

FriendlyCare Clinic  
Philippines

**BACKGROUND**

FriendlyCare was established in 1999. Its founders were motivated to set up the clinic after they found out through a demographic study that: (1) the country's population growth rate remained high over the past thirty years, and (2) majority of Filipinos who needed health care had limited and rather extreme alternatives: they could go either to expensive medical specialists or queue up in generally overcrowded government health centers.

The founders then found an unmet need in the healthcare industry: in the Philippines, the upper class strata went to private hospitals for their healthcare needs, while everybody else went to government hospitals, which usually had long queues and often ran out of medicines. There was therefore a group in the economic strata in the country, the middle class, that could not afford to go to expensive private hospitals but also did not want to crowd out the already crowded government health facilities.

The founders then conceptualized establishing a healthcare facility that would offer family planning services to those who had some capacity and willingness to pay, were looking for more courteous and competent care (compared to government health centers), and could afford and were willing to pay for more affordable healthcare services than those offered by the private hospitals.

From 1999 to 2003, FriendlyCare received financial support from the United States Agency for International Development (USAID) to set up and run its operation. During this period, FriendlyCare operated ten clinics and provided free family planning services to beneficiaries in the middle and low income economic groups (Classes C, D, and E). The goal then was to establish a total of sixty clinics all over the country and provide family planning services for free for those in Class E and at affordable prices for the Class C and D (see Exhibit 1 – Brief History).

In 2005, USAID decided to pull out its support as it was changing its funding priorities. Clinic executives had no other choice but to implement aggressive business development strategies to continue the clinic operation. From having an “NGO mindset” (receiving and spending money), the officers and employees had to quickly learn how to make the clinics profitable. The family planning services were sidelined, while family health services and other more profitable healthcare services were aggressively marketed to its new target clients. The target segment was expanded to include corporate accounts and a higher paying segment, which includes independent businessmen and small companies. The FriendlyCare brand was strengthened. Four non-revenue generating clinics were closed. FriendlyCare only began to turn a profit in 2010, five years after USAID pulled out its funding support.

**I. SERVICE DELIVERY**

*Network Services.* Now, FriendlyCare has a network of six clinics, which provides primary care consultations (family medicine, pediatrics, and OB-gyn), medical specialist consultations, dental services, and laboratory and diagnostic services (see Exhibit 2 –

FriendlyCare Services). It also offers comprehensive annual checkup, healthcare packages, adult vaccinations, and family planning services.

FriendlyCare has presence in three key geographic locations in the Philippines – the islands of Luzon, Visayas, and Mindanao (see figure 1 below). Four clinics are located in Metro Manila (Luzon) and one clinic each in two other metro cities in the south of the country – Cebu City in the Visayas and Davao City in Mindanao.

**Figure 1. Location of FriendlyCare Clinics**



*Quality of Services.* Quality of healthcare services in FriendlyCare clinics are ensured through the following:

- **Recruiting competent medical and non-medical staff.** The clinic ensures that staff has educational attainment that meets the organization’s internal requirements, thus its medical staff such as the nurses, medical technologists, and radiologic technologists are degree holders and licensed. Its pool of doctors are diplomates or fellows in their chosen specialties and are encouraged to keep up with their trainings and to renew their licenses every year.
- **Adhering to Quality Standards.** FriendlyCare follows the exact standards for outpatient clinics that are set by the government. For instance, its drug testing laboratory is accredited by the Department of Health (DOH), while its ambulatory surgical clinic is accredited by Philippine Health Insurance Company or PhilHealth. FriendlyCare clinics undergo a stringent accreditation process, which includes audits by external parties to ensure that its systems, procedures, and facilities follow the standards for healthcare facilities. FriendlyCare is also accredited to various health

maintenance organizations (HMOs) and insurance companies, which the organization claims is a testament to the quality of services it provides.

- Eliciting Customer Feedback. FriendlyCare executives make sure that they listen to their clients through the customer feedback system. In each clinic are customer feedback forms, which are collected and analyzed to determine which areas in the aspect of customer service the clinics need to improve on.
- Sharing Best Practices through Quality Circles. The organization gathers personnel such as nurses, radtechs, and clinic administrative officers in the head office at least once per quarter so they can share best practices. The goals are to ensure that process flows in the key areas of its operation are adhered to and that the quality of service in one clinic is the same as in the other clinic. FriendlyCare has a medical director who enforces those internal standards, conducts clinic inspections (announced or unannounced), and, together with other officers (the CEO, Finance Manager, Logistics Manager, and Procurement Manager), implements the quality circles program in order to maintain and improve quality of services.

In terms of rendering quality service, the ongoing challenge for FriendlyCare is ensuring that the process is the same across all six clinics. FriendlyCare CEO, Tess Panganiban, explains:

“If we want to achieve that Jollibee vision<sup>1</sup>, if you go to a Jollibee in Pampanga or a Jollibee in Zamboanga, it’s the same burger, the same greeting... (so now) we are dealing with differences in how people interpret the process flow. We have a process flow but sometimes people tend to cut the process so the challenge is how to ensure that people always follow the process and not become attracted to short cuts or *sariling diskarte* (translation).”

## II. COMMUNITY ENGAGEMENT / MARKETING

*Demand Generation.* During its first few years of establishment, FriendlyCare was managed as an NGO – its programs were implemented with extensive involvement of the community as it was trying to encourage more families to make use of family planning services (either natural or artificial). Now, with a shift to a more business orientation, “demand generation” for FriendlyCare comes in the form of aggressive marketing strategies to encourage companies to avail of the affordable services the clinic provides.

*Community Participation.* FriendlyCare offers a unique service to companies – installation of family planning programs in the workplace. This is a paid service that encourages the participation of business owners, human resource units, and/or medical teams of companies in implementing family planning program for employees.<sup>2</sup> In this program, a team from

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<sup>1</sup> The founders’ original vision for FriendlyCare was to build it “to be the Jollibee of health care.” Jollibee is the number one fast food chain in the Philippines and is known to provide consistent service in its more than eight hundred stores worldwide.

<sup>2</sup> In the Philippines, a law (Article 34 of the Department of Labor and Employment Family Welfare Program) mandates companies with more than two hundred employees to establish and sustain a

FriendlyCare provides training for company nurses or doctors on family planning so they can in turn provide advice on family planning methods/choices to employees. FriendlyCare also helps companies set up the infrastructure/system that will allow them to provide maternal and child health and family planning services.

In addition, the UNFPA-funded project of FriendlyCare elicits the participation of local government units (LGUs) in enhancing the family planning program in their localities. Through this program, FriendlyCare invites LGUs to send their provincial/municipal/city health officers to the clinic to be trained on voluntary surgical sterilization like bilateral tubal and non-scalpel vasectomy. FriendlyCare takes pride in being one of few health organizations that can train doctors in surgical sterilization.

### **III. FINANCING**

*Institutional.* When USAID decided to pull out its funding support in 2005, FriendlyCare executives had no other option but to make the clinics financially self sufficient. Top management implemented the following strategies: streamline the company in terms of cost control, build up the business in terms of client market, and raise funds to support family planning mission. The foundation had to employ aggressive marketing and cost saving strategies to stay afloat. One of the first decisions made was to close down four of its ten clinics. The four clinics were said to be resource draining and not sustainable; they were neither hitting break even nor earning a decent profit. The clinics were spending far beyond the revenues they were bringing into the organization. In addition, the executives saw that the locations of the four clinics were not optimal, that is, they did not attract the kind of market that they needed in order to be sustainable.

Then, providing free family planning services was sidelined, and offering family health services for a fee became the focus of the organization. Core consultations (pediatrics, OB-gyn, and family medicine) became the bread and butter of the organization.

The clinic also started to offer health cards to those who did not have HMOs. Without the grant coming from USAID, selling these cards gave needed cash for the organization. Card sales provided FriendlyCare with cash upfront and allowed it to pay for its utilities and salaries of administrative personnel, doctors, and other medical staff and to purchase necessary medical supplies to continue offering its services. Now, the cards, which sell for PhP 1,100 to PhP 1,600 (USD 24 to USD 36) and are valid for one year, provide unlimited consultations on core services (family medicine, pediatrics, OB-gyn), discounts on diagnostics and laboratory services, vaccines, specialty consultations, plus accident insurance (see Exhibit 3 – FriendlyCard features).

Clinic executives also decided to focus on a target segment that can pay for the services it offers – Class C and upper Class D. An aggressive marketing strategy was also employed to get corporate accounts; the clinic started offering services that cater to this segment – Annual Physical Examinations (APE) for employees and pre-employment examinations for company applicants; and drug testing and HIV testing. The organization also strengthened its

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clinic or infirmary that shall provide Maternal and Child Health, and Family Planning services to company employees and their families.

affiliations with insurance companies in order to get their business.

FriendlyCare continued to receive funding in the form of grants from funding institutions, such as Consuelo Foundation and UNFPA, although in much smaller amounts and for very specific projects such as family planning programs.

*Ensuring Affordability of Services.* FriendlyCare’s mission is to offer “affordable quality health care.” Affordability is ensured by implementing the following strategies:

- Find likeminded individuals who believe in the mission of the organization. FriendlyCare invites doctors who have thriving practices elsewhere and are willing to devote some of their time to attending to patients in FriendlyCare for a lower fee. A number of doctors in FriendlyCare have clinics in expensive private hospitals such as St. Luke’s Medical Center and Cardinal Santos Medical Center but agreed to devote some consultation hours in FriendlyCare as part of their “personal social responsibility” or personal mission to provide care to those who cannot afford expensive healthcare.
- FriendlyCare is classified as a nonprofit, non-government organization (NGO), thus it is exempted from paying income tax. This classification allows the organization to have a lower price structure for its products and services.
- FriendlyCare operates simple, no frills clinics. FriendlyCare executives explain that in investment decisions, they prioritize the purchase of “mission-critical” equipment or facilities that have impact on the delivery of quality care that clients require. CEO Tess Panganiban explains:

“These walls, tables were purchased in 1999, but they are still functional, should I replace them now? They are old but they are not mission-critical so we can still fully maximize them. There are many ways to make ends meet without sacrificing certain things that are vital for our customers. (We prioritize based on) customer value equation: what is more important for the customers –new venetian blinds or fast turn around time for X-ray results? A fancy comfort room or accurate reading of drug tests? For as long as the comfort room functions as a comfort room, and the drug test result is accurate, the client would like that. We don’t compromise on factors that matter to the customers.”

- Bulk procurement. The high volume of its operation allows FriendlyCare to buy in bulk and obtain lower rates for the purchase of vaccines, x-ray films, reagents, chemicals for the analysis of fecal and urine, and other medical supplies. The organization is able to leverage its big volume purchases to get good rates from suppliers, which then allows it to have a lower operating cost structure than the competitors that only have a one clinic operation.

#### **IV. GOVERNANCE**

In its first few years of operation, FriendlyCare’s top managers were mostly medical doctors who have worked for the government or non-government organizations. Its first two

presidents and CEOs, Dr. Jaime Galvez-Tan (1999-2001) and Dr. Alberto Romualdez (2001-2004), both served in the Department of Health as Undersecretary and Secretary, respectively. Both were committed to public health and led FriendlyCare toward achieving its mission of providing a full range of reproductive health and family planning services to low and middle income families. When FriendlyCare shifted its focus to a more business orientation, the foundation began to be managed by executives who came from the private sector. Leni Cuesta (2004-2012) who was entrusted to lead the foundation when USAID withdrew its funding support used to work in various key positions for the Jardine Group of Companies for twenty one years before joining FriendlyCare. Its current president and CEO, Tess Panganiban, was a marketing executive for a multinational consumer products company when she decided to undertake a career shift and work for a social enterprise.

FriendlyCare's Board of Trustees is composed of current and former government officials, journalists, academics, economists, and a philanthropist, all of whom provide direction to the foundation on how to make the organization profitable without losing sight of its original mission of providing affordable quality reproductive and family health services (see Annex 4).

## **V. LOOKING AHEAD**

FriendlyCare's current challenge is how to scale up its operation. The clinic executives have already found that the clinic operation can be sustainable and thus want to increase its presence in more areas in the country. The head office is built for more than just six clinics, so there is a need to make sure that the organization allocates the cost of head office operations to more clinics. The biggest hurdle for scaling up is acquiring funds needed to set up clinics in areas outside Metro Manila and in other areas in Visayas and Mindanao.

In addition, FriendlyCare has not lost its advocacy to provide family planning services to those who cannot afford the service. Although family planning was sidelined when FriendlyCare focused on offering services that can provide them the needed cash to survive, the organization continued to provide free family planning services albeit in a much smaller scale. The challenge now for the organization is how to serve more women with unmet needs for family planning. The organization estimates that there are over three million Filipino women who have unmet family planning needs. They are planning to address this unmet need by looking for donor agencies that have the same goals and mindset to help them finance more reproductive health missions and provide free family planning services.

## **Exhibit 1. Brief History**

In the late 1990s, a demographic study revealed two key aspects of the healthcare sector that motivated the founders to set up FriendlyCare. First was the population growth rate, which remained high over the past thirty years. Second, the study indicated that the majority of Filipinos who needed healthcare had limited and rather extreme alternatives: they could go either to expensive medical specialists or to generally overcrowded government health centers.

Further focus group discussions revealed, however, that those who went to government centers were dissatisfied due to several reasons. The discussions cited the lack of doctors and that the customers doubted their competence. Many customers felt discriminated against or were treated rudely by the medical staff. Last, there were also instances when government centers showed preferential treatment to those with power or clout over the ordinary customer.

Significantly, the study showed that more than half of those who went to government health centers had some capacity to pay and were, in fact, willing to pay, provided that they could get courteous, competent, and more affordable service. This was the niche the founders identified and on which they built the concept of FriendlyCare. Thus, with a market in mind and specific services to offer, the founders' next step was to secure funding for the proposed healthcare facility. The group then approached a foreign donor agency and presented a unique business model on how to offer family planning services in a viable manner.

In 1999, the FriendlyCare Foundation opened its executive and administrative offices and in February 2000, opened its Masinag clinic. The company's mission was "to improve the quality of life of the most number of people by providing affordable and quality reproductive and family healthcare services in a friendly and compassionate manner." Ultimately, its vision was to develop "a network of private health facilities providing reproductive and family healthcare services to support healthy, well-planned families of modest means in achieving their full human potential." Nine other clinics were established in the cities of Mandaluyong, Quezon City, Pasig, Cebu City, Davao, and other densely populated areas.

One of FamilyCare's achievements in family planning was getting PhilHealth to include family planning surgeries as part of its reimbursable benefit package. Eventually, FriendlyCare became the leading private provider of surgical contraception. In the entire national capital region (NCR), its Shaw clinic performed as many as the combined number of procedures performed in six government hospitals in the same catchment areas (i.e. based on an informal survey done in 2003 to 2004). Moreover, PhilHealth indicated that FriendlyCare accounted for ten percent of its total surgical sterilization reimbursements in the NCR and seventy percent of total reimbursements in Mandaluyong and Pasig City.

Over the years, FriendlyCare went through transitions as to "who they were" as an organization. When the clinics were opened, the press billed the organization as the "Jollibee" of health. Its family planning mission was kept low key, until a bolder campaign was launched, with the caption, "Family planning, Family health" underneath its clinic signs. Swinging to the other side, many thought that the organization offered only family planning.

Eventually, a strategic review done by the FriendlyCare board elicited a clearer definition of its family planning mission in the context of general health and established the role of health services as a mechanism for sustainability as well.

After FriendlyCare's six years of association with the foreign donor agency, however, worldwide strategic changes within the donor agency shifted focus away from family planning. Subsequently, this resulted in the untimely exit from FriendlyCare in 2005. In the last seven years, the company has gone through several transformations. First, four clinics were closed and one was relocated. Second, the target segment was expanded to include corporate accounts. Third, the medical equipment was upgraded and the company invested in diagnostic and test machines. Finally, new products were developed to attract the higher paying segment and independent businessman and small companies who could not afford Health Maintenance Organizations (HMO).

Today, the FriendlyCare brand is synonymous with health excellence and sustainability. Since 2010, the company has been self sufficient and family planning has become one of its most successful services. The company's work in family planning has been recently recognized by the DOH, which asked other institutions to follow FriendlyCare's example of providing more health services for women.

*Source: Official FriendlyCare Website, [www.friendlycare.org](http://www.friendlycare.org)*

**Exhibit 2. FriendlyCare Services**

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| <p><b>I. Consultation</b><br/>         Cardiology<br/>         Dermatology<br/>         Diabetology<br/>         ENT<br/>         Family Medicine<br/>         Gastroenterology<br/>         General Surgery<br/>         Internal Medicine<br/>         OB Endocrinology<br/>         OB Gynecology<br/>         Ophthalmology<br/>         Orthopedic Surgery<br/>         Pediatric Allergology<br/>         Pediatrics<br/>         Pulmonology<br/>         Urology</p> | <p><b>IV. Adult Vaccination</b><br/>         Chicken Pox<br/>         Flu<br/>         Hepatitis A<br/>         Hepatitis B<br/>         HPV-Human Papilloma Virus<br/>         Pneumococcal Pneumoniae<br/>         Meningococemia<br/>         Typhoid<br/>         Pneumococcal Pneumoniae<br/>         Rabies</p> |
| <p><b>II. Laboratory Services</b><br/>         Blood Chemistry<br/>         Cancer Screening<br/>         Drug Test<br/>         Hematology (CBC)<br/>         HIV Test<br/>         Immunology<br/>         Liver Profile<br/>         Papsmear<br/>         Pregnancy Test<br/>         Serology<br/>         Thyroid Function Test<br/>         Urinalysis/Fecalalysis</p>  | <p><b>V. Specialty Services</b><br/>         Annual Physical/Pre-Employment Medical Exams<br/>         Dental/Orthodontics<br/>         Mobile Clinic Services<br/>         Psychometric Testing</p>  |
| <p><b>III. Diagnostic Services</b><br/>         2D Echo with color Doppler<br/>         Colonoscopy<br/>         ECG<br/>         Mammogram<br/>         Pure Tone Audiometry<br/>         Sono Mammogram<br/>         Treadmill Stress Test<br/>         Ultrasound (2D/3D/4D)<br/>         Ultrasound Guided Biopsy<br/>         Vascular Ultrasound<br/>         X-ray (Digital/Analog)</p>   | <p><b>VI. Family Planning Services</b><br/>         FP Counseling<br/>         FP Lectures and Seminars<br/>         Family Planning in the Workplace<br/>         Family Planning Services and Commodities<br/>             A. Temporary FP Methods<br/>             B. Permanent FP Methods</p>                     |

Source: Official FriendlyCare Website, [www.friendlycare.org](http://www.friendlycare.org)

### Exhibit 3. FriendlyCard Features

| Cards  | Price     | Services  |
|--|-----------|---|
| FriendlyCard Classic                             | PhP 1,600 | <ul style="list-style-type: none"> <li>▪ No age limit</li> <li>▪ Unlimited free consultations (Family Medicine and Ob-Gyn) for the validity period of card</li> <li>▪ 5% discount on executive checkup</li> <li>▪ 10% discount on Consultation with other specialists</li> <li>▪ Discounts on Laboratory, Diagnostic and permanent Family Planning procedures</li> <li>▪ Access to all FriendlyCare clinics in Metro Manila, Davao and Cebu</li> <li>▪ 5% – 10% discount on adult vaccinations</li> <li>▪ Free family planning counseling</li> <li>▪ One time Annual Physical Examination (includes Comprehensive Physical Examination, Fecalysis, Complete Blood Count, Chest x-ray, and Urinalysis)</li> <li>▪ Accidental Death Insurance coverage of P50,000 for the entire validity period</li> </ul> |
| FriendlyCard Baby (0 to 1 year old)              | PhP 1,400 | <ul style="list-style-type: none"> <li>▪ New born to 1 year old</li> <li>▪ Unlimited free consultations (Pediatric and Family Medicine) for the validity period of card</li> <li>▪ Free well baby check-up</li> <li>▪ 10% discount on Consultation with other specialists</li> <li>▪ Discounts on Laboratory, Diagnostic and permanent Family Planning procedures</li> <li>▪ Access to all FriendlyCare clinics in Metro Manila, Davao, and Cebu</li> </ul>   |
| FriendlyCard Kids (1 yr + 1 month + 12 yrs. old) | PhP1,200  | <ul style="list-style-type: none"> <li>▪ 13 months to 12 years old</li> <li>▪ Unlimited free consultations (Pediatric and Family Medicine) for the validity period of card</li> <li>▪ Free well baby checkup</li> <li>▪ 10% discount on Consultation with other specialists</li> <li>▪ Discounts on Laboratory, Diagnostic and permanent Family Planning procedures</li> <li>▪ Access to all FriendlyCare clinics in Metro Manila, Davao, and Cebu</li> </ul>   |
| FriendlyCard Health Plus                         | PhP 1,100 | <ul style="list-style-type: none"> <li>▪ No age limit</li> <li>▪ Unlimited free consultations (Family Medicine and Ob-Gyn) for the validity period of card</li> <li>▪ 5% discount on executive check-up</li> <li>▪ 10% discount on Consultation with other specialists</li> <li>▪ Discounts on Laboratory, Diagnostic, and permanent Family Planning procedures</li> <li>▪ Access to all FriendlyCare clinics in Metro Manila, Davao, and Cebu</li> <li>▪ 5% – 10% discount on adult vaccinations</li> <li>▪ Free family planning counseling</li> </ul>   |

*Source: Official FriendlyCare Website, www.friendlycare.org*

#### **Annex 4. Members of FriendlyCare’s Board of Trustees**

**Ms. Zorayda Amelia C. Alonzo - Chairman**

CEO and president of the Pag-IBIG Fund for ten years, the longest term by any Pag-IBIG CEO. Recipient of The Outstanding Women in the Nation’s Service (TOWNS) Award for Government Service in 1992.

**Ms. Maria Isabel G. Ongpin - Vice Chairman & Treasurer**

Columnist at Manila Chronicle and Manila Times; Writer, Editor, and active member-director of various socio-civic organizations and sports clubs. One of the founding directors of FriendlyCare; active trustee since 1999.

**Ms. Teresa J. Ho, Ph.D in Applied Economics - Trustee**

Economist, health specialist, and human development specialist at the World Bank, leading and participating in various programs on health, nutrition and population in East Asia and Pacific, Europe and Central Asia, West Africa, and South Asia. Specializes in population, labor, and development economics.

**Dr. Vicente B. Paqueo, Ph.D in Economics - Trustee**

Professor of Economics at the University of the Philippines and author of various publications on economics, health, population, and education. Received The Outstanding National Scientist Award in 1983, and 7 World Bank Spot Award.

**Ms. Elizabeth Eder Zobel De Ayala - Trustee**

An active member of the board of trustees of various foundations, including Sa Aklat Sisikat, White Cross, Forum for Family Planning and Development, and FriendlyCare. She was also the founding vice president of Museo Pambata and founding managing partner of Regatta Store.

**Dr. Carmelita I. Quebengco, Ph.D in Economics - Trustee**

Active educator, trainer, lecturer, researcher, and author of various publications on education and management. professor and executive vice president at De La Salle University.

**Dr. Ernesto M. Pernia, Ph.D in Economics - Trustee**

Economist, professor, advisor, speaker, writer. professor of Economics and director of Public Affairs in the University of the Philippines, Diliman, vice chair in the Division of Social Sciences, National Research Council of the Philippines.

**Dr. Juan Maria Pablo R. Nañagas - Trustee**

Medical doctor specializing in Ophthalmology and Otolaryngology. Served as director of Philippine General Hospital. Active board member of various medical societies. Author of various publications about health and medicine, family planning, military security and peace building.

**Ms. Teresita “Tess” Panganiban - Trustee**

Current president and CEO of FriendlyCare

*Source: Official FriendlyCare Website, www.friendlycare.org*

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