



Ang Pagtindog

Report on the
CARD MRI Disaster
Response Efforts



About the Cover

When Typhoon Yolanda hit Visayas in November 2013, it changed the lives of its residents forever. Houses were destroyed, trees were uprooted, and lives were lost. Though devastated, hope was never lost. Days after the disastrous event, a Philippines flag was raised by the residents of Tanauan, Leyte as a symbol that they are ready to rise again.

“Ang Pagtindog” is a Visayan term for rising up.

Written by Cleofe M. Figuracion

Edited by Dr. Jaime Aristotle B. Alip and
Marilyn Magampon-Manila

Layout Design by Cyrene Grace DC. Lubigan

Photos by Allan Rey L. Sarmiento and Marco Antonio D. Tejada

Figures provided by CARD Mutual Benefit Association, Inc.
and CARD MRI Insurance Agency

Message

Typhoon Yolanda was a hard blow for the Philippines. Many families were devastated with homes and livelihood destroyed. Food became scarce, electricity and communications cut off. It is as though nothing could ever fix the damage done by the supertyphoon.

But in those times, we see how light can be in stark contrast with the darkness. In the provinces of Samar and Leyte where 290,000 clients of CARD MRI resides, we immediately responded to their call for help. We sent a Disaster Response Team on the grounds to start looking for reportedly missing staff, members, and their families while we keep all our lines available in our head office in Laguna for assistance and donations from our partners and friends. The CARD Mutual Benefit Association (CARD MBA) and the CARD MRI Insurance Agency (CaMIA), who are our microinsurance providers across the CARD MRI, were also quick to provide relief packs and to settle the claims of the affected members.

As fast and strategic our responses were so as the needs of the affected families grow. Naturally resilient, the survivors of typhoon Yolanda immediately saw business and livelihood opportunities. We knew then that what needed most was the financial assistance to sustain their businesses. We resumed the operations of our branches so that we could provide special livelihood and housing calamity for affected areas. CARD MRI had not done all of this without the support of our partners and friends. Together with them, we were able to reach more.

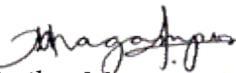

Dr. Jaime Aristotle B. Alip
Founder and Managing Director
CARD Mutually Reinforcing Institutions



Typhoon Yolanda, along with the previous calamities we have experienced in the past years, has taught CARD MRI many lessons. Our response was made more strategic and refined. We learned to respond fast while never forgetting to carry our hearts along the way.

Even though CARD MRI's locations are islands afar, it is as though we are all connected by an invisible thread. Those who are geographically near and had the means to help offered their time and energy to help us repack food, clothes, and other basic needs. Our field staff volunteered in accommodating the needs of our members in the affected areas. In the head office, our staff consolidated all the updates and requests from the field, taking careful actions to give the most proper response. Our members who also wanted to take part in rehabilitating Samar and Leyte gave a portion of their savings to donate. All these only prove that when we work together, we can do so much more.

We are also grateful to the partners and friends who joined us in our response to the need of the survivors of the typhoon. With their support, we have given hope to those in need.


Marilyn Magampon-Manila
Director for Community Development Group/
Head of Disaster Response Team
CARD Mutually Reinforcing Institutions





When Typhoon Haiyan (Yolanda) struck

November 8, 2013 was like a nightmare to the Filipinos when Typhoon Haiyan, locally known as Typhoon Yolanda struck the Philippines. The CARD Mutually Reinforcing Institutions (CARD MRI) management knew that there is much work to do right after. Indeed, the super typhoon ravaged houses of members and staff particularly in Samar and Leyte areas. To validate this, CARD management immediately did an ocular when Typhoon Yolanda left the country.

As of December 20, 2013, the total recorded affected clients and staff reached 179,388. One hundred fifty five clients, 170 dependents and one staff were reported dead and 80 clients and 90 dependents are still missing. The details are indicated below:

Right after Typhoon Yolanda left, CARD MRI has been in close coordination with all field staff in the affected areas. Day after day, the number of units affected and the number of affected members were increasing. CARD MRI's stability as an institution was tested. Staff and members felt there was no hope for them. They were grieving for their losses. CARD grieved with them but at the same time lifted their spirits. What happened after the typhoon was a result of the strong foundation that the institution has built over the years.

Institution	No. of Units	No. of Affected Members	Deaths		Missing	
			Member (Including CARD Staff)	Dependents (Spouse/ Children/ Parents)	Member	Dependents (Spouse/ Children/ Parents)
CARD Inc.	145	91,644	50	61	22	25
CARD Bank	149	79,385	105	108	57	61
CARD SME	8	174	-	-	-	2
BOAT Partner	2	8,040	-	-	1	1
Staff	-	145	1	1	-	01
Total >>>>	304	179,388	156	170	80	90



Becoming the survivors' fortress

Disaster Response Committee

On November 11, a disaster response committee was formed headed by Ms. Marilyn Manila, CARD MRI Community Development Group Director. The responsibility of this committee is to coordinate CARD MRI's disaster response efforts to all areas affected by the typhoon and to all individuals and institutions who want to help. Through this committee, the CARD MRI efforts were consolidated which resulted to faster and more efficient response. Further, a special team for Samar and Leyte was formed headed by Mr. Vener Abellera, CARD MRI Insurance Agency (CaMIA) General Manager. The responsibility of this team is to lead the head office mission to Samar and Leyte. These two areas are the hardly hit areas of the typhoon.

Every week a team from the CARD MRI Head Office leaves for Samar and Leyte to replace the team deployed in the area. This is to ensure that the special team has enough energy to bring strength to the staff

and members in the areas. The team brings with them food, water and fuel to provide immediate relief to staff who visited the members and their families to distribute relief goods, validate claims to be paid and pay claims immediately. The special team also made sure that staff are all accounted for. It is through the special team that the head office was informed that sadly, one staff has died.

In upholding the value of family spirit, CARD MRI also made sure that staff assigned in other areas whose families are in the disaster areas are able to immediately get information about their families or are able to visit them. The committee also assisted CARD MRI staff in visiting their families bringing with them food and water. There were 10 staff who were booked to visit their families. Others were assisted via land travel. Everyone reported back to work a few days later after making sure their families are all fine.

To coordinate all of the responses and to update the management about the status of affected families, action taken, and donations received, the committee together with CARD MRI Executive Committee, and key staff from Human Resource Unit, Legal and Security Unit, Organization and Administration Unit, Community Development Group, CaMIA, CARD Mutual Benefit Association Inc. (CARD MBA), CARD Business Development Service Foundation Inc. (CARD-BDSFI), CARD-MRI Development Institution (CMDI) and all CARD MRI financial institutions meet every week or as deemed necessary. In these meetings, all required action and future plans for rehabilitation were discussed.



Disaster Relief Operations

It has been CARD MRI's practice to immediately send relief goods and medicines in affected areas to help them get by even for just a few days. As coordinated by the Disaster Response Committee, CARD MRI immediately sent relief packs to the disaster areas. These relief packs came from strategic locations set up by CARD MRI as repacking stations to serve all affected areas of CARD MRI in Samar, Leyte, Cebu, Panay Island, Negros, Palawan, Masbate, Camarines Sur, Albay, Quezon, Mindoro, Marinduque, Laguna, Batangas, Cavite, Misamis Oriental, Davao, North Cotabato and Zamboanga. For Samar and Leyte where there is greater need and where supplies are not available within, CARD Inc. Regional Directors and Cluster Directors from Cebu and Mindanao areas provided the much needed assistance by sending the packed goods for them. The Disaster Response Committee made sure that all relief packs where it is needed are delivered and distributed. It also led the repacking of tons of clothes from good hearted staff, members, and private individuals from Luzon.

Roads were impassable and ports were inaccessible or congested but this did not hinder CARD MRI. It

was one of the first organizations who are able to send relief packs in the affected areas. For all the affected families, the total amount paid by CARD MRI for the relief packs alone reached Php 71,755,200. Aside from this, CARD MRI with the help of staff, members, partners and friends, was able to send clothes, blankets, mosquito nets, solar lamps among others to the affected families. The spirit of volunteerism was also very evident during the repacking of the relief goods. Staff, members, and other civic organizations joined in the repacking activity. This resulted to faster delivery of the packed goods. Below are the details of the CARD MRI Disaster Relief Assistance Program (CDRAP):

Institution	No. of Units	No. of Affected Members	Amount of CDRAP
CARD Inc.	145	91,644	36,657,600.00
CARD Bank	149	79,385	31,754,000.00
CARD SME	8	174	69,600.00
BOAT Partner	2	8,040	3,216,000.00
Staff		145	58,000.00
Total >>>>	304	179,388	71,755,200.00

CARD MBA and CaMIA Claims Payment

It was also immediately after the typhoon left the country that claims were paid. CARD staff even though they were also affected continued with their work to validate claims and ensure that claims are paid within the 1-3-5 day target. Fortunately, CARD has a backup of all the files and member information. It has also revised its policy on documentary requirements which is acceptable to the regulatory body to make claims processing easier for claimants. Reinforcements from CARD MBA head office and other CARD MBA Provincial Offices which were not affected by the typhoon, CaMIA head office as well

as Pioneer staff all came to assist in claims processing and payment.

CARD MBA and CaMIA worked non-stop to pay claims immediately. As of December 20, 2013, CARD MBA paid a total of Php6.2-M for death claims and Php 65,914.25 to the relatives of missing insured while CaMIA paid Php53.1-M for re-house.

Both CARD MBA and CaMIA lived up to its mission of being the microinsurance institution that members can rely on in times of uncertainties.

Institution	CARD MBA INSURANCE COVERAGE				CaMIA PAID PLAN COVERAGE	
	Deaths- CONFIRMED & PAID		Missing - CONFIRMED & PAID		ReHouse - CONFIRMED & PAID	
	No.	Amount	No.	Amount	No.	Amount
CARD Inc.	111	Php 1,885,041.00	5	Php 65,914.25	6,720	Php 33,438,982.00
CARD Bank	213	Php 4,298,813.90	-	-	2,445	Php 13,611,000.00
CARD SME		-	-	-	16	Php 34,700.00
BOAT Partner		-	-	-	101	Php 93,500.00
Staff	2	Php 30,000.00	-	-	194	Php 1,461,700.00
Non CARD		-	-	-	951	Php 4,542,400.00
Total >>>>	326	Php 6,213,854.90	5	Php 65,914.25	10,427	Php 53,182,282.00



Working together, doing more together

CARD MRI Donation Drive

CARD MRI received expressions of support from partners and friends as well as from staff and members. Thus, a donation drive was set up. One page of the CARD MRI website was solely used for the donation information and updates about the CARD MRI Disaster Response Activities. It was set up for the partners, friends, staff and members who wish to send their donations and who would like to know status of the activities.

It is heart-warming that as soon as the donation drive was set up, there was an outpour of help which led to a total of about Php 18.57-M (\$422,062) wherein

Php 1.07-M (\$24,405) came from CARD MRI staff and management, Php15.9-M (\$361,782) from partners and private institutions and Php 1.57-M (\$35,873) from private individuals. Aside from the cash donations CARD MRI received donations in kind from Banco de Oro (BDO) Foundation (relief packs for selected towns in Samar); Microventures Foundation Inc. (boxes of school supplies); Hybrid Social Solutions (solar lamps); Sumitomo Chemical Japan (Olyset Mosquito Net); and Paxys Inc. (50 computers). Too, pledges from our good friends both from the Philippines and abroad continue to pour.

Donations from CARD MRI Management, Staff and Clients	Php	1,058,858.50	\$	341.00
Donations from Partners and Private Institutions:				
APEX Club of San Pablo City (Philippines)	Php	11,000.00		
SAIDI (Philippines)	Php	30,000.00		
People's Bank of CARAGA (Philippines)	Php	20,000.00		
Isabela Federation (HongKong/Philippines)	Php	22,000.00		
Pioneer Foundation Inc. (Philippines)	Php	3,097,444.48		
OikoCredit (Netherlands/Philippines)	Php	281,182.00		
OikoCredit			\$	3,469.96
EMI and MFC (Laos PDR)			\$	671.00
Sanyhai Samphanh DT MFI (Lao PDR)			\$	437.00
EMI (Lao PDR)			\$	625.00
Gojo and Company (Japan)			\$	1,983.50
Members of Music Securities (Japan)			\$	17,900.36
Fukoku Mutual Life Insurance Company (Japan)			\$	7,993.50
CFRC/M7 Microfinance Network (Vietnam)			\$	2,248.50
Center for Women and Community Development (Vietnam)			\$	300.00
TYM (Vietnam)			\$	4,048.00
To Chuc TC vimo TINH M7 c/o Duc Binh (Vietnam)			\$	1,150.00
M and D (Vietnam)			\$	303.00
Freedom From Hunger (USA)			\$	1,531.75

Ideas 42 (USA)		\$	468.50
Savings Bank Foundation for International Cooperation (Germany)		\$	101,718.51
MicroLoan Foundation		\$	7,482.30
Southern Neighborhood		\$	683.50
Capital Sisters (USA)		\$	3,983.50
Grameen Foundation (USA)		\$	1,193.50
Association of Asian Confederation of Credit Unions (Thailand)		\$	4,981.50
Give 2 Asia		\$	119,937.00
SubTotal	Php		3,461,626.48
		\$	283,109.88

Donations from private individuals from:			
Israel		\$	29,993.50
Japan		\$	2,130.50
Philippines	Php	33,750.00	
Thailand	Php	5,000.00	
Vietnam	Php	50.00	\$ 320.00
USA	Php	4,818.00	\$ 2,438.75
SubTotal	Php	43,618.00	\$ 34,882.75
GRAND TOTAL			
	Php	4,564,102.98	\$ 318,333.63





Rising up after the typhoon

Lifeline Support

In order to make the branches fully operational, CARD MRI brought to the areas necessary equipment such as generators, computers, servers, scanners, router, regular and passbook printers, motorcycles and 4-wheel vehicles. The following were the new equipment sent by the head office facilitated by CARD MRI Organizational and Administrative Unit:

Motorcycles	7
Server	3
UPS	3
Passbook printer	2
Laser printer	2
Switch hub	1
Router	1
Generator	5
Scanner	1
Desktop	8

Until the first few weeks of 2014, electricity in some of the CARD branches in Samar and Leyte were not yet restored. To give temporary light to CARD offices and to keep communication constant, solar lamps and panels which can charge cellular phones

CARD Bank, Inc. Tacloban Branch, CARD MBA Inc. and CARD Inc. branches in Samar and Leyte fully operational

Resuming operations in Samar and Leyte proved to be very challenging compared to other affected areas. Those branches in areas which were not highly affected were able to operate only a few days after the typhoon. Samar and Leyte CARD, Inc. branches were fully operational about three weeks later. CARD MBA

were also sent by the Business Development Service Foundation Inc. and its partner Hybrid Social Solutions. The generators which were also bought from Cebu and other nearby cities and then sent to Samar and Leyte assisted the branches in performing their duties. The vehicles in Samar and Leyte for CARD Bank, Inc. CARD MBA, Inc. and CARD Inc. were damaged. Prior to sending replacements for the vehicles, temporary replacements and reinforcement vehicles were sent to help the staff in visiting clients.

CARD MRI IT team also restored the MIS system in the affected areas. Through the CMIT Regional IT staff and reinforcements from the CMIT head office, CARD's computer system in the areas was restored. They visited each branch to restore the system and make it functional for faster client transactions.

With the unavailability of clean drinking water in the highly affected areas, CARD MRI head office also sent drinking water to the branches for the staff alight the vehicles from the head office. Food, clothes, slippers, sleeping gears, fuel for cooking, and medicines were also sent. Food for the staff in the highly affected areas for about two months was also subsidized by CARD.

branches on the other hand, were able to operate only a few days later despite destruction of offices. They were always on field looking for members and just make do with what is left of their office which are also undergoing repair. CARD MBA Tacloban Provincial Office transferred office downtown in the newly

acquired CARD property is located.

With the concerted efforts from the head office and the field staff, CARD Bank Branch in Tacloban has opened and has started serving clients again on December 2, 2013, 24 days after the typhoon. CARD Bank was one of the few banks that are able to immediately fully operate in Tacloban. This happened because of the support from the CARD MRI management and from the Bangko Sentral ng Pilipinas which released BSP

Circular 2013-050 which states Regulatory Relief for Banks affected by Typhoon Yolanda and BSP Circular 2013-052 which is the Temporary Relaxation of the implementation of the KYC requirements.

Despite the resumption of operations of the CARD branches, moratorium on loan payments to all clients who were affected was declared. This is implemented following a strict implementation guidelines.

Community Health Day and Stress Debriefing

A medical mission or a community health day (CHD) was also set up by six nurses, four doctors, and several assistants in three separate locations, Guian and MacArthur in Samar and Pontevedra and Estancia in Panay Island a few days after the typhoon. The said CHDs are done together with three other microfinance institution, ASA Philippines, KCCDFI and NWTF wherein NWTF donated medicines. A total of 3,407 microfinance clients, their dependents and non-members were provided with medical assistance.

In January 2014, a series of CHDs were conducted by CARD MRI alone through its Microfinance and Health Protection (MaHP) Program to cover Cebu and Leyte areas. A total of 856 beneficiaries (members, dependents and non-members) of the CHD received

medical services and free medicines. Aside from this, regular CHDs are being conducted by the 24 retainer doctors and 26 nurses of CARD MRI both in the disaster affected and non-affected areas. These CHDs are already mapped out for the whole year.

CARD-MRI Development Institute (CMDI) also conducted Critical Incidence Stress Debriefing (CISD) for the staff and members in the disaster affected areas. CMDI is the lead institution in conducting CISD. Prior to the CISD sessions in areas affected by Typhoon Yolanda, CMDI Training Officers and MaHP nurses have just conducted CISD Session in Bohol to members and staff affected by the recent earthquake. Their skills were again put to great use in Samar, Leyte and Panay Island where about 300 hundred members and staff have undergone the CISD sessions.

Rehabilitation Efforts

As part of the rehabilitation program of CARD MRI, special livelihood and housing calamity loans for the affected areas are being provided. These are loans at subsidized interest rates and with ample grace periods. With CARD's own funds and the PhP 400-M fund that we are hoping to raise, we will be able to address the rehabilitation efforts needed by our clients.

Following the cycle of disaster management and to also make the whole CARD MRI more prepared for disasters, CARD MRI Disaster Management Program will be strengthened by implementing a CARD MRI-

wide disaster response committee and pooling in of a disaster fund. It is also actively partnering national and international public and private organizations with the same goals of assisting Filipinos to rise once again after this tragedy.



1 We opened our lines and made ourselves available 24/7.

We immediately coordinate people and mobilize resources to strategically and systematically respond to the needs of those in the affected areas.

3 We called on our friends for support.

We welcomed our partners and friends who expressed their willingness to support the activities we have for the affected families.

2 We kept people and resources easily available.

We monitor what's going on in the field to ensure all our actions from the head office will correspond to the needs of our staff and members in the affected areas.

4 We kept our knowledge of the geography useful.

With the in-depth knowledge of the local geography, we strategized the most practical transportation routes to deliver relief in the quickest possible time.

CARD MRI Head Office in San Pablo, Laguna

5 We continued to be visible.

More than the immediate relief we provided, we continued to be visible to become the survivors' symbol of hope.

How we brought hope back

6 We relaxed our controls while keeping in mind our legal responsibilities.

We made arrangements with our insurance partners to keep controls at relaxed levels to make insurance payments faster. We did this without sacrificing our compliance to the rules.

Affected areas

7 We kept moving as one.

May it be in our head office or in the affected areas, we kept our mission aligned. We divided what's needed to be done to the best people who could do it. We worked on our strengths and supported each other to respond faster and better.

surviving Yolanda

Stories by Raffy Antes and Cleofe Figuracion



The *w*alk home

Nurse Kristine went home upon knowing that a strong typhoon will hit Leyte. She wants to make sure her family will be safe. She plans to go back to work after that. The morning that she is about to get ready to go back to work, a growling sound came. The typhoon is here. They all took cover. She, her parents and her siblings huddled together in what they thought is a safe place. Then suddenly, the strong wind took their roof. They grabbed their sleeping mattress to keep debris from falling straight to them. It only took about an hour but for them it was a long fight. Fortunately, the water on their side of the town did not go up. Their house was destroyed. All they have worked for in

years, all gone. They are still very thankful that no one from her family died.

A few days after the typhoon, when they were trying to save what was left of their home, someone sought for her help. A woman gave birth by the street that needed immediate help. They knew Kristine is a nurse. Without hesitation she gave the woman first aid. It was the woman's first baby and she was bleeding a lot. With the help of her neighbors, they took her to the rural health unit. But because the rural health unit was also affected and higher level of medical attention was needed, she was referred to a medical mission that is ongoing about two towns away. She was relieved when they reached the site. Tired and full of blood, she went home upon knowing

the woman and her baby is finally stable.

While, nurse Kristine is helping the woman, Sir Nitoy and his team came to her house. She was not around but her mother informed her that some CARD staff came looking for her. Her mother said they were relieved that she is fine. They did not wait for her anymore and went on to look for other CARD staff.

Nurse Kristine reported back to office after two weeks. She walked from her home to Tacloban which took her several hours. She first went to the CARD MBA office but nobody was there so she went to CARD Bank. She found out then that CARD MBA office relocated because its former office was destroyed. Once settled, they started locating members, distributed relief goods, and validated and paid claims. Kristine helped in all of these. She also helped in the medical mission that CARD conducted in Samar and Leyte. She said that although they also lost their house, the people of Samar and Leyte needs her help. “It was a terrifying experience. I’m thankful that my family is alive. We are better now. We will start to rebuild our house and I will help in rebuilding Samar and Leyte in any way that I can,” Nurse Kristine said while smiling.

When *d*uty calls

Duty calls. This is what Nitoy the regional director of CARD Bank Inc. for Tacloban thought when his immediate head called him to go to Tacloban right after the typhoon. Without a blink, he booked any available flight that will take him to Tacloban. He found one going to Cebu. From Cebu he took a ferry to Ormoc then a “habal-habal” (motorcycle for rent) to Palo, Leyte. From Palo, he is on his own. There are no available transportation to Tacloban. With his strong built, he carried about 10 kilos of food for the staff in Tacloban and walked the remaining miles. He did not feel the weight at all. All he was thinking was this food will save starving staff in Tacloban.

He walked about 12 kilometers from Palo to the bank branch. The long walk and the grueling weight of the food did not deter him. Because his shoes which were

already full of mud were keeping him from walking faster, he left them and changed to his slippers.

As he walk, the scene before him is heartbreaking. The whole of Tacloban and its nearby towns are in total destruction. He thought of the staff and braced himself of what could have happened to them. The roads were impassable for vehicles. All sorts of debris and bodies lie on the streets. What happened to Tacloban is indescribable. Houses and sources of living were destroyed. Someone with a frail heart could not possibly take this scene. He thought of staff and of the members and their families. How could they survive the wrath of Yolanda? It seems nobody will survive this but he thought positive thoughts and carried on.

When he arrived at the branch, nobody was there. He tried calling each staff but was unsuccessful. Telephone signal is intermittent. He reported the situation to the head office. Everything he saw and all the things they possibly need he relayed to the CARD MRI Disaster Committee. The following day, help from the head office arrived. With the vehicle sent by the head office as temporary replacement to their vehicle that was damaged by the typhoon, they located the staff. That was the first call of order from the Managing Director to make sure all staff are accounted for. Reaching each one is a source of relief for Nitoy. “The staff were touched by the gesture of the head office. They felt important upon knowing that the head office came looking for them” he said. As the number of missing staff came to zero, the head office is relieved but is saddened by the fact that one staff died.

Nitoy’s perseverance to help did not waver despite difficulties to operate the branch again. There were no electricity and water. Almost all office equipment were destroyed and food started to run out. With the massive destruction, he knew that this is a perfect time to act to help the people and there is no time to complain and be helpless. Nitoy recalled how prompt the head office was in sending all the help that Tacloban branch needs. Vehicles, computers, generator, food, clothes, bed, water, manpower, IT support and much more came immediately. Name

it and the head office will send it. This is why CARD Bank Tacloban branch was able to operate in less than a month after the typhoon. “We are very thankful to the head office. They made us feel that CARD MRI really works as one. What it promises, it delivers. The value of family spirit is embedded in its core. It is what kept me going, knowing that CARD MRI is here as my family,” Nitoy relates.

The calm in the storm

“I thought it was just an ordinary typhoon,” these were the words of Anabel Albarida, IT staff of CARD MBA Leyte Provincial Office in Tacloban City, who personally witnessed how typhoon Yolanda wrecked havoc in Tacloban.

A day before the typhoon came, it seemed to be an ordinary day. The sun was up releasing scorching

heat that led people to think the so called storm surge, which was blaring in all news channel and social media, might not actually happen. That day there were information going around forcing the general public to vacate to safer places especially those living along the shorelines as soon as possible.

In the afternoon of the same day, the four CARD MBA staff in Tacloban (Raymond, Janel, Anabel and Ruthlyn), received a call from the Head Office informing them to vacate the office, but they did not leave the office because it seemed nothing big will happen. To somehow prepare them through, Provincial Manager Raymond instructed his staff to buy and stock some foods.

When night fall came, they slept but are on alert in case the storm actually comes. They were awakened by howling wind and heavy rains at 6 o'clock in the morning. That time, they were able to take some videos of what was going on. Minutes passed by, the wind got stronger and raindrops became heavier. What made them a bit frightened is that they can't



see their neighbors anymore, the whole town was gloomy. Then suddenly they heard a loud noise, their kitchen was wrecked. "A super-typhoon, indeed!" they concluded.

Janel, who is 3-month pregnant at that time, started to cry almost hysterically. Anabel tried to calm her but her fears did not subside. As Yolanda continued to traverse and wreck the whole town, their fear is mounting. Raymond, the only man in the group, and Ruthlyn went to the terrace. As flood water reached their knees, they immediately went inside and instructed Janel and Anabel to stay on top of the double deck bed. After a few minutes, when the bed moved incessantly, they decided to climb on the roof.

The three women were almost on the peak of losing hope but Raymond told them to keep calm and pray

instead. "Without Raymond who took everything very calmly, we would have ended up dead and be lost in the sea," shared Anabel.

At around 11:00 in the morning, the typhoon subsided yet it left Tacloban in a quagmire. Many bodies were floating. Houses were broken. Trees were uprooted. Everything was devastated. The four of them went immediately to the evacuation area. There they were asked by some survivors, who happened to be members of CARD, for food. They were expecting that scenario to happen and sadly they cannot do anything about it that time. What was left were only pack of noodles and crackers covered with mud. Good thing BotiCARD dispensed medicines to them days before the typhoon. That was the only help they extended to the members. They assured them that support from head office are coming very soon.

CARD MRI

CARD Mutually Reinforcing Institutions

20 M. L. Quezon St., City Subdivision, San Pablo City 4000, Laguna, Philippines

Tel. Nos: (63-49) 562-4309 / 562-6560 Fax. No.: (63-49) 562-0009

Website: www.cardmri.com E-mail: mri.info@cardbankph.com