



NEW LIFE



NEW LIVELIHOOD



NEW HOME

Annual Report

January - December 2013



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**A new terrain for NGOs and CSOs**

The convergence of three factors this year is threatening to alter the terrain of operations of civil society organizations (CSO), and non-government organizations (NGO) that will make it more difficult for them to respond to socio-economic issues and to provide services, which they are in a unique position to generate. First, this year's high rate of economic growth at 7.2% puts the Philippines among the middle income countries of the world, a dubious status that disqualifies it from receiving development funding from many sources. Second, there is a major shift among donor agencies to prioritize humanitarian aid in the face of successive natural disasters in the Philippines and elsewhere, to the detriment of reduced commitments for development assistance. Thirdly, the use of bogus NGOs by politicians to divert congressional "pork barrel" into their personal pockets has tarnished the image of the NGO community and unfairly put to question their credibility.

Deeply entrenched and widespread corruption is singled out as a major reason for government's failure to address mounting problems in governance from managing vehicular traffic in constricting roads, to encouraging investments, to dealing with an impending energy crisis. Government's capacity to reduce poverty incidence and to promote inclusive growth is compromised. Ironically, development NGOs like Unlad Kabayan that seek to promote entrepreneurship are demobilized through the macro economic problems. But two important developments in 2013 signalled a critical phase in the life of non-government organizations including the Unlad Kabayan.

The global financial crisis has also affected traditional donor agencies responses severely cutting down their capacity to provide development funds to NGOs.

Be that as it may, Unlad Kabayan is committed to mobilizing migrant savings for alternative investments. National development is contingent on migrant savings and remittances, until the state and the private sector mature to take up the challenge of unemployment and production. Unlad Kabayan has learned to sail on the rough seas of global economic ebb and tide, to save up on self generated resources and to operate with limited staff, but her dream-vision is no less valid now as it was when it started.



Summary

In line with decisions of the Board of Trustees, programs and engagements were more focused and strategic – entrepreneurship leading to enterprise-livelihood and job creation; migration and development; and emergency relief leading to livelihood recovery and resilience. Our Gender Policy is held high in all our engagements.

Operations in Davao, Lanao and Manila continued though they were all significantly reduced. The new service area this year was a response to Typhoon Haiyan (Yolanda) and the need for emergency relief and livelihood recovery for women in Isabel and Albueria, Leyte.

This year, 601 individuals and 482 households for a total of 1,083 beneficiaries were reached through the various programs. More than 855 are new. A new coir plant in Governor Generoso (Gov Gen), Davao Oriental started to operate on August 28 employing 45 workers and 30 households supplying coco-husk. In barangay Digkilaan, Iligan City, distribution of livelihood support packages to 378 households (in Typhoon Washi) was completed. Twenty seven (27) migrant returnees and migrant families received business advice and enterprise support services. In Leyte, 152 individuals mostly women and girls were given relief packs while 36 households received housing assistance-package.

Total beneficiaries served (2012-2013)

<i>Operations - Community</i>	<i>2012</i>	<i>2013</i>	<i>Indiv</i>	<i>Women</i>	<i>Girls</i>	<i>Men</i>	<i>HH</i>	<i>OFW</i>	<i>Jobs/ Income</i>
Davao City	356	105	98	57	8	33	7	17	90
Davao Oriental	78	127	87	48	11	28	40	5	112
Lanao del Norte	1,027	585	207	125	26	56	378	23	213
ERO-Davao Oriental/Leyte	1,071	188	152	54	72	26	36	5	52
Metro Manila	1,332	43	37	22	8	7	6	18	43
CSI-CAP At large	128	23	18	15	-	3	5	10	32
Migrants-Overseas	130	27	17	12	-	5	10	27	21
Total	4,122	1,098	616	333	125	158	482	105	

Building livelihoods and enterprises that create jobs and generate income is the main focus of our work. Corollary to this is mobilization of migrants and their resources that build financial capital and other assets and contribute to economic development, in local communities, in the first instance.



Of total beneficiaries, 56% were individuals, more than half of them (54%) were women. Households comprised 44% of all beneficiaries. Most households were recipients of livelihood support package particularly in Lanao del Norte, coconut farmers in Davao Oriental. Those who received housing assistance package in Leyte were women but the whole household benefited from it. Male beneficiaries were mostly construction and plant workers. Indirect beneficiaries were not included: those employed by micro-enterprises jobs created as a result of increased economic activities – transportation, small eateries, sari-sari stores and the like.

Programs and activities

A. Migration and Development

1. Philippines-Canada Migration Corridor-Initial investigation

Studies on “migration corridors” were done to investigate the potential and actual contributions of migrants to economic growth and development. This year, initial investigation about Filipino migrants-immigrants in Canada was conducted. The study was an initial contribution to a workshop on “Making Ends Meet-Migrant Economic Transnationalism between Canada and the Philippines” held in Toronto, Canada. Findings provide many insights in migration-immigration trends and to MSAI (migrant savings and alternative investments). Interviews were made with 29 respondents: 24 immediate family members and two immigrant returnees and 3 Key Informants who were all Fil-Canadians on holiday:

- “Canada with 842,651 Filipino migrants-immigrants is host to the third highest number of Filipino migrants-immigrants community, after the United States (3.166 million) and Saudi Arabia (1.512 million). But it is the second highest source of remittances (US\$1.96 B) next to the United States, US\$9.11 B.¹
- Filipino migration to Canada started in 1956 when a Philippine Consulate was established in Vancouver². Vancouver was a major port of trade and merchandize, particularly of wheat flour. In 1957, Filipino workers migrated to Canada and found work as sewers in garment factories and as farm workers.
- On Entry factors:
The movement of Filipinos to Canada had been in response to demands for labor in Canada. Earlier arrivals were mostly destined to work in factories. This was followed by a wave of migrants in the nursing profession. It was also noted that those entering Canada under “family reunification” with highly professional qualifications are significant. Young dependents (below 18 years of age) were either students and/or worked part of the time. Caregivers and domestic workers are increasing in number among the more recent arrivals.
- On Remittances, Savings and Investments
Remittances seemed to follow a certain pattern. Single migrants would send remittances to support their parents and to support education needs of siblings and relatives. When the demand for medical workers increased, migrants encouraged and a few even forced their siblings to take up nursing courses. A few respondents funded relatives’ application for overseas work with plans to eventually join them in Canada. When most of the family members were settled in Canada, remittances would start to reduce or altogether stop, except for occasional gifts or assistance to emergency needs of other relatives such as for hospitalization. They would then start to make investments in the home country.

¹ It has been pointed out that a significant portion of remittances from other destination countries, e.g. KSA and other GCC countries, go through US banks and become part of remittances from the US.

² Gauttier Bisnar (son of the first consul to Canada) interviewed in August 2013 in Dumaguete.



Majority of respondents said that migrants saved for various purposes and at different stages of stay. First, they saved to buy a house and car in Canada. Next batch of savings was for travel and/or visits to the Philippines. The survey revealed that youthful Fil-Canadians put priority on stabilizing and improving their socio-economic condition, focusing on their work but were on constant look out for better paying jobs. Plans for investing in the Philippines is not yet in their present radar screen. Among the older immigrants, seven (7) were reported to have investments in the country, in preparation for a comfortable retirement life: investments for purchase of farmlands, real estate, fishpond and public transport.”

Canada appears to be a beacon for many Filipino migrant workers. The economic situation and labor structure (unemployment and low wages) in the Philippines coupled with high mobility expectation, will continue to fuel out-migration in the midterm period. Unlad Kabayan is considering a more in-depth study.

2. OFW Reintegration and entrepreneurship

A significant number of Kalagan OFWs (in Toril, Davao) have returned from the Middle East just before and during the “Arab Spring” with little or no savings to start anew business back home. Some 23 OFWs and families attended training-education sessions on “Entrepreneurship” on “Capital-Savings-Insurance (CSI) Management” and 12 of them started some micro-business.



Most returned domestic workers in Saudi Arabia would start with a “sari-sari” store. One of them went on to improve her business and also put up a small hollow-block making facility.

From the Netherlands, two undocumented women migrants returned home with reintegration support fund from Maatwerk bij Terugkeer, a partner NGO of Unlad Kabayan. Counselling and business preparation will start in January 2014.



B. Enterprise development & community resilience

1. Creating jobs through the Coir Value chain

a. DOCHSEI builds a new plant

Typhoon Bopha (Pablo) that made a direct hit in the province of Davao Oriental in December 2012, resulted in loss of lives and massive destruction of agricultural crops. More than six million coconut trees were felled. Davao Oriental is the sixth (6th) poorest province of the Philippines (NSCB 1st semester 2012) with a 48% poverty incidence. Of the total jobs in the province, 89.9% was in agriculture of which 65.94% were accounted for by the coconut industry. Damage to agricultural crops, infrastructure and tools was estimated at PhP 8.5 billion. The damage has increased the number of population who are considered poor and “at risk” to natural disasters. In 2012, the National Statistics Coordinating Board (NSCB) reported that the country lost about a million jobs mostly in agriculture due to natural calamities. The severely devastated areas of Baganga, Cateel, Boston, Caraga are still under recovery phase. The provincial government called on the less affected areas to undertake job creation and spur economic growth.



Davao Oriental Coco-Husk Social Enterprise (DOCHSEI) which pioneered the coir processing industry of the province in 2004 to respond to the call for job creation. With support from Mindanao Rural Development Project (with funds from World Bank) and the Provincial Government-Department of Agriculture, DOCHSEI committed to building two coir plants, in the towns of Governor Generoso-GovGen (District 2) and Manay (District 1). Additionally, fiber related products are to be produced with vigor.

Construction of the GovGen plant started early this year. It was completed and formally turned-over by MRDP to DOCHSEI in a ceremony on August 28, 2014. The following months was production-operations test-run.





Community consultations and dialogues were conducted by the GovGen municipal government and barangay officials and by DOCHSE. Education sessions on the purpose and benefits of the plant were carefully explained. Not only would the enterprise create jobs, it would also produce environment enhancing products such as geo-net and organic fertilizer. To demonstrate the benefits of organic fertilizer, the communities were trained on organic farming and vegetable production. A demonstration area was set up in the plant site.

Workers were recruited and trained on how to operate the decorticator, sievering machine and baling press. To create additional jobs, women and youth were trained in twining and weaving of geo-nets. By year end of December, 45 workers were employed in fiber production, 9 women and youth in twining and weaving while 30 small coconut farmers within GovGen supplied the husk requirements.



In December, DOCHSE was one of the “Ten Most Promising Social Enterprises” awarded by the SIPAG-Villar Foundation. The award came with a P100,000.00 prize which DOCHSE used in building sheds in community production centers.

b. Contributing to environmental protection

Driven by the need to rehabilitate damaged farms due to disasters and to use geonets for soil erosion control, the demand for organic fertilizer and geo-nets by government and private sector continued to increase this year. Taking advantage of this opportunity, DOCHSE and BUNEKO (Bunot Negosyo sa Kolambugan) embarked on home-based production in Davao Oriental and in Lanao del Norte. Community production centers were established that enabled mothers to take care of their young children while working on their jobs and staying close to home. Some elderly women found a way to earn. School children were enthusiastic to spend their week-ends and earn for their school expenses. Women were organized into production units and are forming their respective associations of Informal-Rural Women Workers.



In partnership with Linamon Municipal Government and the Office of the City Agriculture office in Iligan City, Unlad Kabayan SEED Center trained mothers and other unemployed in twining and weaving in Linamon and in selected barangays in Iligan City. The Department of Trade and Industry (DTI) under the SSF (Shared Service Facility) provided simple twining and weaving machines.

c. Recovering from Typhoon Washi (Sendong)

Driven by the need to rehabilitate damaged farms due to disasters and to use geonets for soil erosion control, the demand for organic fertilizer and geo-nets by government and private sector continued to increase this year. Taking advantage of this opportunity, DOCHSE and BUNEKO (Bunot Negosyo sa Kolambugan) embarked on home-based production in Davao Oriental and in Lanao del Norte. Community production centers were established that enabled mothers to take care of their young children while working on their jobs and staying close to home. Some elderly women found a way to earn. School children were enthusiastic to spend their week-ends and earn for their school expenses. Women were organized into production units and are forming their respective associations of Informal-Rural Women Workers.

◆ Digkilaan, Iligan City

Distribution of Livelihood Support Package for the (first batch) Washi project beneficiaries was completed in October. Under the agreement with recipients, feeds were given out every month until the livestock were grown and ready to be sold or to breed. In the same agreement, they were required to give back part of the income realized from the package.

The newly elected barangay captain, Ms. Helen Magaro, conscientiously follows-up the progress of the Livelihood Organizations: Livestock Association, Corn Farmers Association and Micro-Business Association. She designated the Chair of the Barangay Cooperatives and Livelihood Committee to monitor the progress of livelihood and ensure that beneficiaries who are doing well are contributing back to the Livelihood Support Fund, and that these funds are properly managed. She convenes the monthly meetings-every first Wednesday of the month – with meetings being at the newly completed barangay hall.



From the livelihood packages: NIA³ Irrigators Association (2 carabaos, plows and harrows) were able to open new rice fields and were now in their second planting cycle (since Washi). During the period the carabaos bore 2 calves adding to members' happiness and benefits. Corn and vegetable farmers were also happy with the results of two planting cycles that applied bio-organic fertilizer

Micro-enterprise businesses were the first to contribute to the Revolving Livelihood Support Fund, followed by the livestock growers and the corn farmers. The Irrigators Association continues to revolve the use of the work animals and implements among the 29 members. A new batch of 18 beneficiaries received their livelihood packages from the pooled fund supervised by the Barangay Captain.

A special beneficiary are sister-brother Analou and Apolonio Lapuerta. When their house was washed away by Typhoon Sendong they were thrown into the raging flood waters. There were seven of them in the house including their mother who was seven-months pregnant. (See Peoples' Stories section)

³ NIA – National Irrigation Administration



Analou and Apolonio are now back to school , Grade 3 and Grade 6, respectively. Their teachers report that both kids show extraordinary interest in studies and getting good grades and gaining confidence. A housing unit at the Red Cross Relocation Compound was given to them. Cash assistance from Unlad donor was used to pay for school uniforms, miscellaneous fees, and six months rice supply.



On week-ends they go up to their grandparents in the mountains to help in farm work. They return to the “Red Cross” on Sunday afternoons with a supply of sweet potatoes, corn and vegetables. Brgy Captain Magaro takes special interest in their welfare and sees to it that any assistance given goes to their real needs.

Christian Aid convened the evaluation of the Washi Recovery Project, twice, in Camiguin Island and in Initao town (Misamis Oriental). These meetings were attended by all partners involved in the Washi Rehabilitation Work in Iligan City and Cagayan de Oro City, two places that bore the most devastation.

a. Mahayahay, Iligan City

Barangay Mahayahay in Iligan City is a low-lying community along the bank of Tubod River. Flooding is a regular occurrence that can be shallow or severe. Again it was flooded in 2012 during Typhoon Washi (Sendong). The whole community moved to evacuation centers even as their houses and other assets were under water. Emergency relief packs were distributed.

Efforts to rebuild livelihoods focused on the more vulnerable groups: poor women, street vendors and micro-entrepreneurs. Capital -Savings-Insurance (CSI) services were extended in the form of capital for making pasta and for “balut” (duck eggs) vending. The Energetic Women’s Association continue to seek help from the newly elected officials of Iligan City government for a Livelihood and Food Processing Center in the barangay.

Thirty two (32) members of Mahayahay Gardeners Association (MAGARA) had a hands-on training in Urban Container Gardening (UCG) in March this year. Vegetable gardens increased in the community.



d. ISEDS Resource Center

ISEDS Farm - New projects were put up in the area to serve the needs of clients in Sirawan and to generate income for the Center. Around 2,000 tilapia fingerlings are now growing in the two newly developed fishponds. Poultry project started with a few heads, mainly for DOC (day-old-chick) for dispersal in the community. Crop and fruit growing are also in earnest.

C. Advocacy

1. Introducing ABCD to Local Government in Bottom-Up-Budgeting

Unlad Kabayan gave a three-day training seminar on the framework and practices of Asset-Based Community Development (ABCD) for local government executives. Unlad also participated in a training-workshop by the National Anti-Poverty Commission (NAPC) held in Naga City. It convened Municipal Mayors and Municipal Planning and Development Officers (MPDO) in this seminar.

2. Bio-diverse friendly community enterprises

Building bio-diverse friendly enterprises of communities living around bio-diverse areas was presented during the Mindanao Consultation on “National Biodiversity Strategy and Action Plan” (NBSAP). The consultation is part of the process of updating of the Protected Areas and Wildlife Bureau (PAWB) to enrich the identified national targets in the Philippine Development Plan and the Global Strategic Plan for Biodiversity adopted during the 10th Conference of Parties of the Convention on Biological Diversity, in Nagoya, Japan, 2010.

The Philippines is one of the most bio-diverse nations in Asia. Most of the work areas are in high in bio-diversity, e.g. San isidro (Mt. Hamiguitan Mountain Range) and Davao Oriental; Mainit (Lake Mainit and foothills of Diwata Mountain Range, Surigao del Norte).

It was pointed out in the conference that while bio-diversity conservation is critical, communities living around bio-diverse areas must be mobilized and supported in their options/alternatives for sustainable livelihoods. Reference to Aichi Biodiversity Targets 4, 7 and 14 are relevant targets for all stakeholders.



Target 4: Government, business and other stakeholders at all levels have taken steps to achieve or implement plans for sustainable production and consumption and kept the impacts of use of natural resources well within safe ecological limits.

Target 7: Areas under agriculture, aquaculture, and forestry are managed sustainably, ensuring conservation of biodiversity.

Target 14: Ecosystems that provide essential services including services related to water, contribute to health, livelihoods, and well-being are restored and safeguarded, taking into account the needs of women, indigenous and local communities and the poor and vulnerable sector.

Typhoon Haiyan - Emergency Relief Operations

Albuera & Isabel, Leyte province

A total of 188 women and households and two (2) women's associations were recipients of emergency relief packages in the towns of Albuera and Isabel: 36 households received housing materials; 54 packs for women containing "malong", medical-hygiene, bath and laundry materials and feminine items; and 100 "Christmas" packs for children. Albuera Empowered Women's Association (AEWA) and San Francisco Women's Association (SFWA) received each a set of carpentry tools that included chainsaws, handsaw, hammer, chisel, among others.



Beneficiaries came from five (5) barangays in two towns: Tabgas, Balugo and Damulaan in Albuera town and San Francisco and Bantigue in Isabel.

The municipalities of Albuera and Isabel are on the western part of Leyte, along Ormoc Bay. Although the destruction was not as severe compared to Tacloban, the typhoon destroyed more than half of houses and felled almost 85% of coconut trees, a major source of income of the population. More than 100,000 people were displaced while damage in agriculture and infrastructure reached P1.2 billion. Deaths and serious injuries to people were caused by falling trees and flying debris.



Relief assistance from government and international agencies were concentrated in Tacloban and nearby towns in Eastern Leyte. Major industries, e.g. sugar mill, mining-sintering plant and fertilizer factory, were also severely damaged which left their workers without any source of income. Fishing boats and implements were smashed and washed away by storm surge from Ormoc Bay. Families subsisted on root-crops, coconuts and shellfish for almost a month, sharing with immediate neighbours and relatives. After almost a month, church groups and local NGOs started to bring food packs and other relief items.



Emergency Relief Operations (ERO) in Albueria and Isabel started with community meetings and rapid survey of the most vulnerable groups and prioritizing vulnerable and elderly women: lactating mothers, pregnant women and those with very young children. Local government units identified housing as a most urgent need. This was validated in the succeeding community meetings.

Housing package-assistance to 36 households included: one (1) coconut tree for lumber; 200 pieces of nipa palm shingles roofing materials; 40 pieces of plywood-size “amakan” for walling. The rest were pieces of G.I. sheets and nails.

Unlad Kabayan also helped in the emergency relief preparation of other organizations such as those in “Bulig Kababayan-an” and other grantees of the Global Fund for Women, through sharing of relevant documents and processes, e.g. conduct of rapid scan, sharing forms for data collection of IDPs (internally displaced persons), etc.





Capital-Savings-Insurance (CSI)

Following the rationale for a term loan with DBP (Development Bank of the Philippines), most of the larger loans of community enterprises-groups were restructured. Instead of payment term of one year, many of them have opted to pay in 2.5 or 3 years. Thus loan releases comes from repayments and income made in 2012.

Only 8 new loans were released this year. Most of them women in Lanao and Davao service areas. Clients in the summary include the new and existing borrowers.

Repayment rate has decreased this year by 6%, and could be higher given the delayed payments towards the end of the year due to natural disasters that affected the service areas. Increase of loan availments by community enterprises last year and this year has increased the jobs supported although it is lower than in 2012. On the other hand, enterprise development assistance also increased. Incubation support to the Gov-Gen coir plant has started in earnest.

CSI Performance Summary

<i>Financial</i>	<i>2013</i>	<i>2012</i>
Total loan release	2,160,000.00	8,103,686.00
Collections	3,458,628.57	7,644,025.27
Principal	2,168,871.42	6,148,273.72
Interest & other income	1,289,757.15	1,421,347.85
Expenses	912,863.79	1,572,470.20
Repayment Rate	86%	92%
Portfolio at Risk (PAR)	15%	13%
Net income (loss)	285,518.45	151,122.35
SOCIAL		
Clients	87	198
Women	75	142
Men	22	57
Group/Com. enterprises	6	1
Jobs supported/created	96	168
Regular	63	107
Irregular/Seasonal	33	61
Women	52	98
Men	44	70



Administration-Management

Board of Trustees review

In the face of reduced funding support, the Board and management staff reviewed the organization's strategic plan and the current programs and services. Decisions were made to address the issues on the organization's fund-resource capacity and a realistic program and services. Concerns such as environmental protection and disasters risk reduction will continue as cross-cutting themes, underscoring Gender Policy. On-going programs and services will continue but with clear terms and timelines for incubation and with realistic exit strategies. New engagements will depend on availability of support – e.g., financial and other forms.

Staffing

Full-time staff for administration, management and coordination was reduced to 10 from 21 in the previous year. They managed to carry on to sustain programs and CSI services in the three operational centers of Manila, Davao and Lanao.

Fund-raising and management

Sources of funds for programs and special projects came from grants and donations. Operations funds were from (undesignated) donations and earned income from the demonstration farms and consultancies. Modest investments were made in the demonstration farms to generate income such as mango fruit harvest, cut-flower rehabilitation and increase in livestock.

Lessons and conclusion

The organization learned, albeit with much difficulty, to rein in its desire to assist and support those seeking help. The external conditions for NGO intervention has been severely hampered. Many quarters report that the rapid growth of the economy in a global context of economic slowdown has been fuelled mainly by migrant remittances and consumption. Now that the Philippines has been raised to a new status because of its remittance income, it is a paradox that the poor will be getting lesser assistance than before since a so called middle class country like the Philippines is now even less able to make use of remittances for investments. Growth rates do not mean anything unless people account for that growth. If the poor are not benefited by the remittance-led growth rate, higher status means nothing.

Migrants, families and their resources when mobilized at the local communities is more meaningful as results are more visible and measurable. There are several policies and programs about migration and development. On closer look, they do not provide clear translation and guide as to how migration concretely bears on development policies and strategies. Moreover, most of these at best are “desks” or “inter-agency” bodies that hardly meet. Or they remain in drawing boards since those at regional and local level implementation are not conversant on migration issues and are focused on projects at the ground level. Unlad's focus therefore on local economy is remains a valid strategy. Local authorities still need to be conversant about migration concerns and how migration impact on development goals.

It is passion and innovation that continues to motivate staff and partner migrants and CSOs to persist in its work in the face of growing demand for its services. The organization will need to re-tool and develop new insights and strategies in its migration and development work.



Audited Financial Statement (2012-2013)

Expense	Description		
<i>Administration-Mgt</i>		899,267.06	2,912,241.00
<i>Personnel</i>	Salaries and benefits	770,355.58	2,554,476.00
<i>Operations</i>	<i>Office & temporary base for relief work</i>	--	357,765.00
	Rent & utilities	40,038.66	242,306.00
	Communication, transport, BOT meetings	62,473.55	52,588.00
	Supplies	6,399.05	52,539.00
	Repair & maintenance	--	10,332.00
	Taxes and licenses	20,000.00	
<i>Programs</i>		2,597,785.14	10,190,507.00
<i>Training & Seminars</i>		409,891.30	1,996,793.00
	Local and overseas travel	183,935.38	1,154,371.00
	Meals & accommodation	64,471.92	531,422.00
	Training materials, supplies & publishing	161,484.00	311,000.00
<i>ERO-L'hood Recovery</i>		2,069,075.28	7,320,169.00
	Ketsana Livelihood & DRR	--	1,072,500.00
	Habagat & Falcon Relief Operations	--	1,029,000.00
	Relief Operations (Yolanda-Washi)	406,461.61	1,472,638.00
	Washi Livelihood Rehabilitation & DRR	1,662,613.67	1,814,154.00
	Emergency Relief Operations (Bopha)	--	1,931,877.00
<i>Enterprise Incubation</i>		118,818.56	81,383.00
	Lanao Demo Farm & services	20,632.00	12,340.00
	BUNEKO & DOCHSEI	27,222.00	26,443.00
	Linamonterey	--	7,200.00
	Davao Demo Farm & Services	70,964.56	35,400.00
<i>Finance</i>		973,863.79	792,162.00
	Bookkeeping & audit	61,000.00	108,160.00
	CSI Operations	912,863.79	684,002.00
GRAND TOTAL		4,470,915.93	13,103,041.00
Balance/(Deficit)		187,705.20	98,426.00



INCOME		2013	2012
<i>Grants</i>		3,204,093.36	10,906,362.00
	Christian Aid	2,312,499.64	9,315,511.00
	Global Fund for Women	442,412.25	846,061.00
	UN Women-CFO	--	400,000.00
	Donation	449,181.47	344,790.00
<i>Partners Contribution</i>		35,000.00	605,992.00
	Maatwerk/TIGRA	20,000.00	540,492.00
	Local Government	15,000.00	65,500.00
<i>Earned Income</i>		1,419,527.94	1,689,113.00
	CSI Services	1,289,757.15	1,358,712.00
	Own Means	136,146.00	315,418.00
	Interest from banks	377.79	14,983.00
TOTAL		4,658,621.13	13,201,467.00

Notes to financial report:

There is significant reduction in income/receipts this year by more than half, (58%) compared to income in 2012. Own means remain more or less constant, the direction in raising income from own means must be pursued with more vigor and adopting innovative resource generation strategies.

Expenses this year was 60% lower than that of last year. Program expense was almost half of total income which was 49.5%. There is increase in enterprise development expense compared to last year. Expenses in the two demonstration farms in Lanao and Davao include investments in varied income-generating production projects. Income from these would still be realized next year. Clearly, expense in salaries and other overhead has reduced. This is due to reduced staff and prudent spending. CSI operations expense is higher this year than last year by almost 23%. There is room for improving efficiency in CSI to reduce operating cost.

In addition, cash and in kind contributions, specifically designated for projects: (a) PhP 6.0 million for the Gov Gen coir plant: MRDP grant – PhP 3.2 million; Provincial government – PhP 0.8 million and DOCHSE – PhP 2 million. (b) Twining and weaving machines (PhP500,000) was government (regional office of the Department of Trade and Industry – DTI) contribution. DOCHSEI and Unlad Kabayan provided initial operating capital amounting to PhP150,000.00. DOCHSE counterpart comes from income-profit generated by the enterprise. It continues to receive investments from migrants overseas.



People's Stories

Stories of real people, of beneficiaries, are stories of struggle overcoming adverse and difficult conditions and signs of hope. These stories are collected and translated into local language to encourage and inspire many others within the organization and outside to continue working for decent life, a basic right of everyone.

Surviving Sendong (Analou and Apolonio Lapuerta)

Analou - *I woke up to my parents' frantic shouts, "Wake up, children please wake up". When I opened my eyes, water was inside the house and waited a while for the water to subside. When it just rose higher we clambered to our "lawting" (attic-like area just below the roof). The next moment our house collapsed and was carried away by the current. There was total darkness and I could only hear voices and feel my fathers' arms pushing us to climb a coconut tree. Then I saw a figure waving her hand floating away. That was the last time I saw of my mother. She was seven months pregnant.*



Apolonio – *Then the tree broke and we were all thrown every which way. I was sucked under the water and mustered everything I knew about swimming. When I came up I was able to hold on to a huge log. But the current was so strong I lost my hold – grabbed another one that got washed to the shallow part hitting a coconut tree. I quickly got up and climbed the coconut tree. I saw the rooftops of many houses carried away by the current. A whole house was carried away and voices from inside crying for help. Then the rains weakened-water began to recede and there was a mysterious glow from the mountains, which remains unexplained to-day. A group looking for their family members and livestock brought me to their house on the hills of Dodiongon – on the other side of Mandulog River.*

Analou – *When the coconut tree broke in two, I was thrown far from the others. I was pulled down the river and drank a lot of muddy water. As I came up, I saw a floating trunk and swam towards it. Riding on top of the trunk I floated down the river and went under a bridge. As soon as I went under it, the bridge collapsed. Then I saw another bridge. I embraced the trunk tightly, closed my eyes and waited for the bridge to collapse on me. When I opened my eyes I was already on the wider part of the river, the water was calmer and not long afterwards I was on the open sea. Light was starting to break and I saw a snake at the other end of the log, about the size of my arm. I kept calm and tried not to think of the snake. Once on the open sea I was afraid that sharks would come. My thoughts were on my mother and father who would eventually come to take me home.*



A sound of a pumpboat was heard and then calls from fishermen of Bacolod, three towns west of Iligan City. Mud-coated, we were put in an ambulance and brought to Iligan City Hospital.

Lucia Lapuerta – *I went cold all over when I was told that my son and his family were washed away and feared dead. I was not allowed to see her until it was washed and properly clothed. Only then did I come to bury her. Later in the afternoon I received the news that a Lapuerta boy was on the other side of the river, weak, bleeding but alive. From the description, I hoped and prayed it would be one of my grandsons.*

On the night of the typhoon, my son's family of 7 in his house, only 2 survived. Five died but my son his wife and two children were never found. I wish they would come in my dream and tell me where to find them. I am now responsible for my orphaned grandchildren. I promised them to return to school. He could not afford to even buy a bag and decent clothes for Dodong. Myself, did not finish even Grade I because of poverty. At least, some of my children can read even if I can't. I maybe 73 years old but I can still work and support them in school.

Analou – *My brother and I are happy to be back in school and we try to live normal lives. Sometimes I resent interviews and recount our experience. On the other hand, we are grateful to people near and far for the life that we have now. I am excited to get my scout uniform and lead our class in disaster risk management training. I hope to finish school and be able to help my community more.*

Life is overcoming problems and moving up and up... (Gemelita Saladin)

My parents were both farmers growing corn. My father (Lumon – brother in Mandaya) cleared the forest in the mountains of Maragatas (town of Lupon, Davao Oriental). And since then he farmed his clearing which much later he applied for a title. I was the second child of seven children. When I was sixteen, I got married. There was not much to do around our place. My parents stayed in the mountain clearing while we lived in a small thatch house in (now Barangay) Baon with several of our relatives but near a school. We were so crowded in that house and we hardly had enough to eat, we returned to my parents in the mountain and helped in farm work. I managed to finish third grade.

My husband, Miok (Romeo) was a childhood playmate in Baon. Because I was a minor then (Miok was 5 years older) we just lived together in Baon. He worked as a de-husker (taking husk from the coconut) and during off season would go fishing. But Miok's earnings was no longer enough for our growing family. We had two children when we moved to Pantukan (Compostela Valley) to pan gold. We stayed there for five years – on good days which was very seldom we could gather gold dust for P1,000.00 a day, but other days there was nothing.

When DOCHSEI opened in 2004, my father, Lumon, was hired as watchman. He told my husband that there was a job for him. Explained to Miok that construction workers were needed. Miok was looking for a regular job in the lowlands. He had two encounters of near death in Pantukan. Once he was buried in the mud and if not for his flashlight to signal distress, he would have been completely buried in the landslide. The other time was when his pants was caught in the boll mill and almost got entangled with the roller. Quickly he took off his torn pants and saved himself. So a job at the DOCHSE was such a welcome change even though the pay was low, P150 a day.



When the plant construction was completed Miok moved to the fiber drying section. And I started to help him drying while our children pitched in during week-ends. Together we would now earn P300 a day. We were allowed to build a small hut inside the plant premises. Then along with other women we were trained to make coir handicrafts such as bags, flower pots, etc. I would make them and spent overtime to finish 10-15 pieces. This time by myself I would earn P300.00 a day, more than what Miok earned as fiber dryer. I was cited as the most productive worker. An exciting experience for me was when I went with the women's team to sell our goods – coir mats, twines, geo-net, fiber, bio organic fertilizer, etc. in a fair in Davao City. It was the first time I travelled that far. The city was four hours by truck. The fair was crowded and I saw different people – I said to myself “So this is what the city people look like, smartly dressed with big nice handbag”. But I don't feel any envy for them. My life is improving and I am happy with the progress I am making in my life. I have no more worries about landslides and other hazards in gold panning. I no longer worry where to get the next meal. These are more important to me than being able to have nice things for myself.

On my first day at the fair I felt shy to ask people to come to our booth and buy our goods. On the second day, I was more worried about not making any sales so I forgot my shyness and thought more about how much we would bring back to those who stayed behind. I felt responsible for what we could do with the income – make more products...

As more workers were employed, I opened a small store in our hut that supplemented our income. I would cook snack items for them. Because Miok and I became regular workers in the plant, we qualified for a salary loan. The first loan we took was P20,000.00 which we used for making lumber and to buy GI sheets for roofing. Finally, we have our very own house. This was in 2010. I learned to budget and save – an important value that DOCHSE instills among its workers. Our loan is almost paid. My next dream is to finish my small kitchen with concrete flooring. Then I can start dreaming about curtains on my windows. I have to progress step by step.

My children are now grown-up and have their own families. My sons, Michael and Romeo were also employed by the plant as dryer and bundler, respectively. Michael earns between P300-600 a day as bundler while Romeo between P250-500 a day. We are expectant with the new plant built in Governor Generoso. One of them may be assigned a higher paying post there. Yes, if we work hard opportunities open and life smiles on us.

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