



EnFaNCE Foundation

(Encourage Families in Need and Care for Education), Manila, Philippines

PULONG: Dream about your Project (Prioritize your needs)

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Objectives:

At the end of 1-hour participants should be able to:

1. Identify their projects for their family.
2. Know how to prioritize their expenses
3. Share some insights on how to control different practices affecting the budget of the family

*** This pulong will not work on budget calculation, this will be done in another pulong (to be created in 2008).

Time frame	Activities	Learning/objective	Method	RP's
5 minutes	I. Introduction of: 1. The facilitator and the participants. 2. EnFaNCE Foundation *History *Programs 3. Topic to be discussed <input type="checkbox"/> Project of the family <input type="checkbox"/> Prioritizing	*For the participants and the facilitator to know each other. *For the participants to know more about EnFaNCE. *For the participants to have an overview on the topic and to set the limitation of discussion.	Sharing and discussion	Facilitator
5 minutes	Icebreaking activity	To set the mood of the participants for pulong.	Facilitator's prerogative. Taking into consideration the situation setting	Facilitator/ Participant
20 minutes	II. Realizing and identifying the project of the family	For the participants to identify their goals and dreams for the family	Sharing/discussion	Facilitator/ Participant
30 minutes	III. Prioritizing	For the participants to understand the importance of prioritizing expenses	Sharing/discussion	Facilitator/ Participant
5 minutes	IV. Closing	To summarize the things that had been discussed and shared during the activity.	Sharing/discussion	Facilitator/ Participant

I. Introduction

1. Introduction of the Facilitator and the participants

The facilitator will introduce her name and function. Then she will ask each of the participants to tell their name

2. Presentation of EnFaNCE Foundation

EnFaNCE Foundation (Encourage Families in Need and Care for Education) is a Filipino NGO (Non Governmental Organization) registered under the Security and Exchange Commission since August 2003, as non-stock, non-profit, non-sectarian organization (CN 200318186). It is also recognized since November 2005 by the Department of Social Welfare and Development (NCR-2005-R-455) *(SEC/DSWD reg. Not to be included during the presentation, only when requested)*

EnFaNCE activities are funded by Inter Aide, a French NGO with funds allocated by the French Foreign Affair Office.

EnFaNCE Integrated Family Development Program provides support to the families by house-to-house visits, counseling, OPA (*Oras ng Pagtanggap*, social guidance centre), information dissemination sessions (pulong), workshop and referral. For eg, EnFaNCE gives referrals to Vitas Health Center, GAT hospital, Mothers Clinic... EnFaNCE through a partnership with Uplift also supports the “Piso-Pisong Ipon” saving project.

The Family Development Worker support the families to answer to their basic needs in family welfare, health, education & legal documents and economic stability, based on the services available in the nearby area and our partnerships in order for them to become self-reliant.

3. Topic to be discussed: Family project

The facilitator will enumerate the topics to be discussed.

- Realizing and identification of goals
- Understanding the importance of prioritizing expenses
- Different practices affecting the budget of the family

II. Realizing and identifying the project of the family

1. Story of Minay

*** Here is a success story of a family whose life improved once they identified their dream and work hard.

Minay is married and have twins. Her husband is a tricycle driver. Both of them have “vices” (playing cards and cock fighting). Due to their vices and money conflict, the couple quarrel and neglect their twins who become malnourished. When the children need to be hospitalized, the couple realizes that this situation is not what they dreamt for their family when they got married. They decide to have a small business for the wife and start to save through a rotating saving group (Paluwagan). When it is their turn to get the savings, they start a small food business. Over the time, their business gets bigger. Now their children are healthy, the couple has a better relationship, they control their vices. Little by little, they are achieving their goals. (Real story adapted to the pulong’s objective).

Si Minay ay 23 years old, may asawa at 3 na taong gulang na kambal. Siya ay pangatlong anak sa limang magkakapatid ni Bentot at ligaya. Hindi siya nakatapos ng kanyang pag-aaral dahil siya ay nag-asawa sa edad na 18 taong gulang. Tricycle driver ang trabaho ng kanyang asawa. at kumikita ito ng halagang 100-300 pesos sa loob ng isang araw.

Silang mag-asawa ay may bisyong pagsusugal gaya ng (tong-its, beat game at sabong). Kadalasan, silang dalawa ay natatalo sa sugal ng halagang 100 – 500 pesos at siyang nagiging sanhi ng madalas nilang pag-aaway at pagkagipit sa pangaraw-araw na gastusin. Dumating ang oras na pati ang kanilang kambal ay di na nila naaalagaan hanggang sa ang mga bata ay naging malnourish at sakitin.

Dumating ang araw na nakita nilang mag-asawa ang hindi magandang kalagayan ng kambal, ang kanilang pangangayayat. Kinailangan ang mga itong dalhin sa ospital dahil sa pagkakaskit pero wala silang sapat na pera at kinailangan nilang mangutang. Doon nila naisip ang kanilang mga pagkukulang at pagkakamali bilang mga magulang. Mula noon ay nagsisi sila at nagsimulang bumuo muli ng mga pangarap. Unang-una dito ay ang maibalik ang kalusugan ng kambal at ang maiayos ang kanilang kalagayan sa buhay. Naisip nilang magkaroon ng isang maliit na negosyo at sinimulan na nga nilang mag-ipon. Nang makaipon sila ng 400 pesos ipinuhunan nila sa paghahalo-halo dahil na rin tag-init ngayon kaya ito'y patok na patok. Nanghiram muna siya ng blender sa kanyang kapatid at matiyaga siyang pumupunta sa Divisoria ng madaling araw para makapamilya ng murang paninda at matiyaga nilang itong binabantayan araw-araw. Noong una ay nahirapan sila ngunit nanindigan pa rin sila at sa kalaunan ay naging matagumpay naman. Di nagtagal nadagdagan pa ang mga paninda ni Minay gaya ng burger, palabunutan, candy at laruan ng mga bata. Sa ngayon ang malinis na tubo niya sa loob ng isang araw ay di baba sa limang daang piso(500).

Sa ngayon, nakapundar na sila ng washing machine, at nakabili na rin siya ng dalawang bagong blender. Maliban pa dun may paluwagan silang sinalihan upang mas madagdagan ang kanilang ipon at may alkansiya siya na hinuhulugan araw-araw ng limang piso at sampung piso na buo. Sa ngayon, di na nga malnourish ang kanilang mga anak at pinanindigan na rin nila ang pag-iwas sa bisyo. Masaya at maayos na ngayon ang kanilang buhay at unti-unti na nilang natutupad ang kanilang mga pangarap para sa kanilang buong pamilya.

After that, discuss with the participants the following:

- How did they become successful and what are their qualities?
Answers expected: diminish “vices”, hard worker/industrious; have a clear goal and good relationships between Husband & Wife.
- What motivated them to change? (**Emphasize on their goals and dreams in the story**)

2. Participants’ dreams

The facilitator asks the participants what are their dreams/projects for their families. One or two projects are studied further to help the participants to understand better what a project is and how you can achieve it.

Ask 1 or 2 volunteer from the participants to discuss on their own dreamed project in detail. Use the following questions as guide for the discussion:

- For you, what are the goals of the family? Does the family dream of a project?
- Today, what can you do to achieve these goals or projects? Do you think you can do something to achieve these goals and how will you do it?

Expected answer: **to save**

Note: Avoid asking the income of the family

Most common projects:

- Education of their children.
- Family’s events (Christmas, birthdays, baptisms...)
- Start or improve a business
- Go back to province
- Buy/maintain house or buy appliances

*** Participants will have to identify **simple and practical ways** on how to fulfill these dreams according to their capability.

Example: small tips on how to save

(RC = cola; "baon" = lunch box snacks)

If you don't drink RC during weekdays you will save:

Price 7 P

	In one week	In one month	In one quarter	In half year	In a year	Two years	Five years
Savings	35 P	140 P	420 P	910 P	1,820 P	3,640 P	9,100 P

If you don't smoke during weekdays you will save:

Price 7.5 P (10 cigarettes / day)

	In one week	In one month	In one quarter	In half year	In a year	Two years	Five years
Savings	38 P	150 P	450 P	975 P	1,950 P	3,900 P	9,750 P

If you save "baon" money

Price 10 P

	In one week	In one month	In one quarter	In half year	In a year	Two years	Five years
Savings	50 P	200 P	600 P	1,300 P	2,600 P	5,200 P	13,000 P

If you save 1 Peso/day

Price 1 P

	In one week	In one month	In one quarter	In half year	In a year	Two years	Five years	10 years	15 years
Savings	7 P	28 P	84 P	182 P	365 P	730 P	1,820 P	3,640 P	5,460 P

If you save 3 Pesos/day

Price 3 P

	In one week	In one month	In one quarter	In half year	In a year	Two years	Five years	10 years	15 years
Savings	21 P	84 P	252 P	546 P	1,095 P	2,190 P	5,460 P	10,920 P	16,380 P

If you save 5 Pesos/day

Price 5 P

	In one week	In one month	In one quarter	In half year	In a year	Two years	Five years	10 years	15 years
Savings	35 P	140 P	420 P	910 P	1,825 P	3,650 P	9,100 P	18,200 P	27,300 P

(file Family budget calculation.xls)

*** Emphasize on having a clear goal and hard work. Build their confidence to dream and to have goals by reassuring that they can improve their situation. Furthermore, stress on the importance of the couple working together to have a successful output.

III. Prioritizing

In every project that we do, it is inevitable that a little or a lot of money is involved. Also, we can achieve our goals step by step by knowing how to prioritize our expenses and having proper planning.

1. First activity: Stone, sand and water game.

*** The game objective is to show that putting the most important expenses first will help to ensure that they will fit in a tight budget.

Prepare 2 empty bottles, sand, water and 6 stones with different sizes. Ask 2 volunteers from the participants to do the activity and the rest will have to observe.

Show the participants that both sets are exactly the same: same water, same sand...

Ask the first person to fill the bottle first with the water, sand, small stones then the big stones.

After that, ask the second person to do the same thing but in reverse order: big stones, small stones, then sand and last water.

Processing:

After the activity, ask the participants the following:

a. What did they observe when the first person did the activity? How about the second one?

Expected answer: Water overflows from the 1st glass and not from the 2nd.

b. Ask the feelings of the 2 volunteers while doing the activity.

c. What suggestions they can give in order to make the situation better?

d. What did they learn from the game?

Message: Knowing how to prioritize will make your budget easier as you will ensure that there is money for the most important expense. The big stones represent our most important expense, the small stones our expense of less importance and so on...Put the big stones first since it is your main priority followed by the others. **When we put the big ones first, there were no difficulties or overflowing experienced since you are able to control it.** On the other hand, when you prioritize less important things it will create trouble in your budget.

2. Second activity: Scale

***Objective: The participants are able to classify expenses by priority. They will share also about their difficulties in managing their budget. 4 activities are organized:

- List of all their expenses
- Order the expenses by priority to make a scale
- Include the project in the scale
- Reflect on the difficulties to stick to a budget.

○ List of all their expenses

Ask the participants what type of expenses they have in their daily life.

Expected answers (already prepared in meta-card – take some blank meta-card in case):

- | | |
|---|------------------------------------|
| 1. Food (single out Baby's milk)* | 7. Water |
| 2. House rent | 8. Electricity, Gas & Charcoal |
| 3. Health / Medicines | 9. Snacks |
| 4. Education (Transportation and lunch box) | 10. Hulugan (loan) |
| 5. Entertainment (videoke etc.) | 11. Hygiene (including diapers...) |
| 6. Transportation | 12. Communication |

* Breastfeeding has a double impact on the babies' health and on the families' budget.

- **Order the expenses by priority to make a scale**

The facilitator asks each participant to pick up one meta-card. The participant with the meta-card showing the most important expenses (usually “food”) will give it to the facilitator who will post it on the wall. Then the participant that thinks she has the 2nd most important expense will give it... The participants will debate on which meta-card should be next on the scale. The facilitator will paste all the meta-cards in order on the wall.

Message: We have to know how we rank our expenses, and identify which ones are our “big stones” (meaning that which should come 1st).

- **Include the project in the scale**

The facilitator will ask the 2 volunteers that detailed their project in the beginning to explain where they want to put their project on the scale. The others participants will also think about the importance they give to their projects in their daily budget.

- **Reflect on the difficulties to stick to a budget.**

To sum up, ask the participants the different factors or practices that make their saving habit difficult.

Expected answers:

Different practices affecting the budget of the family:

1. Stopping to work when there is extra money available for a few days consumption .
2. Always sharing/lending money to relatives or neighbors.
3. Giving 1 peso to children every time they ask.
4. Buying less needed products like RC, coke and junk food.
5. Vices and gambling

IV. Closing

*** To summarize the things that had been discussed and shared during the activity.

Ask the participants what they learned in the activity.

Summarize some tips given on how to save or control budget.

Inform about the next pulong (when, where and what)