

# LPAD AGENDA for 2010

- March 6-7 - Sacre Coeur Parish Bazaar
- March 20 - LPAD General Assembly
- May 2 - University of the Philippines  
Singing Ambassadors concert
- June 27 - Charity Bike Tour
- July 3 - MeYouZik 2010 - LPAD stand  
*Other upcoming events are still under discussion.  
You will be informed.*

**LPAD is a non-profit and non-stock solidarity association founded by 10 Filipinos and Europeans in Luxembourg last January 2006. Its mission consists of :**

1. promoting entrepreneurship in the Philippines and within the Filipino community in Luxembourg. In so doing, job creation will be fostered.
2. uplifting poor families particularly those who are experiencing difficulty in finding a job and/or in creating his/her own job, by encouraging socio-economic projects. These actions shall start by supporting micro finance institutions and/or small enterprises/handicraft industries lacking capital.
3. giving technical training on preparation, management and evaluation of projects to Filipinos in Europe, Europeans and other migrants who are concerned in promoting development, in general, and entrepreneurship, in particular, in their respective countries.

In a nutshell, LPAD will be stimulating interest among Filipinos and Europeans to invest in the development of the Philippines mainly in microfinance, cooperatives and micro enterprises. The focus will be "investments" not donations.



Letzebuergesch-Philippinesch  
Aktioun fir den Development

**-NEWSLETTER 2010-**

## Microfinance and others

Activity Reports 2009  
Financial report  
Messages and more

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No Reg. de Commerce: F0001403

Date de constitution: 26.1.2006





## *Treasurer's Report*

Treasurer's report to be  
delivered during  
the assembly



## *The President's report*



*As the years before, LPAD  
organized a lot of events in 2009*

- Carnaval Bingo*
- Bus to Phillipine Independance  
day in Brussels*
- Stand at MeYouZik Festival in Town*
- Sponsored Bike Ride*
- Karaoke Contest*

*We also organized a spaghetti evening together with  
CFC .*

*The funds we raised there and the donations we got,  
were used to help the victims of the Typhoon Ondoy  
I would like to thank all the members of the board as well  
the members of Couples for Christ,  
who did a very good job during the whole year.  
Without their help the organisation of such events would  
be impossible.*

*I also would like to thank all our sponsors, especially the  
Paroisse Sacré Coeur, the Oeuvre Paroissiales of  
Steinsel and the members of the European Parliament  
and European Commission, who helped LPAD with their  
generous donations.*

*I also thank our honarary Consul , M Alain Kinsch, who  
always supported LPAD in their activities.*

*For 2010 we will continue with our mission to promote  
entrepreneurship in the Philippines and within the  
Filipino community in Luxembourg*

**Jean-Paul Schmitz**  
**LPAD president**



## *Message from the Vice-president*



*2009 was a year of many activities for LPAD. The interesting thing for me during this year was LPAD's involvement not only in its usual micro financing activities but also in some more outreaching work. Typhoon Ondoy shook the Filipino nation like no other disaster in recent years. Together with Couples for Christ we managed to raise more than 5000 Euro which has helped rebuilding two schools. This was such a rewarding experience and working with Couples for Christ is an exercise I would gladly repeat any time.*

*Also organizing the bus trip to the Independence Day celebration in Brussels was outreaching as it was open to all, members and non members alike. The torrential rain did not drown the atmosphere of this event and enabled many Filipinos to participate in this important event.*

*These two events particularly have made me realize how important it is to go beyond oneself. This trait is also a common Filipino trait which can be found in many projects and starting enterprises in the Philippines. The more prominent is this trait when one looks at family ties. So all the more reason to invest in your loved ones back at home, but doing so wisely and in a lasting way.*

*This inspiring outward movement I have noticed in LPAD has been the most rewarding part of being part of the LPAD team in the year 2009. It would be my wish to see this outreaching spirit to reach not only individuals but also other Filipino organizations. A good chance to do this would be a common Independence Day for 2010. I encourage all Filipinos, be they members or non members, to work towards a better understanding of each other and towards a more outreaching friendliness towards each other as the Filipinos back at home deserve to see our community growing together. It would not only make things better in Luxembourg but also show the way forward for a nation that still needs to find cohesion.*

*Edward Cardew  
Vice President*



## **REPORT OF THE SECRETARY**



When I was recruited to join LPAD, I didn't have second thought of joining for the objective of not only organizing events and see other Filipinos, but helping promote the primary objective of the organisation 'the Microfinance'. Thus, when I got elected last year to become the New Secretary, I even more confirmed my involvement to this org. This innovative process of helping the poor proprietors and agriculture industry in Philippines especially coming from rural areas who have no access at all to have credits from commercial banks really motivated me to join the organisation.

So far, I am quite impressed by the professionalism and the openness of spirit of each member of the committee in achieving one goal. The mixture of leadership of different nationalities bring different perspective in all decision making and organizing an activity. This is for me, the core of each organisation, respect of unanimously voted decision, openness to new ideas and dynamism to apply the agreed matter.

Last year 2009, LPAD has been occupied again as for the previous years. We have successfully organized events and raised funds.

**Jan 24 – Spaghetti evening** was organized in collaboration with Couples for Christ. This simple event was able to raise funds for Gawad Kalinga to build two houses and save two families from living in squatter areas.

**Feb 21 - Carnival Bingo** was held under the spirit of Carnival. LPAD has invested a return ticket to Philippines and other precious prices.

Unfortunately, although Filipino are bingo lovers, the result for organisation was insufficient that we decided to stop this kind of event. **March 6-9** – LPAD had a Filipino stand to promote Microfinance projects in European Commission in celebration of International Women's Day. The theme was to recognize women involved in arts, charitable activities and microfinance. Me, Dennis Yaun and our Economic Resource Center for Overseas Filipinos (ERCOF)

partner Ding Bagasao presented a conference regarding How Microfinance alleviate poverty in Philippines. It resulted the EC organizer herself invested 10,000 eur in one of our rural banks, Akbayan. Her investment will be used to help young or small entrepreneurs to build their own business.

**March 28 - Sacred Heart Parish of Luxembourg** invited Filipino Community to present a cultural show during the bazaar. The proceeds of this yearly bazaar go to charities including the streetchildren of Philippines.

In April 21- LPAD has invested EUR 2,500.00 in the Rural Bank of Victorias to continue with Microfinance activities and been locked for five years.

**May 8 – LPAD annual General Assembly** was held in Hotel Ibis in Findel. New committee members were elected and few officers were elected afterwards.

**June 14 – Philippine Independence celebration in Brussels.** LPAD was once again invited by Council of Filipino Associations in Belgium (COFAB), A bus was rented and brought the community in Lux to Brussels Park. It was an overwhelming event attended by numerous Filipino organisations all over Europe. The ambiance was very nostalgique seeing pinoy delicacies and cultural show. LPAD participated with presentation of dances and songs on that day. It was also in June that the new siege of LPAD was established in in 13 rue du Commerce, L-1351 Luxembourg  
**July 4 – MeYouzik** – a festival organized by the city of Luxembourg to offer free whole day concerts gratifying the multicultural residence of the country. LPAD had a stand and sold our delicacies. It brought the visibility of our organisation to other NGO's surrounding the Place Guillaume.

**August 9 - Sponsored Bike Ride.**

The innovative idea of Edward has paved way during the Bike ride where there were twenty riders participated and resulted to a large number of sponsors. His entire family supported the event and has set a good example of raising funds thru sports.



## **REPORT OF THE SECRETARY**

Cont..

### **October 25 - Spaghetti Fund Raising.**

The most devastated floods which hit the Philippine in 42 years. Ondoy and Pepeng typhoons resulted to thousand of houses wrecked and caused lives. The damage was estimated billions of pesos. LPAD in collaboration of Couples for Christ organized the noblest event of selling spaghetti and pinoy noodles to fellow pinoy and other nationalities. It resulted to approximately 5000 eur funds which were donated to two schools affected. One in Manila, Morning Sun Academy and in Ilocos, Fuerte Elementary School

**Nov. 21 – LPAD Annual Karaoke contest –** we have set the tradition of holding a singing contest loved by Filipinos.

**Dec. 18-23 – LPAD was chosen by the European Commission's** yearly "Trait d'Union" Organized by the EC's committee du personnel to be sponsored due to four devastating typhoons which gravely hit Philippines on this year. The one week appeal to staff has resulted to a generous donation of 1,100 EUR.

Once again, I would like to congratulate the LPAD committee and members for the achievements we had this year. Let's hope that the solidarity among us continue so we can still bring hope to our deprived fellowmen in Philippines and set examples to other pinoy migrants all over the world. Mabuhay!

Annie Gatia-Chaboisseau  
Secretary of LPAD



## *Migrants' Role in Alleviating Rural Poverty through Microfinance in Philippines*



**LPAD - LETZËBUERGESCH-PHILIPPINESCH AKTIOUN FIR DEN DEVELOPMENT** in collaboration with  
ERCOF-Economic Resource for Overseas Filipinos

### *How can Microfinance investment helps?*

- ♦ Investing in Philippines mean creation of jobs. Example in microfinance, 1 job is created for every USD 100
- ♦ Say just 1% of the average monthly remittance of USD 1B is invested = USD 10 million monthly or 100,000 jobs created monthly if invested in microfinance
- ♦ Microfinance industry in the Philippines is well developed compared to those of several countries.






### *Do you know that?*

- *An estimated 8 million Filipinos have been forced to work abroad in 192 countries due to poverty and lack of sustainable jobs in the Philippines*
- *An estimated 60 to 70 % of the migrants leaving the Philippines are WOMEN. (Mothers leaving their children behind) working as domestic helpers, factory workers or nurses*
- *In Canada for example, Filipinas make up 65% of the Filipino population*
- *Overseas Filipino remit to the Philippines an average of about \$7 billion US a year. This makes the Philippines the 3rd largest recipient of migrants' remittances, next to India and Mexico*
- *Remittances help Philippine economy stay afloat and this is the reason why the Philippine government calls OFWs MODERN-DAY HEROES.*

## Why link overseas Filipinos to the countryside?

- WHILE community banks constitute only a mere 2.67 percent of the Philippine community banking industry's total assets, their widespread presence in the countryside puts them in a strategic position to serve the needs of overseas Filipinos, majority of whose beneficiaries are situated in the countryside.
- Community banks have in-depth knowledge of the real needs of countryside folk and have greater chances of serving overseas Filipino families, particularly the un-banked countryside population.
- Community banks can also assist migrants, their families, and beneficiaries in personal financial planning or financial literacy, pre-departure assistance or assisting returned migrants in reintegrating to local society.
- Community banks can even help mentor family members of overseas Filipino workers (OFWs) in entrepreneurial or agricultural activities, in the absence of the overseas breadwinner.





# ASTM & LPAD

IN COLLABORATION WITH

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TO THE CONCERT OF

# THE UNIVERSITY OF THE PHILIPPINES SINGING AMBASSADORS


Grand Prix : Arezzo, ITALY / Prague, CZECH REP / Trstianske Teplice, SLOVAKIA / Neuchâtel, SWITZERLAND / Sopot, POLAND  
1er Prix : Debrecen, HUNGARY / Llangollen, WALES / Torrevieja, SPAIN / Wernigerode, GERMANY / Maastricht, BELGIUM


Conductor - ED MANGUIAT

*en  
Concert*

**Sunday, 2 May 2010**  
Tramsschapp, 49 rue Ermesinde  
L-1469 Limpersberg  
(Bus 2 & 4)

**Entrance Fee: 20 €**  
Gate opens at 6pm  
show starts at 7pm





Dimanche 4 avril, **Verviers**  
Vendredi 9 avril, **Aix la Chapelle**  
(Alleragnel)  
Samedi 10 avril, **Maastricht**  
(Pays-Bas)

Dimanche 11 avril, **Vicé**  
Vendredi 16 avril, **Turnhout**  
Vendredi 23 avril, **Liège**  
Samedi 24 avril, **Beringen**  
Mardi 20 avril, **Lobbes**

Mardi 29 avril, **Mouscron**  
Vendredi 30 avril, **Charleroi**  
Dimanche 2 mai, **Luxembourg**  
(Luxembourg)  
Vendredi 21 mai, **Bruxelles**

Samedi 22 mai, **Gent**  
Dimanche 23 mai, **Roeselare**  
Lundi 24 mai, **Brugge**  
Vendredi 28 mai, **Verviers**  
Samedi 29 mai, **Eupen**



## The LPAD Committee

**Officers and Committee members** 1st row l-r: Marylou Iscala, Dolly Scmitz-Navales Asst. Treasurer, PRO Xenia Catacutan-Winkel, Annie Chaboisseau-Gatia Secretary, Gazelle Peralta PRO 2nd row: Grace Nebriaga, Cathy Catacutan-Curran, François-Michel Sauvage, Dennis Yaun Founder  
2nd Photo 1st row l-r: VP Edward Cardew, Pres. Jean-Paul Schmitz, Treas. Marc Winkel, Member George Muller- member not in photo: Perla Achten-Bermudez





## LPAD with CFC for Ondoy victims



## POSSIBLE INVESTMENTS SCHEMES

**LPAD promotes so far 3 investments schemes.**

*Note: LPAD can give some info and contacts only, not **BROKER***

- MF Rural Bank deposits - contacts with 2 rural banks and RBAP through ERCOF
- Dairy Cow investments in a cooperative in Nueva Ecija through ERCOF
- LGU bonds available - info through ERCOF

Visit [www.lpad.lpad.org](http://www.lpad.lpad.org) or email at [Info@lpad.org](mailto:Info@lpad.org). In EC, you may contact Annie Gatia at ext. 31568

LPAD has organized various activities in Luxembourg to raise funds. The events organized such as cultural shows, karaoke dinner, Bingo, community services (Consular outreach, open forum from visiting government officials, etc. not only bring closer the Filipino community in Luxembourg but also create awareness of recent facts on Philippine situation. Apart from investment in Microfinance in Philippines, we have also donated to affected families of typhoons, provides literacy trainings to European migrants and continue to collaborate with other Filipino associations in Europe.

