

**PARTENARIAT AVEC LA FONDATION GROUPE RATP  
ASSOCIATION ALOUETTE  
ALOUETTE FOUNDATION OF THE PHILIPPINES, INC. (AFPI)**

**PROJET MICRO-CREDIT  
BILAN DU PREMIER CYCLE  
(MARS A SEPTEMBRE 2017)**

Ce micro-crédit est en partenariat avec la Fondation Groupe RATP. Le projet a été officiellement lancé le 20 février 2017. L'objectif général du projet est d'autonomiser les femmes pour leur permettre d'être en mesure d'améliorer la situation économique de leurs familles.

Dans ce projet, des familles à faibles revenus empruntent sans intérêts une somme d'argent qu'elles peuvent utiliser pour lancer ou développer des projets générateurs de revenus, les aidant ainsi à atteindre un niveau de vie économiquement suffisant. Ce projet est destiné à aider les femmes à améliorer des activités génératrices de revenus par le biais de financement sans intérêts. Après une sélection d'éligibilité au prêt, les bénéficiaires se voient remettre le capital et les remboursements seront effectués par des versements sur une durée de 6 mois.

Au départ, 10 femmes ont été désignées comme bénéficiaires du projet de micro-crédit. Au cours de l'évaluation finale des bénéficiaires ciblées, seules 8 mères étaient prêtes à prétendre à l'aide en capital à zéro pour cent d'intérêt. (Cf. liste des bénéficiaires des projets)

Pour le premier cycle du projet (de mars 2017 à septembre 2017), un montant de 75 000 Pesos philippins (PHP) a été distribué aux 8 mères. La plupart d'entre elles sont engagées dans la vente de nourriture et l'achat-vente de marchandises. Elles ont été très reconnaissantes parce que ce projet leur a permis de démarrer et de développer leurs commerces.

Les 8 mères du premier cycle ont été en mesure de rembourser leurs prêts et nous nous préparons maintenant pour la mise en œuvre du 2ème cycle du projet (d'octobre 2017 à mars 2018).

## ANNEXE 2

# Partenariat Fondation Groupe RATP Association Alouette Alouette Foundation of the Philippines, Inc. Projet Emploi – Microcrédit Année 2017



## Les mères de famille bénéficiaires



## Liste des Bénéficiaires 1er cycle (Février - Août 2017)

Nom - Prénom	Montant du prêt	Activité rémunératrice	Remarques
1. FERNANDEZ, Analissa B.	PHP 10, 000.00	Epicerie	Prêt remboursé
2. GUZAREM, Marcela B.	PHP 10,000.00	Epicerie	Prêt remboursé
3. MAPPALA, Editha T.	PHP 10,000.00	Achat-Vente	Prêt remboursé
4. ORDINARIO, Adoracion M.	PHP 5,000.00	Epicerie	Prêt remboursé
5. PEREZ, Lucelyn P.	PHP 10,000.00	Epicerie	Prêt remboursé
6. RITES, Maria Theresa B.	PHP 10,000.00	Petit commerce de rue (sari-sari)	Prêt remboursé
7. SALANGOSTE, Gina L.	PHP 10,000.00	Epicerie	Prêt remboursé
8. SALES, Editha	PHP 10,000.00	Petit commerce de rue (sari-sari)	Prêt remboursé

**2<sup>ème</sup> Cycle en cours (Octobre 2017 – Mars 2018)**

**Séance de formation à la gestion**



**UPDATED INTAKE FORM (03/13/2017)**

DATE APPLIED: 02/20/2017

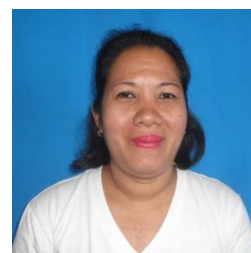
**CLIENT IDENTIFICATION**Name: **FERNANDEZ, Analissa B.** Age: 45 Sex: Female

Address: 622 Bayanihan St., Maricaban, Pasay City 1300

Date of Birth: July 26, 1971

Place of Birth: Albay

Health Status: ( / ) Good ( ) Fair ( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
<b>Benedicto Fernandez</b>	<b>Husband</b>	<b>56</b>	<b>M</b>	<b>Married</b>	<b>HS Graduate</b>	<b>Tricycle Driver</b>
<b>Analissa Fernandez</b>	<b>Client</b>	<b>45</b>	<b>F</b>	<b>Married</b>	<b>Vocational</b>	<b>Housewife</b>
<b>Anne Coline Fernandez</b>	<b>Daughter</b>	<b>13</b>	<b>F</b>	<b>Single</b>	<b>Grade 8</b>	<b>In school</b>
<b>John Benedict Fernandez</b>	<b>Son</b>	<b>12</b>	<b>M</b>	<b>-</b>	<b>Grade 6</b>	<b>In school</b>
<b>John Kenneth Fernandez</b>	<b>Son</b>	<b>9</b>	<b>M</b>	<b>-</b>	<b>Grade 4</b>	<b>In school</b>
<b>John Emmanuel Fernandez</b>	<b>Son</b>	<b>6</b>	<b>M</b>	<b>-</b>	<b>Grade 1</b>	<b>In school</b>

**III. OTHER SERVICES**If family served by any welfare agency: Alouette Foundation Type of Services/s provided: Sponsorship since when: 2012**IV. LIVING CONDITION**Number of persons living in the house: 6 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) ToiletHouse made of wood/light materials No. of room/s: 0 ( ) Owned (....Php.) Rent ( / )Others Specify: Shared House**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Mrs. Fernandez is a mother of four. Her eldest daughter is one of the beneficiaries of Alouette Foundation under sponsorship program for more than 4 years. Her husband is a tricycle driver earning a very minimal amount.

Mrs. Fernandez started a business selling frozen foods and rice.

However, after several months, she had difficulties in selling frozen goods for she doesn't have a freezer. While the price of the rice is not competitive in their community and the transportation expenses including the hauling is also expensive. She stopped her business and thought for a new one.

After availing of a micro-credit loan from RATP Micro-Credit Project of Alouette Foundation, Mrs. Fernandez started a new business in a form of food vending. She sells cooked foods for breakfast and viands during lunch and dinner time.

She believes that through the capital assistance from the Foundation in partnership with RATP, she will be able to continue earning in order to support the needs of her family.

Mrs. Fernandez is recommended to avail the microcredit loan from Alouette Foundation.

**UPDATED INTAKE FORM (03/13/2017)**

DATE APPLIED: 02/20/2017

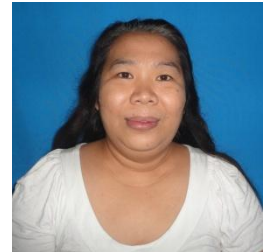
**CLIENT IDENTIFICATION**Name: **GUZAREM, Marcela B.** Age: 41 Sex: Female

Address: 448 Bayanihan St., Maricaban, Pasay City 1300

Date of Birth: July 16, 1975

Place of Birth: Antique

Health Status: ( / ) Good ( ) Fair ( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
<b>Rey Guzarem</b>	<b>Husband</b>	<b>43</b>	<b>M</b>	<b>Married</b>	<b>HS Graduate</b>	<b>Security Guard</b>
<b>Marcela Guzarem</b>	<b>Client</b>	<b>40</b>	<b>F</b>	<b>Married</b>	<b>HS Graduate</b>	<b>Housewife</b>
<b>John Rey Guzarem</b>	<b>Son</b>	<b>21</b>	<b>M</b>	<b>Single</b>	<b>HS Graduate</b>	<b>Unemployed</b>
<b>Dave Guzarem</b>	<b>Son</b>	<b>15</b>	<b>M</b>	<b>-</b>	<b>Grade 10</b>	<b>In school</b>
<b>June Rencel Guzarem</b>	<b>Son</b>	<b>14</b>	<b>M</b>	<b>-</b>	<b>Grade 9</b>	<b>In school</b>
<b>Matthew Guzarem</b>	<b>Son</b>	<b>8</b>	<b>M</b>	<b>-</b>	<b>Grade 3</b>	<b>In school</b>
<b>Carl Justine Guzarem</b>	<b>Son</b>	<b>6</b>	<b>M</b>	<b>-</b>	<b>Grade 1</b>	<b>In school</b>

**III. OTHER SERVICES**If family served by any welfare agency: Alouette Foundation Type of Services/s provided: Sponsorship since when: 2011**IV. LIVING CONDITION**Number of persons living in the house: 7 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) ToiletHouse made of concrete No. of room/s: 0 ( ) Owned ( ....Php.) Rent ( / ) Others Specify: Owned by relative**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Mrs. Guzarem is a mother of five.

Two of them are beneficiaries of Alouette Foundation under sponsorship and educational assistance program. Last September 2015, Mrs. Guzarem was one of the mothers who availed the livelihood assistance of the Foundation in partnership with DOLE. But then, Mrs. Guzarem needed to stop the business for she suffered from sickness and her husband temporarily quit from his duties for further trainings. Mrs. Guzarem admitted that she used some of the money to support her family especially that her husband was not earning and majority of their children are studying.

At present, Mrs. Guzarem's husband is already working as a security guard. Moreover, Mrs. Guzarem already started a new business which is selling burgers, refreshments and snacks in their neighborhoods using the money she availed from the RATP Micro Credit Project of Alouette Foundation.

**UPDATED INTAKE FORM (02/16/2017)**

DATE APPLIED: 01/22/2017

**CLIENT IDENTIFICATION**

Name: **MAPPALA, Editha T.** Age: 47 Sex: Female  
Address: 11 Saint Agnes St., Maricaban, Pasay City 1300  
Date of Birth: December 4, 1969 Place of Birth: Pasay City  
Health Status: ( / ) Good ( ) Fair ( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
<b>Editha Mappala</b>	<b>Client</b>	<b>47</b>	<b>F</b>	<b>Single</b>	<b>College Graduate</b>	<b>Therapist/Business Owner</b>
<b>Elvira Hipe</b>	<b>Sister</b>	<b>45</b>	<b>F</b>	<b>Separated</b>	<b>College Level</b>	<b>Domestic Helper (OFW)</b>
<b>Mary Jane Mappala</b>	<b>Niece</b>	<b>16</b>	<b>F</b>	<b>Single</b>		<b>In School</b>
<b>Mark Anthony Hipe</b>	<b>Nephew</b>	<b>15</b>	<b>M</b>	<b>-</b>		<b>In School</b>
<b>Mary Rose Hipe</b>	<b>Niece</b>	<b>14</b>	<b>F</b>	<b>-</b>		<b>In School</b>

**III. OTHER SERVICES**If family served by any welfare agency: Alouette FoundationType of Services/s provided: Sponsorship since when: 2009**IV. LIVING CONDITION**Number of persons living in the house: 4 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) ToiletHouse made of semi concrete No. of room/s: 0 ( / ) Owned ( ....Php.) Rent ( ) Others Specify**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Ms. Editha is the aunt and guardian of Mary Rose, Mark and Mary Jane.

The Family is a beneficiary of Alouette Foundation for 8 years already.

The mother (Mrs. Hipe) and the children were abandoned by the father for long years already and until now they don't know his whereabouts. In 2014, the mother decided to leave the country to work as domestic helper in Qatar. Her salary is not that big and enough only to suffice their daily needs and they still paying for their balance in their lot.

That's why the family is very grateful to the Foundation for being a recipient of its programs.

At this time, Ms. Editha wants to expand her small business, which is the buy and sell of fruits, juices, bagnet and charcoal.

So, she is applied for a microcredit loan as an additional capital.



**UPDATED INTAKE FORM (02/16/2017)**

DATE APPLIED: 01/22/2017

**CLIENT IDENTIFICATION**Name: **ORDINARIO, Adoracion M.** Age: 49 Sex: Female

Address 31 Saint Theresa St., Maricaban, Pasay City 1300

Date of Birth: June 27, 1967 Place of Birth: Camarines Sur

Health Status: ( ) Good ( / ) Fair ( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
Rosalino Ordinario Jr.	Husband	49	M	Married	Vocational	OFW
Adoracion Ordinario	Client	49	F	Married	HS Graduate	Housewife
Roselyn Adora Ordinario	Daughter	18	F	Single	3 <sup>rd</sup> Year College	In School

**III. OTHER SERVICES**If family served by any welfare agency: Alouette FoundationType of Services/s provided: Sponsorship since when: 2006**IV. LIVING CONDITION**Number of persons living in the house: 2 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) ToiletHouse made of wood/light materialsNo. of room/s: 0 ( / ) Owned ( ....Php.) Rent ( ) Others Specify: \_\_\_\_\_**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Mrs. Adoracion is the mother of Roselyn who is currently a beneficiary of the Foundation under the Sponsorship Program for more than a decade already. Mrs. Ordinario and Roselyn were abandoned by the father 2 years ago. They haven't received any support from him. The support from the Foundation and Roselyn's sponsors were really a great help to them knowing their present situation. They feel truly blessed to have supportive sponsors.

Last September 2016, Roselyn's sponsor sent a cash gift for them to start a small business, which is the food vending. But the said business did not go well because the money was then used for their daily expenses and for the check up and medication of the mother.

At present, Mrs. Ordinario expressed her desire to revive her small business. That's why she is applying for a microcredit loan to the Foundation in partnership with RATP.

**UPDATED INTAKE FORM (02/17/2017)**

DATE APPLIED: 01/22/2017

**CLIENT IDENTIFICATION**

Name: PEREZ, Lucelyn P. Age: 41 Sex: Female

Address: 288 Edang St., Riverside, Tramo, Pasay City 1300

Date of Birth: November 3, 1975

Place of Birth: Samar

Health Status: ( / ) Good

( ) Fair

( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
Silvestre Perez Sr.	Husband	43	M	Married	Elementary Graduate	Food Vendor
Lucelyn Perez	Client	41	F	Married	Elementary Graduate	Housewife
Silvestre Perez Jr.	Son	22	M	Single	HS Graduate	Helper (Catering)
Shaira Perez	Daughter	21	F	Single	4 <sup>th</sup> Year College	In school
Sarah Joy Perez	Daughter	19	F	Single	3 <sup>rd</sup> Year College	In school
Joanna Rose Perez	Daughter	15	F	-	Grade 8	In school
Shaina Perez	Daughter	10	F	-	Grade 5	In school
Leoncio Jose Perez	Son	7	M	-	Grade 2	In school
Neil Patrick Perez	Son	5	M	-	-	-
Britney Althea Perez	Daughter	1 month	F	-	-	-

**III. OTHER SERVICES**If family served by any welfare agency: Alouette Foundation Type of Services/s provided: Sponsorship since when: 2009**IV. LIVING CONDITION**Number of persons living in the house: 10 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) ToiletHouse made of concrete No. of room/s: 2 ( ) Owned ( / ) Rent ( ) Others Specify: \_\_\_\_\_**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Mrs. Perez is a mother of 8 children. The husband is food vendor. Due to economic reason, the eldest has to stop schooling after finishing high school in order to find work to help the family.

Five (5) of the children are going to school so the father has to really work hard to provide their educational needs aside from the basic needs on food, shelter and others.

After giving birth to their 8<sup>th</sup> child, Mrs. Perez decided to start a new business to help her husband bring in income to the big family. She was chosen to be one of the RATP beneficiaries for the microcredit project since her husband is already engaged in a small business, which is the vending of street foods. They need additional capital to expand their business. That's why they are seeking help to the Foundation through the RATP project.

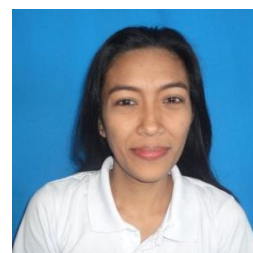


**UPDATED INTAKE FORM (02/17/2017)**

DATE APPLIED: 01/22/2017

**CLIENT IDENTIFICATION**

Name: **MITES, Maria Theresa B.** Age: 33 Sex: Female  
Address: 734 Vitales St., Malibay, Pasay City 1300  
Date of Birth: May 16, 1983 Place of Birth: Manila  
Health Status: ( / ) Good ( ) Fair ( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
Leonardo Ray Rites	Husband	36	M	Married	College Graduate	Project in-charge (Minimum Wage)
Maria Theresa Rites	Client	33	F	Married	College Level	Housewife
Raileth Jane Rites	Daughter	12	F	Single	Grade 6	In School
Raithle Kyle Rites	Son	5	M	-	Kindergarten	In School

**III. OTHER SERVICES**

If family served by any welfare agency: Alouette Foundation Type of Services/s provided Sponsorship since when: 2011

**IV. LIVING CONDITION**

Number of persons living in the house: 4 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) Toilet  
House made of wood No. of room/s: 1 ( ) Owned (....Php.) Rent ( / ) Others Specify: Shared House

**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Mrs. Rites is a mother of two. The husband earns a minimal amount. The eldest daughter is a sponsored student of the Foundation for almost 6 years.

The family stays in a small rented room. The room serves as their living, kitchen and sleeping area. The couple works hard to provide for the needs of their growing family.

At present, Mrs. Rites is planning to start a new business which is the selling of cooked food, e-loading and direct selling products. She believes that through this, she can gain profit to help her husband in their daily needs.

That's why she is applying for a loan from the RATP Micro Credit Project of the Foundation.

**UPDATED INTAKE FORM (02/16/2017)**

DATE APPLIED: 01/22/2017

**CLIENT IDENTIFICATION**

Name: **SALANGOSTE, Gina L.** Age: 36 Sex: Female  
 Address: 282 Geronimo St., Malibay, Pasay City 1300  
 Date of Birth: July 26, 1980 Place of Birth: Pasay City  
 Health Status: ( / ) Good ( ) Fair ( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
Jhan Salangoste	Husband	39	M	Married	1 <sup>st</sup> Year College	Business Owner
<b>Gina Salangoste</b>	<b>Client</b>	<b>36</b>	<b>F</b>	<b>Married</b>	<b>2<sup>nd</sup> Year College</b>	<b>Business Owner</b>
Jericho Salangoste	Son	15	M	Single	Grade 9	In School
Jerome Salangoste	Son	15	M	Single	Grade 9	In school
Princess Joy Salangoste	Daughter	10	F	-	Grade 5	In school

**III. OTHER SERVICES**

If family served by any welfare agency: Alouette Foundation Type of Services/s provided: Sponsorship since when: 2010

**IV. LIVING CONDITION**

Number of persons living in the house: 5 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) Toilet  
 House made of concrete No. of room/s: 1 ( / ) Owned ( ) Rent ( ) Others Specify: \_\_\_\_\_

**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Mrs. Gina is a mother of three. Two of them are beneficiaries of the programs of Alouette Foundation, the sponsorship and educational assistance program. She sells rice and fried chicken in the public market together with her husband. Their sales are quite good. They can pay their monthly rental for their stall amounting to Php10, 000 per month and it also helps to cover their daily expenses and monthly bills such as electric and water.

At present, Mrs. Gina and her husband want to expand their small business and they need additional capital to buy more chicken and rice. That's why they applied for a microcredit loan to the Foundation in partnership with RATP.

**UPDATED INTAKE FORM (02/16/2017)**

DATE APPLIED: 01/22/2017

**CLIENT IDENTIFICATION**Name: **SALES, Editha M.** Age: 48 Sex: Female

Address: 33 Geronimo St., Malibay, Pasay City 1300

Date of Birth: October 24, 1968

Place of Birth: Cotabato

Health Status: ( / ) Good

( ) Fair

( ) Poor

**FAMILY COMPOSITION**

Name	Relation to the Client	Age	Sex	Civil Status	Educational Attainment	Occupation/ Income
Bobby Sales	Husband	48	M	Married	HS Graduate	Company Driver
Editha Sales	Client	48	F	Married	Vocational	Business Owner
Joyce Ann Sales	Daughter	22	F	Single	2- Year Course	Encoder
Angelica Sales	Daughter	14	F	-	Grade 8	In School
Jose Bobby Sales	Son	12	M	-	Grade 6	In School

**III. OTHER SERVICES**If family served by any welfare agency: Alouette FoundationType of Services/s provided: Sponsorship since when: 2010**IV. LIVING CONDITION**Number of persons living in the house: 5 Basic Amenities: ( / ) Electricity ( / ) Piped water ( / ) ToiletHouse made of concrete No. of room/s: 0 ( ) Owned ( / ) Rent ( ) Others Specify: \_\_\_\_\_**V. SOCIAL WORKER'S BRIEF ASSESSMENT OF THE PRESENT SITUATION OF THE MOTHER AND FAMILY:**

Mrs. Editha is a mother of three. Her husband is a company driver earning a very small salary. Her second child (Angelica) is a beneficiary of the Sponsorship Program of Alouette Foundation for almost 7 years.

Mrs. Editha wants to start a sari-sari store (mini convenient store) in order to help augment the family income. She wanted to help her husband most especially that the educational needs of their children are becoming bigger year after year.

Having an experience running a sari-sari store, Mrs. Sales believes that she can derive income from this.

That's why she applied for a microcredit loan from the Foundation in partnership with RATP to start this small business.

## Remise des prêts aux mères de famille bénéficiaires







**Mrs. ORDINARIO dans sa petite boutique de boissons**



**Mrs. SALES dans son petit « Sari-Sari »**



**Mrs. GUZAREM dans son petit commerce de burgers**



**Mrs. MAPPALA dans sa petite épicerie**



**Le petit commerce de poulet frit (fried chicken)  
de Mr. et Mrs. SALANGOSTE**

