

INTERNATIONAL CARE MINISTRIES 2010-11 ANNUAL REPORT



International Care Ministries (ICM) has been serving the poor in the Philippines since 1992. In partnership with community leaders from over 1600 slum communities, ICM delivers programs that transform the lives of more than 50,000 destitute people each year.





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ACCORDING TO THE WORLD BANK, 1.4 BILLION PEOPLE LIVE ON LESS THAN US\$1.25 PER DAY



The Philippines
POPULATION: 94,013,200
12th most populated
country in the world

in the Philippines

30,930,343 *Filipinos* live in **POVERTY** at or below **US\$0.76 PER DAY**

13,725,927 *Filipinos* live in **SUBSISTENCE** at or below **US\$0.54 PER DAY**
only enough money to pay for food

total reach

POPULATION: 8,836,100

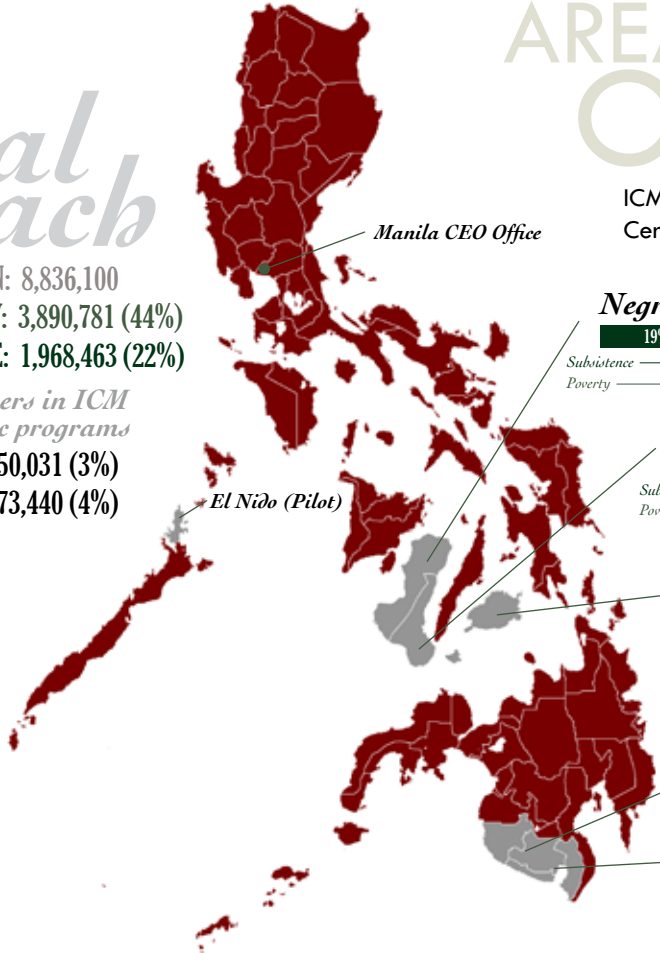
IN POVERTY: 3,890,781 (44%)

IN SUBSISTENCE: 1,968,463 (22%)

Family members in ICM strategic programs

2009-2010: 50,031 (3%)

2010-2011: 73,440 (4%)
(projected)



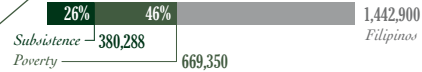
AREAS OF OPERATION

ICM brings hope to those living below subsistence throughout Central and Southern Philippines, with bases in five locations.

Negros Occidental



Negros Oriental



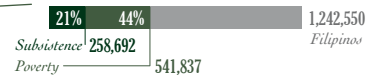
Bobol




Koronadal



General Santos



A photograph of a rural village scene. In the foreground, a muddy stream flows through a narrow path. The path is made of large, flat stones and bamboo poles laid across the water. Several young children are walking across the path. One child in a red shirt and purple shorts is in the foreground, stepping on a stone. Behind him, another child in a brown shirt and purple pants is walking. Further back, a girl in a pink dress and another child are visible. The background shows several wooden houses with corrugated metal roofs. Laundry is hanging on lines between the houses. The overall scene depicts a rural, possibly impoverished, community.

From March through August 2010, Joel Middleton (PhD, Yale University) designed and oversaw a statistical study of ICM's programs. Nearly 10,000 recipient families were surveyed before and after receiving an ICM strategic program. The results of the survey provide significant insight for evaluating and improving our poverty reduction strategies.

RECIPIENTS

RECIPIENT STUDY RESULTS

demographics

- 01 ICM recipients earn avg US\$0.37 (₱17) each day
- 02 15% of mothers had a child die under age of 16
- 03 34% say they go to bed hungry every night
- 04 24% of all recipients are illiterate
- 05 83% recipients live below subsistence level
- 06 45% have no access to electricity
- 07 71% own no furniture at all in their homes
- 08 84% own no form of transport (e.g., bicycles)
- 09 15% recipients walk at least 100m to get water
- 10 2% of household members are over the age of 65

NETWORK

1. Reading previous minutes
2. Treasurer's Report
3. Thrive Meet
4. etc.

5 Counselor
$$\begin{array}{r} 25 R \\ \hline 31 \end{array}$$

Meeting
NOV -
MAY 20



ALL OF ICM'S PROGRAMS ARE DELIVERED THROUGH PARTNERSHIPS WITH LOCAL CHURCHES

Every year, ICM reaches more than 50,000 people with its programs for the poor. This wide impact is possible due to our unique approach of partnering with the existing infrastructure of local churches found in most slums across the Philippines. ICM comes alongside of this network of over 1600 church leaders, empowering them to effectively serve their communities. All of ICM's programs are delivered through these partnering churches, allowing them to tangibly serve their communities in ways they couldn't on their own.

Through these partnerships, ICM brings programs which address emotional, educational, physical and economic needs - uplifting and transforming individuals and communities.

Thrive Program

Monthly day-long meetings for 1600+ ICM partnering pastors are held in each region. Thrive provides ICM pastors with accountability and training. The Thrive meetings have also become a quasi "professional association" of regional pastors, where they find real encouragement in sharing concerns of their work.

ANNUAL COST: PHP4.4M | HK\$0.8M | US\$99K

ICM Academy

Quarterly 2-3 day seminars for 500+ partnering pastors. The pastors in ICM's network are themselves very poor. They do not have access to internet and research materials easily accessible in more affluent areas. To help these pastors, and ultimately the community members they serve, ICM partners with other non-profit organizations which provide instruction and resources to enable these pastors to address the needs of their community members.

ANNUAL COST: PHP5.8M | HK\$1.0M | US\$129K

2009-10	
Accomplishments	1628 CHURCHES IN ICM NETWORK
	270 THRIVE MEETINGS CONDUCTED
	23 SATELLITE AREAS HOSTING MONTHLY MEETINGS
	08 ICM ACADEMY SEMINARS HELD
	646 PASTORS IN ATTENDANCE

VHL CURRICULUM



Childhood growth and development
Children who are loved grow better than those who are not



Draw or write what the child can do



BARANGAY HEALTH CENTRE OFFICE



ICM'S CORE TRAINING CURRICULUM ADDRESSES THE ESSENTIAL NEEDS OF THE POOR

Most ICM recipients have only known poverty for their entire lives. They feel success if their family goes to bed without feeling hungry. When working with people from such dire circumstances, it's not enough to simply provide jobs or food. They need emotional support and community. They need education. They need better hygiene and health practices. They need access to medical care. They need hope.

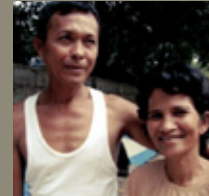
ICM's VHL curriculum addresses essential needs of the poor: Values, Health and Livelihood.

Values

One of the primary needs of the poor is help to overcome the passivity and inferiority caused by poverty. ICM's values curriculum, based on principles found in the Bible, emphasizes the inherent value of each individual. It invites people to regain their dignity, look the world in the eye and stand tall, all the while promoting forgiveness, patience and self-control. Attendance at this portion of the curriculum is encouraged but not required.

Values are taught by the pastor and modeled by the church community hosting the ICM program. According to the Asian Development Bank, the social capital that comes from active membership in local associations (such as churches) correlates positively with household welfare. Social capital actually reduces the probability of being poor. There is great significance in knowing there are others walking alongside who care -- people who say, "You are not alone."

"There is a high potential pay-off to the poor from participating actively in local associations... Social capital reduces the probability of being poor."
- Asian Development Bank



Pang (left) from El Niño used to be feared in his community for his drunken outbursts. Pang is now a changed man because of what he learned in ICM's Values classes.

RECIPIENT STUDY RESULTS

values

ICM graduates report significant improvements in their family lives and friendships as well as significantly more trust in their neighbors, relatives and local government officials.

Health Education

The poor often lack basic health education. Most ICM recipients live like their parents did -- facing daily struggles to meet the most basic of needs. Information that those in the more developed world take for granted about health care, hygiene, nutrition, etc., isn't a part of the general knowledge of the poor. ICM's Primary Health Education training module is a United Nations-approved curriculum that has been modified to address specific concerns of the Philippines. The course runs for 24 weeks and covers four essential areas:

FAMILY HEALTH

- Childhood growth/development, immunizations, family planning, STDs, HIV

HYGIENE AND NUTRITION

- Dental care, hygiene, nutrition, exercise, malnutrition, vitamin deficiencies

COMMON ILLNESSES IN THE COMMUNITY

- Recognition, prevention and treatment
- Tuberculosis, mosquito-borne diseases, respiratory and digestive tract illnesses, ears, eyes, and skin problems

FIRST AID

- Fever and convulsions, injury prevention, choking, resuscitation

RECIPIENT STUDY RESULTS

health

- 01 5553 more say they rarely go to bed hungry
- 02 2502 people now regularly eat three meals a day
- 03 4753 are no longer wearing very dirty clothes
- 04 9006 more people are using toothbrushes and toothpaste



One night, Manuela Andicoy's daughter Stephanie woke her up complaining of a headache and how thirsty she felt, and how dry her mouth and tongue were. They live in a slum without a good water source and Stephanie often had diarrhea. At a recent ICM health class, Manuela learned that 2.2 million children die of dehydration caused by diarrhea every year, so she took Stephanie's complaints seriously. Manuela prepared the rehydration formula taught in class (water, brown sugar, and salt) and it may have saved Stephanie's life.



Livelihood Training ♡

The most difficult problem facing the poor is sustainable livelihood. ICM's hands-on livelihood training module provides instruction which, if implemented with reasonable commitment, results in income streams for recipients.

SUSTAINABLE ORGANIC FARMING

- Recipients are taught organic container farming and in-ground farming methods which lead to organic vegetables for consumption or sale.
- Hands-on lessons provided in how to produce quality organic fertilizer through vermiculture (composting with worms). The fertilizer is used in personal gardens and is also saleable.

SMALL BUSINESS LIVELIHOOD OPTIONS

- Marketing, family budgeting, saving, debt management
- Production of detergent powder, dishwashing liquid, or fabric softener
- Food products: local snack preparation and packaging for sale







In Negros Occidental, ICM partners with the Center for Community Transformation (CCT). This partnership allows ICM recipients graduating from a VHL course to transition into CCT's microfinance program for small business entrepreneurs. In 2009/10, 649 recipients participated in this project with nearly 80% successfully repaying their loans. This is an important accomplishment, as microfinance is rarely successful among the ultra poor.

RECIPIENT STUDY RESULTS *livelihood*

- 01 Average recipient income increased by 29%
- 02 2200 more households now grow their own vegetables
- 03 100,000 new vegetable plants flourished
- 04 945 homes now have electricity
- 05 778 families no longer live in homes with dirt floors

Transform *reaching up to 25,000 individuals yearly*

Each year, ICM invites 31 of the most vulnerable families in 150 different poor communities to participate in the six-month Transform Program which consists of:

-  **A VHL CURRICULUM** taught weekly emphasizing practical life skills
-  **B REGULAR HOME VISITS** to encourage application of lessons
-  **C OPEN-AIR MEDICAL CLINICS** six times throughout the year
-  **D WEEKLY FOOD SUPPLEMENTS** in the form of rice or nutripacks
-  **E BIRTH & MARRIAGE CERTIFICATES** application assistance
-  **F LIVELIHOOD FOLLOW-UP** for six additional months

The combined effect of 31 families actively pursuing transformation has the potential to impact the entire community for good.



COST PER COMMUNITY: PHP126K | HK\$22K | US\$2.8K

ANNUAL COST: PHP18.9M | HK\$3.3M | US\$421K

Accomplishments

2009-10

- 149** TRANSFORM COMMUNITIES
- 18,511** TOTAL RECIPIENTS
- 3,428** FAMILIES BENEFITTED
- 126,428** KILOS OF RICE DISTRIBUTED

- 758** OPEN-AIR MEDICAL CLINICS
- 33,572** TOTAL PATIENTS SEEN IN CLINICS
- 823,253** MEDICINE DOSES DISTRIBUTED



Transform recipients from Barangay 30 in Bacolod report on their successes with their new container farms:

“My life has totally changed! I am not only a pastor’s wife and a mother to two sons but now a farmer/gardener and soon would be a businesswoman of Vermi culture! I now have to think about not only what food to feed my family, but what to feed my plants and worms as well! I feel I am now the busiest person on earth.” - Pastora Miriam Bayles

“I decided to use large rice sacks to plant my pechay and eggplants. I added the good compost and they grew really big and healthy. I can now serve delicious veggies to my family. Some of my neighbors were inspired to start their own gardens when they saw how easy it was to grow.” - Nilda Carabajosa

“In order to protect my growing plants, I converted my fighting cock cage into a keeper for my container farm.” - Sally Frijas



Accomplishments

2009-10

276 UPLIFT COMMUNITIES

29,646 TOTAL RECIPIENTS

5,490 FAMILIES BENEFITTED



Uplift

reaching up to 45,000 people yearly

In addition to ICM’s six-month Transform Program, ICM offers a 12-week Uplift Program which is extended to an additional 270 communities each year. The Uplift Program serves 31 families per community. The Uplift Program is a more cost-effective, shorter version of Transform.

COST PER COMMUNITY: PHP44K | HK\$8K | US\$1K

ANNUAL COST: PHP12.0M | HK\$2.1M | US\$267K








Joseph Tucan's abundant garden earned him the "Best in Livelihood" award at the ICM Transform VHL May 2010 graduation. Using a friend's vacant plot of land, he was able to apply the principles of organic farming he learned during the Transform livelihood lessons. Joseph now earns about US\$115 (P5000) per month selling pechay he grows on the land. He uses this money to send his children to public school. In this picture, Joseph (on the right) proudly poses with Pastor Toquero, pastor of the partnering ICM church in Boloc-Boloc, Upper Talay, Dumaguete City.



PRESCHOOL+ PROGRAM

Preschool+ *providing education to 2,000 children and over 10,000 family members through VHL training*

ICM's Preschool+ Program is a 10-month literacy program which prepares 25 of the most vulnerable children from each poor community for entry into the Philippine public school system. Throughout the year, students receive:

-  **A DAILY MEALS** a lunch and a snack, prepared daily by mothers
 -  **B SCHOOL SUPPLIES** uniforms, stationery, backpacks, and shoes
 -  **C MEDICAL CHECKS** deworming and immunization shots
 -  **D CLASSROOM SETUP** chairs, tables, chalk boards, etc.
 -  **E TWO TEACHERS** both certified by the government
- +** The parents of the preschoolers receive:
-  **F VHL CURRICULUM** taught weekly emphasizing practical life skills


COST PER SCHOOL: PHP262K | HK\$45K | US\$5.8K

ANNUAL COST: PHP20.9M | HK\$3.6M | US\$465K

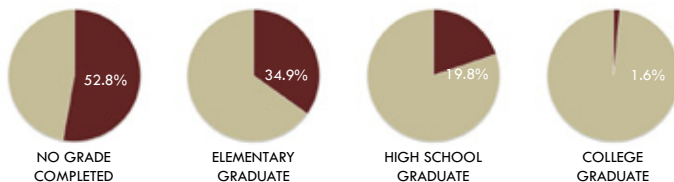
Accomplishments

2009-10

47	TOTAL PRESCHOOLS OPERATED
1,061	STUDENTS GRADUATED
869	PARENTS ATTENDED VHL CLASSES



“With each additional level of schooling reached, the poverty incidence falls.” - Asian Development Bank



Dating back to 2005, 93% of our preschool graduates are still attending public school.

ICM projects that the 2010-11 Preschool+ Program will enable hundreds of children to avoid a lifetime of poverty.

ICM is running preschools
in 80 communities this year
for 2,000 children



ICM's Elementary Scholarship Program provides elementary school scholarships to ICM preschool graduates who cannot afford the cost of public education. The goal of the Elementary Scholarship Program is to keep ICM's Preschool graduates in public school as long as possible (through funding of school fees, and weekly meetings for “homework help” and encouragement).

NUMBER OF SCHOLARS IN 2009/10: **1,088**

ANNUAL COST: PHP2.9M | HK\$0.5M | US\$63K

Amy (14), Emily (13) and Ailyn (11) Requil are the oldest of seven children. Their parents are farmers who earn about US\$3 (P150) per day. The girls have never attended school. Their home has no electricity and they walk 500 meters to collect their water. The family has no toilet. Amy, Emily and Ailyn attend the Pag-asa Learning Center in Dumaguete City. They are excited to be learning how to read, write and do math for the first time and are looking forward to attending public school next year.





MERCY
PROGRAMS



Special Medical Cases (SMCs)

- ICM's Special Medical Case program benefits hundreds of destitute patients each year
- SMC recipients cannot afford critical medical procedures and services
- Conditions include burn victims, hernias, broken limbs, cancer, complicated pregnancies, and other serious medical conditions

NUMBER OF SMC PATIENTS HELPED IN 2009/10: **1,415**

ANNUAL COST: PHP6.6M | HK\$1.2M | US\$148K

Joan Dayardapan, 16, (pictured above) is one of ICM's current SMC patients. She was diagnosed with Hodgkin's Lymphoma in December 2009 and has been undergoing chemotherapy since. Joan loves going to school and has been persistent in continuing her studies despite her condition. Together with her family and doctors, ICM is very hopeful for Joan's full recovery.



Care Clinics

- ICM operates medical clinics at each of its five bases which are open to the poor five days per week, seeing about 10,000 patients each year
- ICM partners with local doctors who also volunteer their services to see indigent patients referred by ICM
- ICM has been upgrading clinic facilities at each base to meet Philippine government standards which would qualify them to receive payment from the government for patients participating in Phil-Health, the government health insurance plan

ANNUAL COST: PHP4.5M | HK\$0.8M | US\$101K

Tuberculosis Care Recovery Shelter (CRS)

- Tuberculosis remains one of the most common serious medical problems in the Philippines
- ICM houses critical TB patients for 6-9 months at its residential shelter
- CRS patients live at the shelter and receive monitored medication and three daily meals
- ICM's VHL curriculum is taught to recipients

NUMBER OF CRS PATIENTS IN 2009/10: **75**

ANNUAL COST: PHP3.4M | HK\$0.6M | US\$75K





Malnourished Children Outreach (MCO)

- Kids Against Hunger (KAH) and Feed My Starving Children (FMSC), two USA based non-profit organizations, chose ICM as one of their designated charities. KAH and FMSC have donated over 1,000,000 prepackaged family meals to ICM since January 2010
- The MCO works with local government officials to identify children suffering from severe malnutrition. In partnership with local ICM churches, ICM feeds these impoverished children nutritious KAH or FMSC food 5 times a week for 6 months until they are no longer malnourished
- Each of ICM's five bases of operation will host 21 outreaches, and each outreach will serve 10-20 children. The MCO will care for more than 1,000 malnourished children this year

ANNUAL COST (*excluding donated food*): **PHP3.9M | HK\$0.7M | US\$87K**

Slum Reconstruction Project

- ICM partners with Gawad Kalinga, a non-profit Catholic organization
- As of July 2010, 64 families have received new homes at the 800-family Riverside project in Bacolod City
- In January 2010, ICM began work at the new GK partnership in El Nido, Palawan where 10 families have already moved into their new homes
- This year, over 434 visitors from Hong Kong, USA, Australia, and 20 other countries have helped dig, mix cement, lay bricks, plaster, and paint walls to make this possible
- Recipients must put in 1,000 hours of work to earn a new home



Accomplishments **2009-10**

74	TOTAL FAMILIES RELOCATED
434	VISITORS SINCE JANUARY 2010
32	DIFFERENT VISITOR GROUPS
23	DIFFERENT COUNTRIES





Bahol



Bahol



General Santos



Davao

ICM TEAM

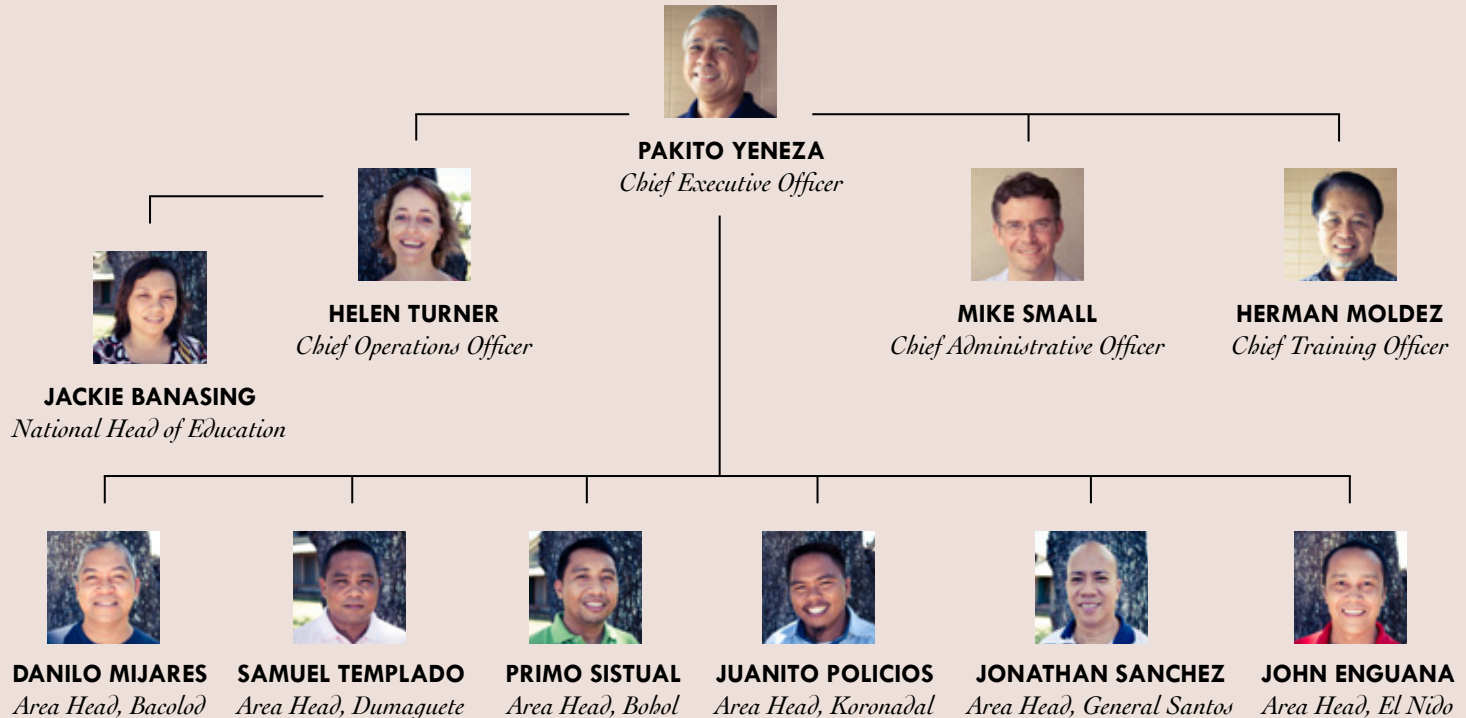


Koronadal



El Nido

Philippine Leadership



ICM is staffed by 269 local Filipinos in the Visayas and Mindanao. The CEO's office is based in Manila.

The work in the Philippines is overseen by a board of financial services professionals, primarily based in Hong Kong.

International Board of Directors



DAVID SUTHERLAND

Chairman of ICM Board

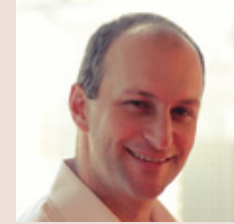
Managing Director, Morgan Stanley Asia



PAKITO YENEZA

Chief Executive Officer

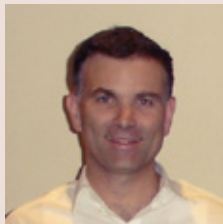
International Care Ministries



HARRY TURNER

Division Director

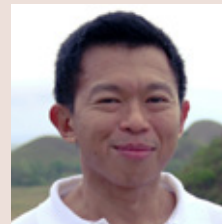
Macquarie Securities Hong Kong



MALCOLM WOOD

Executive Director and Head of Investment Strategy,

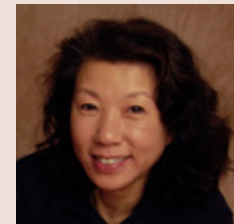
Morgan Stanley Smith Barney Australia



JOVI ZALAMEA

Executive Director

Goldman Sachs



LILY NG

Chief Financial Officer

Tiger Gate Entertainment, Ltd.

ICM benefits from the generous counsel of a wide range of professionals. Members of the Board of Advisors are committed to assist ICM with their wisdom and due diligence.

Hong Kong Board of Advisors

Greg and Holly Anderson
Nick and Terri Appel
Charles Caldwell and Tess Lyons
Augie Cheh and Maya Furumoto
Bong and Maribel Consing
Mario and Christine Damo

Grant and Fiona Elliott
Ting Guevarra
Tom and Connie Kim
KT and Daphne Kuok
Hubie and Joyce Lem
Ramon and Vicki Maronilla

Dennis and Aissa Montecillo
Nick Norris and Jaclyn Jhin
Andy Ostrognai and Carmen Schiffman
Homer and Min-ye Sun
Daniel and Judith Tseung
Laetitia Yu

The Hong Kong team of volunteers provides communications with donors, fundraising, trip management, oversight of donations of goods, and initiation of relationship with other potential partners.

Hong Kong Office



Julie Turner
Executive Director



Deanna Sutherland
Director of Program Support



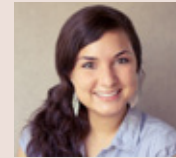
Melissa Chan
Events Manager



Merryl Tan
Communications Manager



Peter Fry
Travel Coordinator



Erin Manfredi
Media Officer

The total income of ICM recipient households increased by about US\$2M (P88M) - more than ICM's operating budget.

*Exchange Rates:
1USD = 7.8HKD = 45PHP*

ICM's financial statements are audited by certified public accountants in the Philippines and available upon request. ICM's books are open to our donors.

Any questions about our finances? Just ask.

Actual Financial Results year ended May 31, 2010 (000s)

		Philippine Peso (PHP)	HK Dollars (HK\$)	US Dollars (US\$)
DONATIONS		75,659	13,114	1,681
TRANSFORM	24%	16,188	2,806	360
Feeding		3,677	637	82
Medical		5,134	890	114
VHL		7,377	1,279	164
UPLIFT	8%	5,656	980	126
Feeding		1,969	341	44
VHL		3,687	639	82
PRESCHOOL	23%	15,578	2,700	346
Preschool		11,848	2,054	263
Scholarships		984	171	22
VHL		2,746	476	61
PROGRAM DEVELOPMENT	15%	10,482	1,817	233
Leader Training		3,694	640	82
Demo Farm, Metrics, CCE, Films, etc.		6,788	1,177	151
MERCY	19%	12,737	2,208	283
Medical (CRS, Clinics, Dentistry, SMC)		8,415	1,459	187
Childrens' Shelter, MCO, Red Rope, etc.		4,322	750	96
SUPPORT	12%	7,883	1,366	175
TOTAL OPERATING EXPENSES		PHP 68,524	HK\$ 11,878	US\$ 1,523
CAPITAL EXPENDITURES		5,270	913	117
EXCESS OF RECEIPTS OVER EXPENDITURES		1,864	323	41

Budget

year ending May 31, 2011 (000s)

		Philippine Peso (PHP)	HK Dollars (HK\$)	US Dollars (US\$)
TRANSFORM	18%	18,940	3,283	421
Feeding		3,900	676	87
Medical		6,164	1,068	137
VHL		8,876	1,539	197
UPLIFT	11%	12,014	2,082	267
Feeding		4,334	751	96
VHL		7,680	1,331	171
PRESCHOOL	24%	25,729	4,460	572
Preschool		15,873	2,751	353
Scholarships		2,853	495	63
VHL		7,003	1,214	156
PROGRAM DEVELOPMENT	19%	19,998	3,466	444
Leader Training		11,700	2,028	260
Demo Farm, Metrics, CCE, Films, etc.		8,298	1,438	184
MERCY	21%	22,571	3,912	502
Medical (CRS, Clinics, Dentistry, SMC)		15,671	2,716	348
Childrens' Shelter, MCO, Red Rope, etc.		6,900	2,053	208
SUPPORT	6%	6,634	1,150	147
TOTAL OPERATIONAL BUDGET		PHP 105,887	HK\$ 18,354	US\$ 2,353

Note: Above budget excludes Manila-based expenses of approximately P7M, which would increase the support percentage to 12%. Hong Kong staff are volunteers or self-supported and ICM Hong Kong expenses are raised separately.

BUDGET INCREASES

Uplift: P6M
doubled length,
increased recipients

Preschool: P10M
donor-driven
increase from
47 to 80 schools

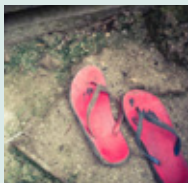
ProgDev: P10M
metrics and
leadership training

Mercy: P10M
medical, dental,
anti-malnutrition
programs

EXPECTED RESULTS

**48% more
recipients in
2010-2011
(50,031 to 73,440)**

Dramatically more
effective outcomes
for all recipients



Front Cover: A worn-out pair of flip-flops found outside one of the Uplift recipient homes in the fishing village of Manga, Bohol.

Photo Credits: Merryl Tan



Front Inside Cover: Panoramic shot of the fishing community of Purok Mahimulaton, Barangay Banago in Bacolod City, Negros Occidental

Photo Credits: Erin Manfredi



Page 4: Children playing in the Riverside slum of Bacolod City, Negros Occidental. Riverside is the site of one of ICM's slum reconstruction projects.

Photo Credits: Jon Lau



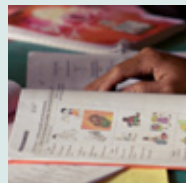
Page 5: Clothes drying in the sun in the slum community of Riverside, Bacolod City, Negros Occidental. Riverside is the site of one of ICM's slum reconstruction projects.

Photo Credits: Jon Lau



Page 6: Negros Oriental Area Head, Pastor Sam Templado with ICM partner pastors during a Thrive meeting in Dumaguete, Negros Oriental.

Photo Credits: Erin Manfredi



Page 8: Health class lecture on child growth and development in Barangay Lamdalag, Lake Sebu, Mindanao.

Photo Credits: Erin Manfredi



Page 11: Sanny Calidquid (50) from Candall-ay, Dumaguete City wanted to become a taxi driver but could not due to his health. He faithfully attended ICM's VHL classes and is now bringing in PHP125 (HK\$20/US\$3) per every 5 kilos of vegetables.

Photo Credits: Erin Manfredi



Page 11: Pastor Michael Ata (33) from the T'boli community in Mindanao has grown his corn harvest by 50% after applying methods from ICM's livelihood training. The local government and the people in his village are seeing his success, and they are partnering with his vision.

Photo Credits: Erin Manfredi



Page 11: ICM loans Girlie Aguirre from Sampinit, Bago City fabric softener making kits worth PHP880 (HK\$150/US\$20) each. With one kit, Girlie makes 45 bottles, from which she earns a PHP225 (HK\$38/US\$5). With the money, she is able to consistently buy milk for her baby.

Photo Credits: Erin Manfredi



Page 11: Angie Delambotique is a 27 year old widow from Bacolod. With the help of ICM and CCT, she was able to start her corner store business back in March 2010. Now she earns around PHP300 (HK\$50/US\$7) a day, which she uses to support her son and her grandmother who is sick.

Photo Credits: Erin Manfredi



Page 12: Microfinance lecture held by CCT for the ICM Transform recipients of Purok Lumboy, Caliban, Murcia, Negros Occidental.

Photo Credits: Erin Manfredi



Page 14: Recipient family from Barangay 30, Bacolod City, Negros Occidental with their personal garden. Barangay 30 is notorious for the criminals that live in this urban slum, but thanks to the dedication of ICM recipients, change is starting to happen.

Photo Credits: Deanna Sutherland



Page 16: Maria Christina Liga, age 12, from the Clarianna Learning Center in Bohol is now an ICM elementary scholar. Maria has been living with her grandma since her parents died of malnutrition. She used to scavenge for food at the city dumpsite, but is now happily attending public school.

Photo Credits: Brian Yen



Page 17: Parents meeting at one of the ICM preschools up in the mountains of Koronadal.

Photo Credits: Erin Manfredi



Page 20: Mother and daughter from the ICM-GK Community in Riverside, Bacolod City

Photo Credits: Jon Lau



Page 21: Typical day at the Care Clinic in Fatima, General Santos City

Photo Credits: Erin Manfredi



Page 22: Group photo of patients of ICM TB Care Recovery Shelter in Bacolod, Negros Occidental
Photo Credits: Erin Manfredi



Page 23: Child being weighed during a Malnourished Children Outreach in the mountains of General Santos City.
Photo Credits: Erin Manfredi



Page 23: Kids feeding kids nutritious meals at the launch of the Malnourished Children Outreach program in General Santos City
Photo Credits: Erin Manfredi



Page 23: One of the hundreds of kids participating in the Malnourished Children Outreach in General Santos City.
Photo Credits: Erin Manfredi



Page 24: The Macquarie Bank team hard at work during their build trip at the Riverside reconstruction site in Bacolod City, Negros Occidental.
Photo Credits: Butch Villanueva



Page 25: The Macquarie Bank building team during their November 2009 trip to the Riverside reconstruction site in Bacolod City, Negros Occidental.



Back Inside Cover: Students of the John 5:24 Learning Center in Barangay Napacan, Staton, Negros Oriental.
Photo Credits: Erin Manfredi

How to Donate

Name: _____ (Surname) _____ (Given Names) Mr / Mrs / Ms

Organization Name (if applicable): _____

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I/We would like to support the following:

General Donation (where most needed) One-time Monthly = _____

Transform Community (24-week VHL, weekly food, six OACs)

No. of Communities: _____ x PHP126,000 / HK\$22,000 / US\$2,800 = _____

Preferred Community Name/s: _____

Uplift Community (12-week VHL, weekly food)

No. of Communities: _____ x PHP44,000 / HK\$8,000 / US\$1,000 = _____

Preschool+ (10-month school, VHL for parents)

No. of Preschools: _____ x PHP262,000 / HK\$45,000 / US\$5,800 = _____

Preferred Preschool Name/s: _____

Elementary Scholar (public school scholarship for one year)

No. of Scholars: _____ x PHP1,500 / HK\$250 / US\$30 = _____

Special Medical Case Fund (medical treatment fund)

No. of SMC Funds: _____ x PHP150,000 / HK\$25,000 / US\$3,000 = _____



THANK
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