manage and run the business. As of December 31, 2014, Linamon had PhP2.315 million in gross sales and and PHP 128,330 net income. In 2015 it will be 5 years old and preparing to pay dividends to its 420 investors – members of the Linamon Livestock Raisers Association.

Linamon Meat Shop's proposal to the Municipal government through the government's Bottom-Up-Budgeting (BUB) was approved and it was awarded PhP210,000.00 in machines and equipment for processing fresh meat into sausages, tocino and ground beef. The Department of Labor and



Employment (DOLE) will soon conduct Good Manufacturing Practices (GMP) in meat processing.

### *Women's Livelihood and Empowerment Project*

Livelihood and jobs creation is at the core of the “Women Empowerment”, for the women to have their own income and become economically independent. Geo-net weaving and organic farming in Lanao del Norte and Davao Oriental created 72 jobs for women this year. There is continued demand for geonets in road construction and organic fertilizer in banana plantations. At least 3 Rural Improvement Clubs (RIC), rural women's associations organized by the Department of Agriculture in 1980's were reactivated having been involved in twine and geo-net production. Around 155 women were trained but only 72 continued to become regular geo-net producers. Education-training sessions on gender rights in ESCR, anti-VAW and disaster risk reduction and management (DRRM) were carried out. A number of women leaders became active in local women's committees, DRRM and rescue teams. In support to project, the Department of Trade and Industry (DTI) through the Shared Service Facility (SSF) its flagship program on job-creation and poverty alleviation will provide additional machines. Unlad Kabayan will be signing the SSF partnership agreement with DTI upon delivery of the machines.

### *Trainer's training program on entrepreneurship*

The organization has entered into agreement with the Ateneo Management Association of Ateneo de Manila University (AMA-ADMU) to train their member-facilitators to develop mothers to set up their business. Training on “Social Entrepreneurship for Nanays” in urban poor communities was provided to AMA members. AMA members are interested in adopting and applying social entrepreneurship and they aim to make this a model project for adoption by NSTP.

### *Presentation on migration, entrepreneurship and development*

The organization was invited to provide a presentation on migration, entrepreneurship and development – empowering migrant women and families at the Asian Development Bank in Makati last May 21 this year. This is part of the advocacy of the organization to share its own experience on migration, entrepreneurship and development.

## Emergency Relief and Recovery Project

### *Gender responsive disaster response*

Emergency relief distribution (food packs and hygiene kits) in December 2013 was followed by housing materials for 36 women whose houses were completely washed out. The women beneficiaries chose housing materials as relief package since the government and other aid agencies were still giving out food packages. Labor for construction was the counterpart of beneficiaries. By early March, the houses were built and families moved in. An agreement was made that beneficiaries cannot sell or lease the houses. In the event that the house would be vacated by the beneficiary and her family for some reason, the Association of Empowered Women of Albueva (AEWA) for Albueva and the San Francisco Women's Association (SFWA) for Isabel will be responsible for transfer of occupancy rights to qualified woman.





While construction was going-on, the second phase of the project on livelihood recovery began in earnest. A team of 3 women took lead – 2 local community organizers and a project coordinator. The team was assisted by the officers of AEWA and SFWA and Ms. Marisa Cano, faculty of the Visayas State University (VSU), adviser the women’s associations.

Some 200 women were selected from IDP (internally displaced persons) list from government and from the project’s house-to-house survey. Criteria for recipients were: experience and capacity, space requirement, determination, compliance with rules and “passing on the gift” scheme.



| LIVELIHOOD PACKAGE               | ALBUERA    | ISABEL     | TOTAL      | LIVELIHOOD                         |
|----------------------------------|------------|------------|------------|------------------------------------|
| Goat (1)                         | 9          | 25         | 34         | Goat production                    |
| Piglet (1)                       | 29         | 34         | 63         | Piglet production and fattening    |
| Chickens (10 birds)              | 34         | 5          | 39         | Egg and broiler production         |
| Micro-business                   | 18         | 22         | 40         | Food service, bakery, SSS          |
| Fishing                          | --         | 7          | 7          | Fishing nets & other materials     |
| Seeds -Bio-organic fertilizers   | 10         | 7          | 17         | Crop and vegetable production      |
| <b>Total (beneficiaries)</b>     | <b>100</b> | <b>100</b> | <b>200</b> |                                    |
| Capital fund-AEWA & SFWA (Php)   | 10,000     | 10,000     | 20,000     | Micro-credit, Clothing retails     |
| Chainsaw & Carpentry kit (1 set) | 1          | 1          | 2          | Clear fallen trees, lumber, rental |
| DA Seeds & planting materials    | 147        | 36         |            | Farm production                    |

By end of the year, livelihoods were rebuilt and new micro-enterprises were established, smoked fish processing, clothing retail, and microcredit. Forty beneficiaries were able to pass on livelihood package to new ones.



A series of training events were held prior to and during the distribution: DRRM, entrepreneurship-business plan making, gender and economic rights, psycho-social trauma healing, organizing and leadership, livestock growing management and credit management. The project team and women's organization leaders continued to monitor the progress of livelihood and enterprises. Majority of beneficiaries were earning from their livelihood. Some were able to give back livelihood packages which were then passed on to 14 new (second) batch of beneficiaries: piglets, kids, chickens and P32,200 cash from microenterprises.



In May, Ms. Eva Kolodner and Ms. Mary Jane Real of Global Fund for Women (GFW) visited partners-grantees in working on Haiyan Emergency Relief and Rehabilitation Projects in Leyte, Cebu and Iloilo. Unlad Kabayan accompanied them during the visits.

### *Livelihood skills training –Iligan City*

Unlad Kabayan continued monitoring the progress of livelihoods in Digkilaan, Iligan City – post Washi rehabilitation project in 2012). Women were trained in twining and geo-net weaving, additional income-generating-activity. Livelihood Associations of Livestock Growers, Corn Farmers, Micro-entrepreneurs and NIA Irrigators continued their monthly meetings - every first Wednesday of the month. Ms. Magaro, barangay captain, led monitoring activities and in continuing the “passing on the gift” scheme.

### *SEEDS Center (Lanao) and ISEDS Resource Center (Davao)*

The SEEDS and ISEDS Resource Centers in Lanao and Davao, respectively continued to serve as demonstration farms in crop-fruit growing and livestock raising as training facility. A P100,000.00 equivalent in farm inputs was allotted by the Department of Agriculture through the Linamon municipal government for the SEEDS Center.



In June, ISEDS Resource Center harvested more than 1,000 kilograms of quality mangoes. It was bought by the dried fruit enterprise in the Center. Income generated from products of SEEDS and ISEDS goes to the organization's operations.

## Capital + Savings + Insurance

### *Credit, Savings, Insurance program (CSI)*

According to plan, the CSI program started to wind down. The expansion of microfinance institutions as source of microcredit was becoming more accessible to Unlad assisted micro-enterprises. Unlad Kabayan limited its credit to underserved rural farmers-micro-entrepreneurs. A total of 22 clients were served this year while many more applicants were referred to regular MFIs. In the Leyte, the women's associations were assisted to put up their own microcredit programs while MRCC serve the credit needs of small rice farmers. Most of the CSI clients were corn and vegetable farmers in Lanao and livestock growers in Davao. There is a rather high past due accounts this year compared to previous years. Past due accounts were enterprises affected by the past typhoons that are still struggling to recover. Many of them requested for restructuring and a longer grace period.

| INDICATORS              | 2014         | 2013         | VARIANCE<br>% |
|-------------------------|--------------|--------------|---------------|
| <b>FINANCIAL</b>        |              |              |               |
| Total Loan Release      | 345,000.00   | 2,160,000.00 | (84.02)       |
| Collection              | 1,607,716.50 | 3,458,628.57 | (53.52)       |
| Principal               | 1,214,757.64 | 2,168,871.42 | (43.99)       |
| Interest & Other Income | 392,958.86   | 1,289,757.15 | (69.53)       |
| Expenses                | 755,928.73   | 912,863.79   | (17.19)       |
| Repayment Rate          | 88%          | 86%          |               |
| Portfolio at Risk       | 18%          | 15%          |               |
| Net Income (Loss)       | (397,213.89) | 285,518.45   |               |
| <b>SOCIAL</b>           |              |              |               |
| Clients                 | 22           | 87           | (74.7)        |
| Women                   | 17           | 75           | (77.3)        |
| Men                     | 5            | 22           |               |
| Group/Comm. Enterprise  | -            | 6            |               |

## Research, advocacy and networking

### *Study on anti-poverty reduction programs*

This year, the National Anti-Poverty Commission (NAPC) commissioned Unlad Kabayan to conduct a research for policy review of “PDTF (People’s Development Trust Fund) as a Tool for Poverty Reduction”. Data collection started in December and will conclude next year. The research will focus on the gains, weaknesses and gaps of PDTF operations and impact PDTF grantees, namely, microfinance institutions and local government units and their clients. Initial findings had confirmed the huge disparity in income and assets between rich business and professionals and poor farmers and micro-entrepreneurs.

## Administration-Management

### *Fund-raising and management*

Fund-raising efforts this year were both for the organization and for assisted enterprises. While the organization itself needed more resources for its operations and programs, there was an equally urgent requirement for sustainability and expansion of enterprises.

The support of Global Fund for Women (GFW) and ARMGO/WO a US donor, largely undesignated funds allowed Unlad Kabayan to carry out its program and address institutional needs. Other sources came from professional service fees and income from demo-farms.

Funds were also raised that went directly to assisted enterprises. Experience showed that jobs and livelihood around enterprises were created and were more enduring. They have become partners of the organization in disaster recovery and local economic growth. This year and last year, funds were raised for DOCHSE’s counterpart in the project with MRDP-WB and Provincial Government of Davao Oriental (PGDO) that built two new processing plants. It also lobbied government for resources-equipment for Linamonterey Meat Shop and Geo-net production of communities.

## Finance

### *Notes to the financial statements*

Total assets of the organization has decreased by 17% from PHP 13.95M last year to PHP 11.62M this year mainly due to depreciating value of fixed assets: buildings, machines, office equipment, etc. A substantial portion of liabilities were settled during the year.

The organization's total revenue was 18% lower compared to 2013. Revenues came from grants and donations (80.1%), finance income (8.8%), partners' contribution/counterpart (6.2%), own means (3.1%), service fee income (1.7%), and income from bank interest (0.1%). The persisting reduction in the revenue especially on donations and grants is due to the change in the focus of some donor agencies both local and international.

Total expenditure for the year was 21% higher than last year. Expenditures include programs and projects (50.8%); finance costs (13.9%); general and administrative expenses (3.4%); and non-cash out expenditures.

Funds for enterprises went directly to the various enterprises and are not reflected in the audited financial statements.

*Please see attached audited Financial Statements for the year ended December 31, 2014.*

## Women in Leyte and their stories

### **LERA AND MARCELA ROQUE - ISABEL**

*Lera Roque, 35 year old, a single mother with a 5-year old girl. Her parents took care of her daughter while she worked in Manila as domestic worker and would remit almost all of her income to them. But the parents were growing old and frail. Her father found it more and more difficult to do farming. To earn some income, her mother, Marcela, would gather shells and sea grass to sell in the community.*

*When her father got ill, she decided to come home in 2011. She found out that her parents were both suffering from kidney ailment. Most people in their village (and in Isabel town) had developed kidney stones including young kids. Barangay San Francisco relies on deep well for their water needs – drinking, cooking, washing- which is highly mineralized, coming from coral hills with high calcium deposits. Until today, there is no water supply apart from the wells.*

*When they heard on the radio that a very strong typhoon was expected in a few days, Lera and her father quickly harvested the rice on their small farm even though it was not that ready for harvest. San Francisco village is along the sea coast and is often a typhoon path. The people had experienced any number of typhoons in the past. So they prepared for it, stored food and harvested whatever is there and bundled clothes in dry places in the house. But they did not expect such strong winds of Haiyan that blew down houses, including Lera's house.*

*At the height of the typhoon, when houses were blown away and trees were uprooted, the people ran to the nearby Seventh-Day Adventist Church (SDA) which the only concrete structure. Lera brought her daughter there first and went back for her parents. She saw them hobbling across fallen trees and falling coconuts. With a lot of effort, they safely arrived at the church but her mother whose foot got caught in the roots of a fallen tree was injured. The only treatment she got was kerosene oil and "made cacao" leaves, a traditional medicine for open wounds. She finally got proper medical attention four days after when dirt roads became passable.*

*Her mother, Marcela, received housing materials and rebuilt their house with labor from neighbors. Lera had a small "sari-sari" store before the typhoon and asked for starting capital. She received goods to start her store and materials for making rice cakes .*

*Six months after, Lera started to earn PhP3,800.00 a month. This is slightly higher than her wages as domestic worker, which was P2,500.00. The thought of going back to Manila is now far from her mind. In November, Lera returned P1,500.00 for the next beneficiary. She promised to return the balance of P2,000 by next year.*

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### **ESTEFANIA JABON - ALBUERA**

*Estefania Jabon, 32 years old of sitio Bintuan, barangay Dona Maria in Albuera with two children. She and her husband are landless farmers. Her husband is a farm worker in a sugarcane plantation owned by a big landlord and prominent politician of Leyte. Estefania had vegetables and a "camote" (sweet potato) patch around their small house. She also raised pigs which she says, were allotted for the children's school needs. She would sell two just before school would open.*

*Dona Maria is a barangay on higher elevation on the foothills of the Leyte mountain range. The only source of drinking water in the village is a small faucet next to her neighbor's house. Water (drips) comes twice a week. Estefania and her sons (and the rest of villagers) would go downhill to the spring to wash and to bring water for cooking. On very dry months, the boys have to get water from a stream downhill for their vegetable garden.*

*During the typhoon, their small house was completely destroyed. They sought refuge in the United Church of Christ in the Philippines (UCCP) along with their neighbors. But part of the roof was blown away eventually and they all huddled in the dry part of the church.*

*After the typhoon, the village was strewn with part of houses and uprooted trees. Coconut trees that remained standing looked like folded umbrellas. Estefania's family survived on camote roots and leaves.*

*Estefania qualified for housing assistance but she opted for the livelihood package of one piglet. Her husband and children could gather some bamboos and light materials and build a basic shelter for sleeping and cooking.*

*In July she got her piglet that shared camote roots and leaves with the family. By this time, her small plot planted to corn were now flowering. In November, she sold her fattened pig for P6,400. With the money she bought another piglet and returned P1,100.00, half the cost of the first piglet. A better pigpen was built. The rest was for their daily needs and schooling of the two boys.*

*Estefania joined the Association of Empowered Women of Albuera (AEWA) and is in-charge of monitoring of livelihoods in the barangay of Dona Maria.*

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**UNLAD KABAYAN MIGRANT SERVICES  
FOUNDATION, INC.**

(A non-stock, non-profit organization)

**STATEMENT OF FINANCIAL POSITION**

AS OF DECEMBER 31, 2014

(In Philippine Pesos with comparative figures for 2013)

|                                | NOTE<br>S | 2014                 | 2013                 |
|--------------------------------|-----------|----------------------|----------------------|
| <b>ASSETS</b>                  |           |                      |                      |
| <b>CURRENT ASSETS</b>          |           |                      |                      |
| Cash on hand & in banks        | 5         | 571,538.12           | 929,044.22           |
| Loans and other receivables    | 6         | 7,592,824.29         | 9,284,461.55         |
| <b>Total Current Assets</b>    |           | <b>8,164,362.41</b>  | <b>10,213,505.77</b> |
| <b>BIOLOGICAL ASSETS</b>       |           | <b>30,290.00</b>     | <b>26,790.00</b>     |
| <b>NONCURRENT ASSETS</b>       |           |                      |                      |
| Property and equipment, net    | 15        | 3,427,487.71         | 3,712,853.00         |
| <b>Total Noncurrent Assets</b> |           | <b>3,427,487.71</b>  | <b>3,712,853.00</b>  |
| <b>TOTAL ASSETS</b>            |           | <b>11,622,140.12</b> | <b>13,953,148.77</b> |

**LIABILITIES AND FUND BALANCES****CURRENT LIABILITIES**

|                               |    |                     |                     |
|-------------------------------|----|---------------------|---------------------|
| Loans payable                 | 7  | 5,403,134.71        | 6,648,000.00        |
| LFED payable                  | 8  | 167,517.62          | 408,054.60          |
| MFED payable                  | 9  | 1,301,723.40        | 819,238.78          |
| Accounts payable              | 14 | 372,182.00          | 236,422.33          |
| Employees savings & cash bond | 10 | 169,900.00          | 177,150.00          |
| Statutory payable             |    | 10,739.12           | 13,901.48           |
| Other payables                |    | 11,030.00           | 11,030.00           |
| <b>TOTAL LIABILITIES</b>      |    | <b>7,436,226.85</b> | <b>8,313,797.19</b> |

|  |    |                     |                     |
|--|----|---------------------|---------------------|
| <b>FUND BALANCES</b>                       | 11 |                     |                     |
| Operating fund                             |    | (1,695,206.7<br>2)  | (2,133,664.0<br>5)  |
| Members contribution                       |    | 15,000.00           | 15,000.00           |
| Credit fund                                |    | 2,438,632.28        | 4,045,162.63        |
| Property & equipment fund                  |    | 3,427,487.71        | 3,712,853.00        |
| <b>TOTAL FUND BALANCES</b>                 |    | <b>4,185,913.27</b> | <b>5,639,351.58</b> |
|  |    | <b>11,622,140.1</b> | <b>13,953,148.7</b> |
| <b>TOTAL LIABILITIES AND FUND BALANCES</b> |    | <b>2</b>            | <b>7</b>            |



**UNLAD KABAYAN MIGRANT SERVICES FOUNDATION, INC.**

(A non-stock, non-profit organization)

**STATEMENT OF FINANCIAL ACTIVITIES**

AS OF DECEMBER 31, 2014

(In Philippine Pesos with comparative figures for 2013)

|   | NOTES | OPERATING<br>FUND   | CREDIT<br>FUND        | PROPERTY<br>&<br>EQUIPMENT<br>FUND | 2014                  | 2013                |
|---|-------|---------------------|-----------------------|------------------------------------|-----------------------|---------------------|
| <b>REVENUES</b>                         |       |                     |                       |                                    |                       |                     |
| Donations & grants                      | 13    | 2,963,884.00        | -                     | -                                  | 2,963,884.00          | 3,204,093.36        |
| Partner's contribution                  |       | 230,029.86          | -                     | -                                  | 230,029.86            | 15,000.00           |
| Finance income                          |       | -                   | 323,870.08            | -                                  | 323,870.08            | 1,290,134.94        |
| Own means                               |       | 114,192.61          | -                     | -                                  | 114,192.61            | 16,180.00           |
| Interest income                         |       | 2,323.13            | 287.33                | -                                  | 2,610.46              | -                   |
| Forex Gain (Loss)                       |       | -                   | -                     | -                                  | -                     | (175.82)            |
| Service fee income                      |       | 64,557.43           | -                     | -                                  | 64,557.43             | -                   |
| <b>TOTAL REVENUES</b>                   |       | <b>3,374,987.03</b> | <b>324,157.41</b>     | <b>-</b>                           | <b>3,699,144.44</b>   | <b>4,525,232.48</b> |
| <b>COSTS AND EXPENSES</b>               |       |                     |                       |                                    |                       |                     |
| Project expenses                        | 16    | 2,753,273.77        | -                     | -                                  | 2,753,273.77          | 4,219,284.28        |
| General & administrative expenses       | 17    | 183,255.93          | -                     | -                                  | 183,255.93            | 161,866.18          |
| Finance costs                           |       | -                   | 755,928.73            | -                                  | 755,928.73            | -                   |
| Bad debts written off                   |       | -                   | 1,174,759.03          | -                                  | 1,174,759.03          | 91,374.91           |
| Depreciation                            |       | -                   | -                     | 555,365.29                         | 555,365.29            | -                   |
| <b>TOTAL COSTS AND EXPENSES</b>         |       | <b>2,936,529.70</b> | <b>1,930,687.76</b>   | <b>555,365.29</b>                  | <b>5,422,582.75</b>   | <b>4,472,525.37</b> |
| <b>EXCESS OF REVENUES OVER EXPENSES</b> |       | <b>438,457.33</b>   | <b>(1,606,530.35)</b> | <b>(555,365.29)</b>                | <b>(1,723,438.31)</b> | <b>52,707.11</b>    |

**UNLAD KABAYAN MIGRANT SERVICES FOUNDATION, INC.**

(A non-stock, non-profit organization)

**STATEMENT OF CASH FLOWS**

FOR THE YEAR ENDED DECEMBER 31, 2014

(In Philippine Pesos with comparative figures for 2013)

|   | NOTES | 2014                  | 2013                  |
|---|-------|-----------------------|-----------------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                   |       |                       |                       |
| Excess (Deficiency) of revenue over expenses                  |       | (1,723,438.31)        | 52,707.11             |
| Add (Deduct) Adjustments                                      |       |                       |                       |
| Depreciation  | 16    | 555,365.29            | 514,865.29            |
| Beginning balance-Adjustments                                 |       | -                     | (1,419,942.83)        |
| 2012 Balance Sheet adjustments                                |       | -                     | 1,359,774.65          |
| <b>OPERATING INCOME (LOSS) BEFORE WORKING CAPITAL CHANGES</b> |       | <b>(1,168,073.02)</b> | <b>507,404.22</b>     |
| Changes in working capital                                    |       |                       |                       |
| (Increase) Decrease:  |       |                       |                       |
| Loans receivable  | 6     | 1,961,637.26          | 990,945.78            |
| Other Assets  |       | -                     | 7,000.00              |
| Increase (Decrease)   |       |                       |                       |
| MFED payable  | 10    | 482,484.62            | (141,107.64)          |
| LFED PAYABLE  | 9     | (240,536.98)          | (46,161.35)           |
| Other payables  |       | -                     | 202,081.48            |
| Employees Savings and Cash Bond                               |       | (7,250.00)            |                       |
| Statutory Payable   |       | (3,162.36)            |                       |
| Accounts payable  | 15    | 135,759.67            | (602,627.67)          |
| <b>NET CASH GENERATED FROM (USED IN) OPERATIONS</b>           |       | <b>1,160,859.19</b>   | <b>917,534.82</b>     |
| <b>NET CASH GENERATED FROM OPERATING ACTIVITIES</b>           |       | <b>1,160,859.19</b>   | <b>917,534.82</b>     |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                   |       |                       |                       |
| Asset acquisition   | 16    | (270,000.00)          | (1,587,744.00)        |
| Asset disposal  |       | -                     | 1,187,935.00          |
| Biological assets   |       | (3,500.00)            | (26,790.00)           |
| <b>NET CASH FLOWS USED FOR INVESTING ACTIVITIES</b>           |       | <b>(273,500.00)</b>   | <b>(426,599.00)</b>   |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                   |       |                       |                       |
| Payment of loans  | 8     | (1,244,865.29)        | (3,324,000.00)        |
| <b>NET CASH FLOWS USED FOR FINANCING ACTIVITIES</b>           |       | <b>(1,244,865.29)</b> | <b>(3,324,000.00)</b> |
| <b>NET INCREASE (DECREASE) IN CASH</b>                        |       | <b>(357,506.10)</b>   | <b>(2,833,064.18)</b> |
| <b>CASH, BEGINNING BALANCE</b>                                |       | <b>929,044.22</b>     | <b>3,762,108.40</b>   |
| <b>CASH, END BALANCE</b>                                      |       | <b>571,538.12</b>     | <b>929,044.22</b>     |

**UNLAD KABAYAN MIGRANT SERVICES FOUNDATION, INC.**

(A non-stock, non-profit organization)

**STATEMENT OF CHANGES IN FUND BALANCE**

AS OF DECEMBER 31, 2014

(In Philippine Pesos with comparative figures for 2013)

|  | MEMBERS<br>CONTRIBUTION | OPERATING<br>FUND     | CREDIT<br>FUND      | PROPERTY &<br>EQUIPMENT<br>FUND | 2014                | 2013                |
|--|-------------------------|-----------------------|---------------------|---------------------------------|---------------------|---------------------|
| <b>FUND BALANCES,<br/>BEGINNING</b>          | 15,000.00               | (2,133,664.05)        | 4,045,162.63        | 3,712,853.00                    | 5,639,351.58        | 5,609,202.55        |
| <b>ADD (DEDUCT):</b>                         |                         |                       |                     |                                 | -                   |                     |
| Assets acquired                              |                         |                       |                     | 270,000.00                      | 270,000.00          | -                   |
| 2011 Balance Sheet adjustments               |                         |                       |                     |                                 | -                   | 1,091,648.84        |
| 2012 Balance Sheet adjustments               |                         |                       |                     |                                 | -                   | 678,927.51          |
| Excess (deficiency) of Revenue over Expenses |                         | 438,457.33            | (1,606,530.35)      | (555,365.29)                    | (1,723,438.31)      | (332,192.18)        |
| <b>FUND BALANCES,<br/>END</b>                | <b>15,000.00</b>        | <b>(1,695,206.72)</b> | <b>2,438,632.28</b> | <b>3,427,487.71</b>             | <b>4,185,913.27</b> | <b>5,639,351.58</b> |

“Mag-impok, mamuhunan,  
itatag ang kabuhayan  
sa sariling bayan”.



**UNLAD KABAYAN**

Migrant Services Foundation, Inc.

*A people who can build their own livelihood  
and a sustainable economy for society.*