

Community Profile

Purok Calumpang in Barangay (village) 1 is a growing community located right in the heart of San Carlos City. Though the city is one of the more developed cities in the northern part of Negros Occidental, most of the residents in Purok Calumpang are former landless farmers and sugarcane plantation workers.

Like most highly urbanized cities in the Philippines, San Carlos city also has its share of poor communities.

In recent years, some agricultural lands have been converted to subdivisions due to the increasing population pressure and the need to increase the revenues of the local government. This has cost farmers and sugarcane workers their precious land and jobs. Therefore Purok Calumpang has many landless farmers looking for alternative sources of income.

Group Profile

Fellowship 5 was formed in June 2010. The members were selected based on their socio-economic profiles, good character and willingness to participate in the fellowship's activities.

Thirteen members received their first loans in July

2010. Six months later, membership increased to 17. Most of the members received Php 4,000 (NZ\$125) loan assistance while one member got Php 3,000 (NZ\$94). All loans were payable on either a four or six-month cycle.

Member	Business	Loan Amount (1st release)	Date of Full Repayment
Artaba, Ma. Luisa	Small variety store	4,000	26 Oct 2010
Batersal, Adelaida	Small variety store	4,000	23 Dec 2010
Martinez, Cecilia	Community food services	4,000	26 Oct 2010
Odiaman, Roberto	Cooks/sells cassava cake	4,000	3 Dec 2010
Oyo-a, Carmelita	Small goods retail store	4,000	20 Dec 2010
Palabrica, Julieta	Small variety store	4,000	10 Dec 2010
Rebadomia, Rowena	Small variety store	4,000	29 Jul 2010
Sayson, Irene	Small variety store	4,000	23 Dec 2010
Singular, Joemar	Small variety store	3,000	9 Nov 2010
Delos Santos, Fe	Food vending	4,000	23 Dec 2010
Lopez, Rowina	Taho (soya) business	4,000	9 Nov 2010
Silva, Helen	Sells packed meals	4,000	17 Oct 2010
Nacion, Rylden	Sell DVDs and processed meat products	4,000	21 Mar 2011
Marimla, Renato	Sells packed meals	4,000	21 Mar 2011
Balonga, Teodorica	Buy-and-sell of rice cakes and other native delicacies	4,000	21 Mar 2011
Rojo, Jennilyn	Small variety store	4,000	Unpaid to date
Villariza, Elena	Buy-and-sell of accessories and other dry goods	4,000	21 Mar 2011

*A total loan amount of Php 68,000 (\$2125) has been disbursed for 17 micro-entrepreneurs for the first loan cycle. Of the total loans disbursed, following CCT followup and debt collection, Php 63,000 has been repaid back to date, translating to a 94% repayment rate, 4% higher than the average industry repayment rate of 90%

Learning and Milestones

The group faced many challenges and difficulties during the past 12 months. The Fellowship's operation was irregular from June to October 2011. A number of members had difficulties repaying their loans

because of the bleak economic condition resulting in slow business uptake and personal problems. As a result, many members stopped attending fellowship meetings.

The difficulties faced by members of Fellowship 5 can be attributed to the vulnerability of the borrowers. Compared with other Fellowship branches across the country, the group is poorer by most socio-economic standards. Additionally, Fellowship 5 is also one of the newest branches of the Center for Community Transformation (CCT) in Western Visayas. It was established to give CCT an initial experience of addressing the migrant sugarcane farmers who have long been aspiring to have alternative sources of income.

Most of the members of Fellowship 5 were first-time loan borrowers from an institution that caters specifically to their needs. In the past, some of them had fallen prey to other lending schemes like loan sharks where

non-repayment would mean the repossession of their small appliances or cooking wares as in-kind payment to their dues.

The loans they received from the Trust bank helped them start a decent business or grow their current businesses. Some members have taken pride in saying that they can now afford to give their respective families quality food at mealtimes.

The second cycle loans are expected to be higher in amount. The members who will be receiving these are those who have learned good business management skills. They will serve as inspiring models to the rest of the borrowers who have yet to gain significant successes in their businesses.

Looking Ahead

Renewed commitment

Some members admitted that their failure to pay loans on time has caused them to attend meetings less frequently. This eventually resulted to a temporary disbandment of the fellowship.

Today, members of Fellowship 5 are determined to meet regularly once more. They have renewed their commitment and have become more conscious of their role and responsibilities in the group's success.

The weekly Bible studies and worship services help ease their daily pressures in life, provide them fresh hope and help nurture their spirituality.

Capacity-building

CCT is introducing a new programme to assist borrowers with growing businesses called Grassroots Entrepreneurship Management. It is a training course designed for community partners whose businesses are growing and already generating employment within their local community. Participants undergo quality leadership training and business mentoring.

Close monitoring

A dedicated staff member has been assigned to facilitate the weekly fellowships. During these meetings, members reflect on lessons from the Bible to help them understand their responsibilities as well as their weaknesses and mistakes. With a more positive disposition, the members find it easier to move forward as a group and take their accountabilities seriously.

Community-building

The group is now in the process of forming their savings and credit association that brings them to another level of community building. They are also being prepared for livelihood skills' training and mentoring to enable them to engage in more productive business. There are also ongoing discussions in the group to start a feeding programme for the malnourished children in their community.

The Story of two Rowenas

Rowena's Hope

A mother always wants what's best for her children. As a mum to five young children, Rowena Lopez, 34, dreams of giving her children everything she could possibly provide.

Weng, as she is fondly called by friends, moved to San Carlos two years ago to become a ministry worker for Jesus Miracle Crusade church. There she met two other ministry workers who became her good friends. It was this friendship that eventually led her to

join CCT meetings and later becoming a member of Fellowship 5.

Weng utilised a Php 4,000 loan. "I applied for that loan to expand our taho (soya based) business so that we can cope with the needs of our growing children," she said. After a few months, the business grew and part of the income has helped pay off the loan.

However, since March 2011, Weng found it difficult to regularly participate in the Fellowship's activities. When two of her children got sick, she thought



it was best to attend to her children's needs first so she had little time to spend with the Fellowship.

She admitted though, that it was important to revive the regular Fellowship meetings. "I joined the Fellowship not only for the economic benefits I could get from it, Weng said. "It comes from my inner desire to be part of a family of faith." Weng has committed to help in the restoration of activities for Fellowship 5.

"I also want to be of help to my community by helping spread God's Word and sharing His blessings to others," she adds. Weng is confident that this will be a better way of helping the community of Calumpang.



Rowena's Recommitment

Rowena Rebadomia, 35, already had a small *sari-sari* store when the Center for Community Transformation (CCT) came to their community. Her husband, a private of the Philippine Army, had invested Php 15,000 (NZ\$500) to put up her small business. Life was not great, but it was okay. Her business was earning and she could provide for her 3 kids.

Then things started to change. Her husband, who was often assigned to different areas, reduced his support to Php 3,000 (NZ\$94) a month. Oftentimes, she would not receive a single cent from him. Later on, she discovered that her husband was having extra-marital affairs and engaging in vices.

Rowena used to earn an average income of Php 800 (\$25) a day from her store. Her income and the money she was receiving from her husband "was more than enough for our daily and weekly needs," she said. "But this changed completely when my husband began womanizing."

Rowena admitted that she needed bigger capital to improve her business. "CCT came to my rescue," she said. "I got a loan of Php 4000 (NZ\$125) in July 2010 and used it to salvage my store, our only source of income at that time."

"I even got a second loan," she said with pride. "But more than the financial assistance, the Fellowship activities kept me going and it sustained my spirit," she added. "It helped me keep my family intact despite what my husband did."

But then life just became tougher. Her kids got sick and medication and hospital bills piled up. The increasing demands of her children's education also slowly dried up her savings and capital. "I started to incur debt in February and stopped attending Fellowship meetings," Rowena said. She felt embarrassed that she couldn't pay her debts because of what happened to her family.

To make ends meet, she took odd jobs. Her store continued with a very small revolving capital earning about Php 150 (\$5) a day. She turned away from the Bible but confessed of feeling guilty.

During a recent CCT household visit, Rowena admitted her shortcomings and reaffirmed her commitment to continue with the Fellowship. On the same day, she reached out to other fellowship members and together scheduled a regrouping session in the evening.

"I want to recommit myself to the Lord through CCT. I believe He is the only One who can restore my life and family," she says.

TRUST BANK REPORT

Basic Project Information:

Name of Programme: Fellowship 5 (2047)
 Trustbank Location: Calumpang, Barangay 1, San Carlos City, Negros Occidental, Philippines
 Name of NZ Partner: CCT
 Reporting Period: 12 months

