



Handout 1a: Christina's Bank Interview Script

My clinic is in a room in my house.

My family has the rights to use the land and the building, although we don't have the title.

The business is registered with the local baranguay authorities.

I own some things that I would be willing to use as collateral for the loan:

- *TV*
- *Refrigerator*
- *CD player (mini-component)*
- *Tricycle*

Equipment in my business that could be used as collateral:

- *Birthing bed*
- *oxygen tank*
- *shelf*
- *Examination Table*
- *Medical Tools*
- *Stethoscope*
- *Baby scale*

I haven't yet achieved certification of a "Birthing Home" under the Department of Health.

I have found a wholesale supplier of over the counter medicines and family planning products that will allow me to purchase products at a lower price than the pharmacy in the municipality where I currently buy them. To get the lower prices, I must buy the products in larger quantities, more than 3 months worth of inventory at a time.

The products that the supplier will sell me include pills, condoms, injectable contraceptives, prenatal vitamins, baby vitamins, and pain relief medicine for mothers and babies.

I need P30,000 for the initial purchase of products for resale, plus P10,000 for a new delivery set, equipment that is needed in performing deliveries.

My dream is to eventually save P100,000 to renovate the clinic, purchase equipment, and access training to achieve the DOH certification for a "Birthing

Home.” Then I would have enough to expand and equip a separate recovery room.

Once I have this certification, I will be able to perform maternal health and family planning services such as pap smears and IUD insertion, which would compliment the current maternal and child health services and family planning products I provide to my patients.

I may also eventually apply for PhilHealth accreditation, which would allow me to take patients who are covered by PhilHealth and thus increase my client base and income sources.

After the renovation, my local midwife association has advised me that it could take several months to achieve the DOH certification.

Without the ‘Birthing Home’ Certification I may continue to operate legally. I am able to facilitate normal spontaneous deliveries, provide family planning products and counseling, and administer vaccines and exams. Also, without the Birthing Home certifications, my clinic would be unable to apply for PhilHealth accreditation, thus all patients can only pay in cash.

I am not sure what my monthly income is from my business. My monthly income varies.

August, September and October are peak months.

I charge about P4,000 per birth, which includes prenatal visits and one post-natal visit.

Sometimes people pay me with things other than money, such as chickens.

I usually deliver between 7-8 babies a month. In the peak season of August through early October I have sometimes 10 or 12 births a month.

In addition to deliveries, I earn about P2,000 a month from the sale of family planning products and services and P7,000 from the sale of over the counter medicines and vitamins, vaccines for babies, suturing services, pregnancy tests and ear-piercing.

As a midwife, I run a trust-based business. Most of my clients are word-of-mouth referrals from past or current clients who are pleased with my services. Everyone in the community knows me. I am proud of my good reputation!

During the peak months, I ask a midwife who works in the rural health unit to work for me on an on-call basis. I pay her P450 per delivery.

I own my house, which is where my clinic is located, in a side room that we refurbished. I think my husband has the tax documents to prove this.

Personal information about Christina

Christina is married to Jose Pena and they have 2 children, a 10-year-old girl and an 8-year-old boy. Christina's mother watches the children after school, while Christina works. Jose has a job as a mechanic in a car repair shop in the baranguay.

Christina has been living in the baranguay for 12 years with her husband.

Christina has two sisters. One works as a home-aid in Singapore. The other is a nurse at the local government hospital.

Friends and family call Christina "Tina" as a nickname.