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FROM THE AMERICAN PEOPLE



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## Passion for Education: But at What Cost?

While waiting for her staff to arrive for their quarterly deliberation, Yolanda Puno, the founder and president of Cradle Top Learning School, sipped her freshly-brewed coffee inside her cramped office. Looking at the window, she had a clear view of the two classrooms occupied by the students of the school she had founded in March 2011. From the looks of their ironed uniforms and newly-cut hair, she could surmise that the students came to class prepared and looking forward to the new learning awaiting them. How Yolanda wished she could share their excitement, but that was impossible given her present dilemma.

The intense heat of the day took her memory back to that fateful day that marked the birth of The Cradle Top Learning School.<sup>i</sup> As she tapped her fingers on the makeshift table, she distinctly remembered how, like a flash of lightning, the idea had come to her. The speaker in the seminar she was attending at that time talked about the four factors of production.<sup>ii</sup> The speaker then proceeded to encourage the seminar attendees to not just rely on one factor of production to earn a living, but rather try to search for avenues of making money from the other factors. At that time, Yolanda was a typical professor in the college where she had held a regular, full-time position for more than 10 years. Her daily routine was to wake up at 4 a.m. to ensure that she arrived at the college in time for her class. She conducted lectures to her students, evaluated their assignments, checked their quizzes, put the entries in her class record, and then went home. This had been the pattern of life that she had grown accustomed to for quite a number of years. Contemplating what the speaker said, Yolanda realized that she could also earn money from her

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<sup>i</sup> Cradle Top Learning School is a corporation registered under the Securities and Exchange Commission

<sup>ii</sup> Factors of production is an economic term that describes the inputs that are used in the production of goods or services in order to make an economic profit. The factors of production include land, labor, capital and entrepreneurship.

entrepreneurial ability. With conviction, she decided that she would put up her own business. That decision, and her love for teaching, paved the way for the establishment of Cradle Top Learning School.

The conviction, however, that Yolanda had in her heart six years ago had long died. With employees' salaries and wages unpaid, utility bills unsettled, loans that needed to be paid, and an increasing amount of accounts receivable coming from unpaid tuition fees of students who decided to drop out in the middle of the school year, Yolanda was uncertain as to what the future held for her and her school.

### **A Business with No Capitalization, Only Inspiration**

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When Yolanda opened the doors of Cradle Top Learning School to the public, she had no capital with which to start the business. At that time, the only thing she had was her burning desire to educate young minds, and her determination to succeed. Without the money to capitalize the business venture, she relied on herself to do most of the jobs. Her husband Ariel and son Bryan were also onboard in the initial stages of the establishment of the school.<sup>1</sup>

As a marketing strategy to promote the school, she conducted a house to house campaign. She made certain that all of the residential houses within their neighborhood were informed of the existence of Cradle Top Learning School. In order to enhance the interest of the parents, Yolanda even offered free summer tutorial sessions. These sessions were systematic tutorial lessons in which the students' weaknesses were addressed during the two-week period, with an intention to continue the intervention once the students were enrolled in the school. This strategy proved to be very effective, as it eventually made the parents decide to enroll their child/children in her school.<sup>2</sup>

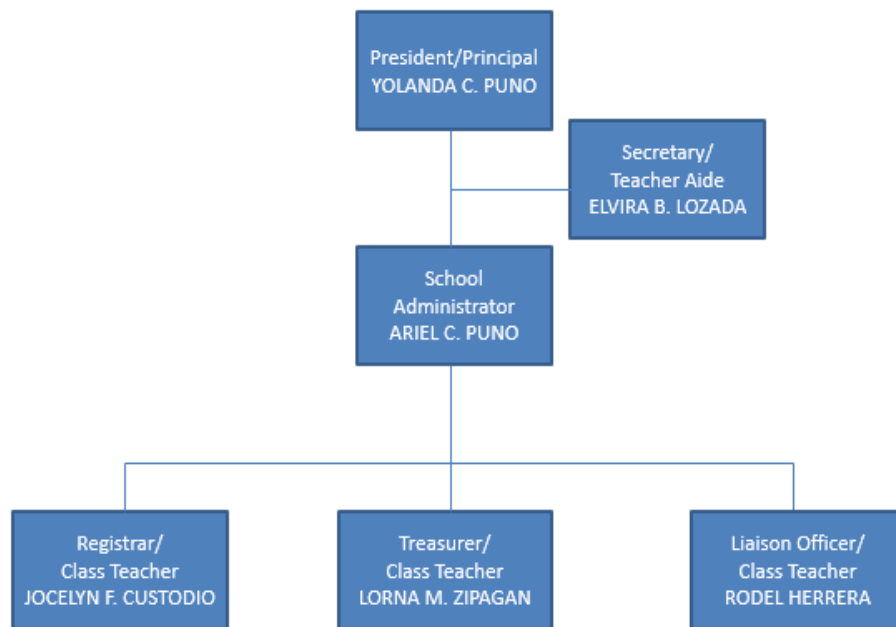
Yolanda had conducted the free tutorial in last week of March 2011, with herself initially being the sole teacher in a class of 20 tutees. After a week, she found a pre-school and elementary-elementary teacher who eventually took over the tutorial. In the initial phase of the tutorial session, the students were assessed individually by Yolanda. Their weaknesses were identified and addressed, and the results of the pre and post assessments were communicated to the parents of the tutees. Since there were no chairs or tables, these tutorial sessions were conducted with the children sitting on the floor. After the two-week free tutorial, she asked the parents to enroll their child/children as early as possible.<sup>3</sup>

The payments received upon enrollment were immediately used to purchase 40 units of chairs and to construct blackboards and tables. With this scheme, plus the two socialized housing units in Sub Urban, San Jose, Rodriguez Rizal,<sup>iii</sup> Yolanda was able to establish the school without cash capital. Cradle Top Learning School was initially granted permits to offer Kindergarden I and II and Grade 1 and 2.<sup>4</sup> The school employed three classroom teachers, one secretary who also acted as a teacher aide, a school administrator (who was Yolanda's husband), and Yolanda herself, who acted as the president and school principal. See **Exhibit 1** for the organizational structure of Cradle Top Learning School.

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<sup>iii</sup> Rodriguez Rizal (formerly Montalban) is a first class municipality in the province of Rizal, Philippines. It is the northernmost town in the province and comes after San Mateo when driving north from Metro Manila.

**Exhibit 1**  
**Cradle Top Learning School Organizational Structure**



*Exhibit created by the author from the source: Puno, Yolanda. Personal Interview. September 2016.*

The school's organizational chart showed that employees were filling double roles. The three teachers, in addition to their classroom duties, were also expected to perform the roles of school registrar, treasurer, and liaison officer. The school secretary also acted as a teacher aide for most of the day. Yet, Yolanda never heard her employees complaining about the scope of their jobs. They were very understanding about the school being in its initial stage of operation and that hiring additional staff wasn't feasible at that time. The teachers received a salary amounting to PHP 6,500 (USD 148.40)<sup>iv</sup> a month, while the secretary/teacher aide received PHP 5,500 (USD 125.60).<sup>5</sup> The prevailing minimum wage, however, in the Region IV-A (CALABARZON)<sup>v</sup> as determined by the National Wages and Productivity Commission (NWPC)<sup>vi</sup> of the Department of Labor and Employment (DOLE)<sup>vii</sup> was PHP 253.00 - PHP 337.00<sup>6</sup> (USD 5.78 – USD 7.70) per day.

Yolanda had opted not to receive salary in order to lower the operating expenses of the school. Her husband Ariel, on the other hand, filling the role of school administrator, received PHP 7,500 (USD 171.30) per month.<sup>7</sup>

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iv As of December 2011, 1 USD = PHP 43.79

v CALABARZON is located in southern Luzon, just south and west of Metro Manila and is the second most densely populated region. It designated as Region IV-A. The region is composed of five (5) provinces, namely: CAvite, LAguna, BAtagas, RiZal, and QueZON

vi The National Wages and Productivity Commission (NWPC) is an attach agency of the Department of Labor and Employment. Its main task to develop general policies and guidelines on wages, incomes, and productivity, as well as to exercise technical and administrative supervision over the Regional Tripartite Wages and Productivity Boards (RTWPBs)

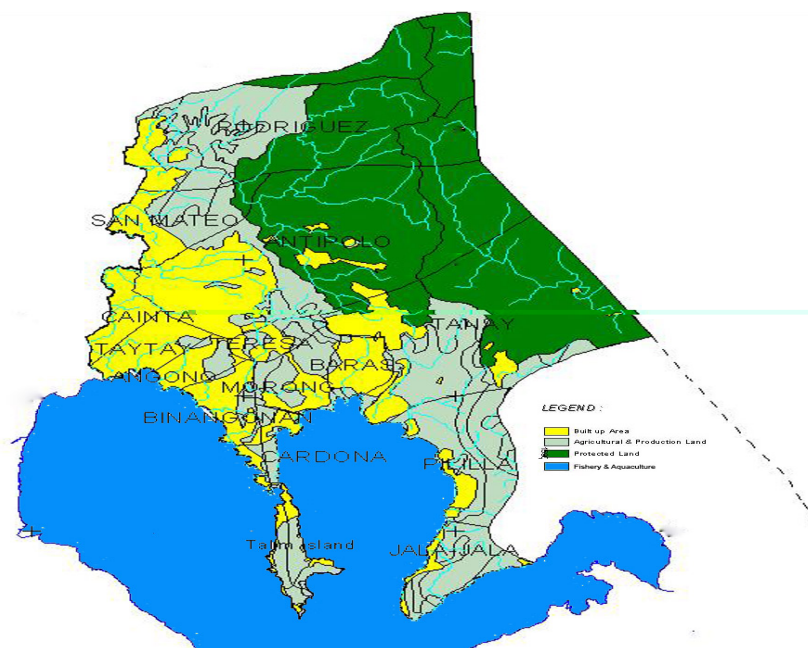
vii Department of Labor and Employment) DOLE is the national government agency mandated to formulate policies, implement programs and serve as the policy-coordinating arm of the Executive Branch in the field of labor and employment

Since Yolanda was holding a full-time teaching load as a college professor, she could only manage the operations of Cradle Top Learning School before or after her work. In her absence, Ariel filled in.

## The School's Location and Competition

Cradle Top Learning School was situated at Blk 3 Lot 29 and 30 Phase 1L2 Sub Urban, San Jose Rodriguez, Rizal (see **Exhibit 2**). It was strategically located at the end unit of a socialized housing unit cluster beside the pastoral house of Iglesiani Cristo<sup>viii</sup> chapel in F. Manalo area of the so-called Erap City.<sup>ix</sup> Rodriguez (formerly Montalban) was a first class municipality situated in the province of Rizal, Region 4, Philippines.<sup>8</sup> The town was located on the slopes of the Sierra Madre mountain range and featured many resorts; it was also the largest town in Rizal province with 312.70 km<sup>2</sup>.<sup>9</sup> According to the latest census, the province had a population of 369,222 inhabitants.<sup>10</sup> The town of San Jose, where the school was located, ranked sixth among the largest barangays in terms of population size, with 124,868 residents.<sup>11</sup> The median age of the population in the province of Rizal was 24.2 years, which meant that half of the population was younger than 24.2 years. Moreover, almost one-third of the population (32.3%) was under 15 years old. Children aged 0 to 4 years (10.9%) comprised the largest age group, followed by those in the age groups 5 to 9 years (10.8%) and 10 to 14 years (10.6%).<sup>12</sup> In short, the school was strategically situated in a municipality that was densely populated, and where a good percentage of residents were of school age.

**Exhibit 2**  
**Map of Rodriguez Rizal**



Source: The Official Website of the Rizal Provincial Government. 2013. Accessed 24 Sept. 2016.  
<<http://rizalprovince.ph/mapslanduse.html>>.

viii The Iglesiani Cristo (Church of Christ) was first preached by Felix Y. Manalo in Manila, Philippines. Its first local congregation was established at Punta, Santa Ana on July 27, 1914. It is a Christian religion whose primary purpose is to serve and worship the Almighty God based on His teachings recorded in the Bible.

ixErap City is touted as the first ever well-planned socialized housing city in the Philippines. It was named after the former Philippine President Joseph "Erap" Estrada.



## Passion for Education: But at What Cost?

In the initial year of operation (SY 2011-2012), since there were only a few student enrollees, only two classrooms were used for the Preschool and Grades 1 and 2. During this school year, the front space was utilized as lounge area where parents could wait until the dismissal time of their child/children (see **Exhibit 4**).<sup>13</sup>

**Exhibit 4**  
**Cradle Top Classrooms and Waiting Lounge**



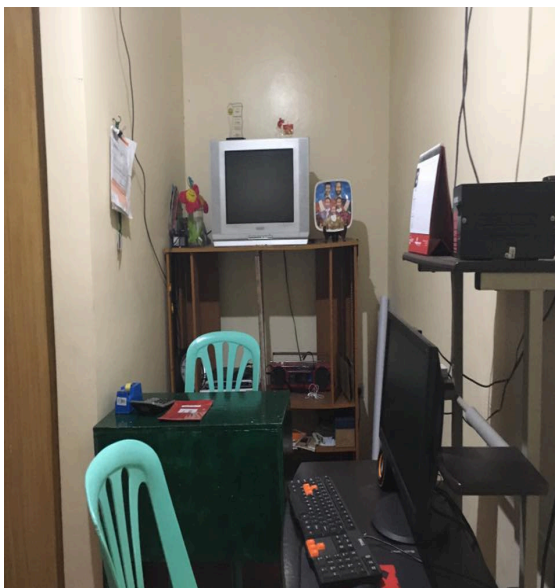
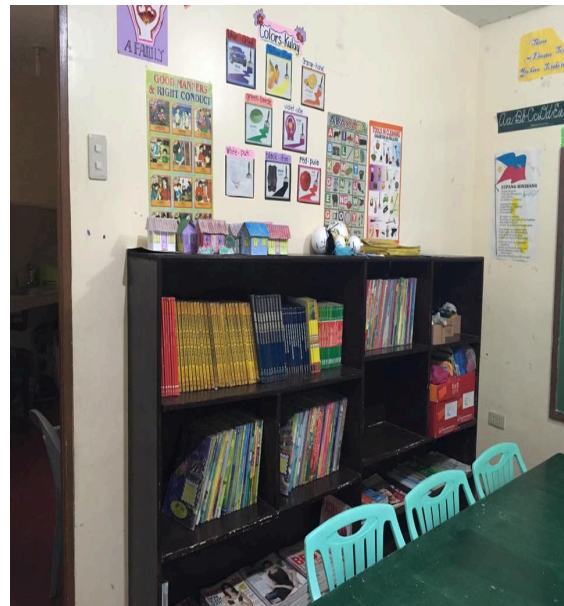
Source: Author's photograph, September 2016.

## Passion for Education: But at What Cost?

The following school year, Yolanda expanded by renting the three units situated in the same cluster. She allocated two units to be used as classrooms for Grade 3 and 4, while the other unit was used as a Library/Computer Room and Principal's Office. The common space was cemented and used for the flag ceremony and physical education activities. The school also provided a gated entrance to the school, for the security of the students (see **Exhibit 5**).<sup>14</sup>

### Exhibit 5

#### Additional Classrooms for Grade 3 and 4, Principal's Office, Library/Computer Room



Source: Author's photograph, September 2016.

Cradle Top Learning School faced 16 competitor schools in Barangay San Jose, specifically: Biblical Education Life and Leadership School; Cinco's Learning Center; College of Arts and Sciences of Asia and the Pacific Rodriguez Rizal, Inc.; EBBC Christian Academy, Inc.; EUL-Shalom Learning Center Inc.; Faith



Christian Academy of Rodriguez Rizal, Inc.; Holy Family Montessori School of Rodriguez, Inc.; Jesus Christ Saves Global Outreach Christian Academy; Kasiglahan Faith Christian Learning Center, Inc.; Lord Most High Christian School, Inc.; Melvinshire Learning Center; Mizrachs Learning School of Rodriguez Rizal, Inc.; Pamahay Learning Center; St. Therese Learning School of Rodriguez, Inc.; Three Kings Academy of Rodriguez, Inc.; and Thrones Rainbow Angel Workshop, Inc.<sup>15</sup>

Of these schools, the primary competitors of Cradle Top Learning School were Melvinshire Learning Center and Mizrach, because these two schools were situated within the same vicinity as that of Cradle Top Learning School.<sup>16</sup>

Melvinshire Learning Center, Mizrach, and Cradle Top Learning School were given permits by the Department of Education (DepEd) Region IV-A CALABARZON<sup>x</sup> to offer NKP<sup>xi</sup> or early childhood education while for the elementary level, Melvinshire could only offer grade level 1 and 2, Mizrach grade level 1-5, and The Cradle Top Learning School grade level 1-4. The limitation on grade level offerings of Melvinshire gave a competitive advantage for Mizrach and Cradle Top Learning School.

## A Glimpse of the Organization<sup>17</sup>

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Cradle Top Learning School was a corporation established in the Republic of the Philippines and registered under the Securities and Exchange Commission (SEC)<sup>xii</sup>

### **Vision**

To provide young students with a comprehensive college-preparatory education.

### **Mission**

To teach young learners to become academically excellent and to guide them to be leaders with a Christian perspective on the world.

### **Goals**

- To cultivate to the children the academic achievement, spiritual development, social maturity, and physical skills necessary to glorify God.
- To provide a safe and caring learning environment where students are challenged to reach their maximum potential
- To commit to a Christian philosophy, accelerated curriculum, inter-active educational tools, and professionally qualified teachers

### **Educational Philosophy**

- The school management, staff, and parents of Cradle Top believe that:
- Each student is unique, valuable, and created in God's image
- Education should be God-inspired and student-centered and is a partnership among students, teachers, parents, and the broader community

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<sup>x</sup>The Department of Education (abbreviated as DepEd) is the executive department of the Philippine government responsible for ensuring access to, promoting equity in, and improving the quality of basic education.

<sup>xi</sup> NKP stands for nursery, kindergarten and preparatory. It pertains to early childhood education in the Philippine education system

<sup>xii</sup> Securities and Exchange Commission (SEC) is an agency under the Philippine Department of Finance that is responsible for regulating securities industry. It supervises all registered business entities in the country (with the power to suspend and revoke registrations), investigate violations of securities laws and impose sanctions, and make policies with regard to the market in securities. It also supervises the registration of businesses that fall under the category of partnerships, stock corporations, and non-stock corporations.

- By providing a broad-based curriculum which emphasizes strong academics and creative expression, students will become critical and analytical thinkers
- A well-rounded education (field trip, computer, physical fitness, entrepreneurial) will provided meaningful opportunities for students to become active and positive members of the community.

### The Dilemma

Cradle Top Learning School had operated for six school years, but Yolanda was alarmed by the fact that the projected increase in enrollment in each school year had not been achieved. Her decision to rent the additional three socialized housing units to accommodate the incoming Grade 3 and 4 students along with the anticipated increase of enrollees in the school year 2012-2013 weighed heavily on her mind, because it was a big addition to the operating expense of the school. See **Exhibit 6** for the list of enrollees from 2011-2016.

**Exhibit 6**  
**Number of Enrollees per School Year**

School Year	Number of Enrolled Students
2011-2012	64
2012-2013	76
2013-2014	65
2014-2015	70
2015-2016	70
2016-2017	75

*Exhibit created by the author from the source: Puno, Yolanda. Personal interview, October 2016.*

During its initial years of operation, the school collected fees on a per-account basis, such as collection for tuition fees, field trips, test papers, and books. For the school year 2015-2016, all school fees were already integrated in order to facilitate ease of transaction. That is, payments for books, activity worksheets and test papers, field trips and the like were already incorporated in the tuition fee. It was also around this time that Yolanda, in order to attract more enrollees, decided to launch her marketing strategy, called “enrollment with zero payment.”<sup>xiii</sup> In this scheme, parents could enroll their child/children in the learning school without having to shell out a single centavo, because the school fees would be collected on a monthly basis. By the end of school year 2015-2016, however, the school had receivables amounting to Php100,000 (USD 2,004)<sup>xiv</sup> because some parents withdrew their children’s enrollment in the middle of the school year.<sup>18</sup> Yolanda was forced to write off these receivables as bad debt because there was no way for her to collect from these parents. In this school year, Yolanda could hardly pay the salaries of the school teachers. The unpaid utility bills also piled up, along with other payables. To settle all her obligations, Yolanda was forced to secure funds from loan sharks who were charging skyrocketing interest as high as 15%-20% per month. She even joined “paluwagan”<sup>xv</sup> and requested that her time to collect funds would coincide with the school’s scheduled field trip, as funds for that account had already been used up in augmenting the day-to-day expenses of the school. It became habitual for Yolanda to use her

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xiii Enrollment with zero payment is a marketing strategy used by Cradle Top Learning School where the parents can initially enroll their child/children without the need to pay the downpayment usually required during enrollment

xiv The Forex rate of PHP 1 USD = 49.89 PHP as of December 9, 2016 has been used in this and all subsequent USD/PHP conversions <http://www.xe.com/currencyconverter/convert/?From=USD&To=>

xv Paluwagan is a Filipino term for a money-lending scheme that is very popular in the Philippines. It is a common practice among friends, relatives, and co-workers. At least three people are needed for it to work. All the members are required to contribute a fixed amount of money into a pool of funds. The fund will then be received by one of the members. The process will be repeated as often as the number of members in the paluwagan. The pooling of money will happen on a schedule, which could be weekly, monthly, quarterly, every two weeks, etc.



own 13th month pay from her professorial job to cover for the 13th month pay of the employees of Cradle Top Learning School. The salaries and benefits she received from her full-time job were used up in the operating expenses of the school and, on top of it all, she was not receiving any compensation for being the School President/Principal. Short on financial resources, she came to a point where the expenses in the Puno household had to be taken from the school funds. The outstanding account of the school reached to as high as PHP150,000 (USD 3,011) from the book publisher, PHP150,000 (USD 3,011) from two cooperatives situated in Marikina,<sup>xvi</sup> PHP50,000 (USD 1004) from a former colleague who extended her a loan with corresponding interest, and two months of unpaid salaries and benefits of the teachers.<sup>19</sup>

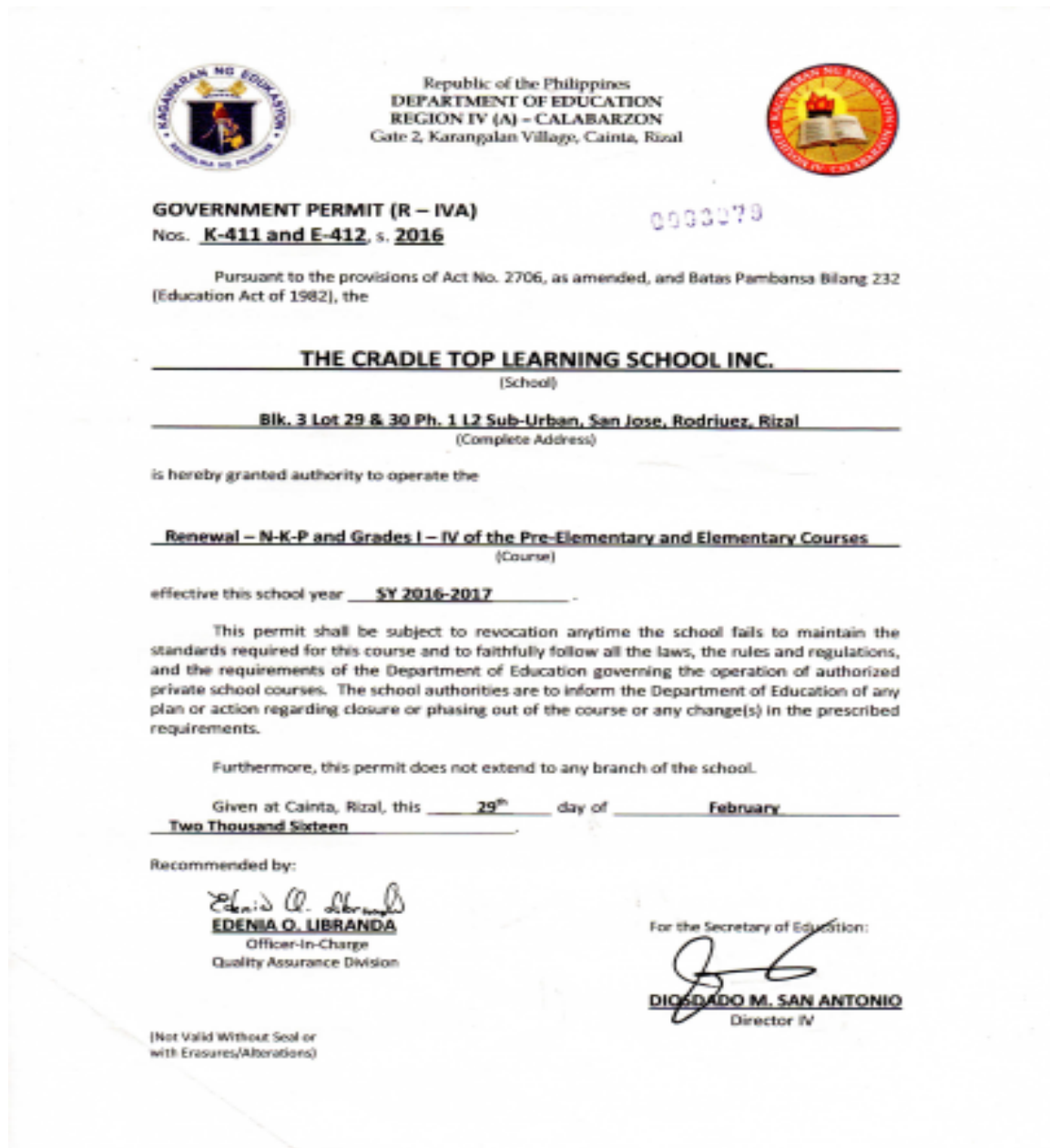
The constant knocking on the door of her cramped office brought Yolanda back to the present. The staff she called for their quarterly deliberation had arrived. She had to decide what she would tell them.

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xvi Marikina, a lush valley bounded by mountain ranges and sliced by a river, is one of the 14 cities and three municipalities comprising the Metro Manila area. It is bounded on the east by the Sierra Madre mountains and Antipolo City; on the west by the hills of Quezon City; on the north by San Mateo; and on the south by Pasig City and the municipality of Cainta.

## Appendices

### Appendix A DepEd Permit



The image shows a DepEd Permit form from the Department of Education, Region IV (A) - Calabarzon. The form is titled "GOVERNMENT PERMIT (R - IVA)" and "Nos. K-411 and E-412, s. 2016". It is issued to "THE CRADLE TOP LEARNING SCHOOL INC." located at "Blk. 3 Lot 29 & 30 Ph. 1 L2 Sub-Urban, San Jose, Rodriguez, Rizal". The permit is for a "Renewal - N-K-P and Grades I - IV of the Pre-Elementary and Elementary Courses" effective for the school year "SY 2016-2017". The permit is signed by "EDENIA O. LIBRANDA" (Officer-in-Charge, Quality Assurance Division) and "DIOSDADO M. SAN ANTONIO" (Director IV). The permit is dated "29th day of February, Two Thousand Sixteen".

Republic of the Philippines  
DEPARTMENT OF EDUCATION  
REGION IV (A) - CALABARZON  
Gate 2, Karangalan Village, Cainta, Rizal

**GOVERNMENT PERMIT (R - IVA)**  
Nos. **K-411 and E-412, s. 2016**

Pursuant to the provisions of Act No. 2706, as amended, and Batas Pambansa Bilang 232 (Education Act of 1982), the

**THE CRADLE TOP LEARNING SCHOOL INC.**  
(School)

**Blk. 3 Lot 29 & 30 Ph. 1 L2 Sub-Urban, San Jose, Rodriguez, Rizal**  
(Complete Address)

is hereby granted authority to operate the

**Renewal - N-K-P and Grades I - IV of the Pre-Elementary and Elementary Courses**  
(Course)

effective this school year **SY 2016-2017**

This permit shall be subject to revocation anytime the school fails to maintain the standards required for this course and to faithfully follow all the laws, the rules and regulations, and the requirements of the Department of Education governing the operation of authorized private school courses. The school authorities are to inform the Department of Education of any plan or action regarding closure or phasing out of the course or any change(s) in the prescribed requirements.

Furthermore, this permit does not extend to any branch of the school.

Given at Cainta, Rizal, this **29<sup>th</sup>** day of **February**  
**Two Thousand Sixteen**


Recommended by:  
**EDENIA O. LIBRANDA**  
Officer-in-Charge  
Quality Assurance Division

For the Secretary of Education:  
**DIOSDADO M. SAN ANTONIO**  
Director IV

[Not Valid Without Seal or  
with Erasures/Alterations]

Source: Yolanda Puno, founder and president of Cradle Top Learning School

**Appendix B**  
**School Administrator's Employment Contract**



**CRADLE TOP LEARNING SCHOOL**  
Block 3 Lot 29 & 30 Phase 1L2  
Sub Urban, San Jose, Rodriguez, Rizal  
Call No.: 0908-5615-900 / 0929-1133-822

24 May 2011

**MR. ARIEL C. PUNO**  
Sub Urban, San Jose,  
Rodriguez, Rizal

Dear Mr. Puno:

Welcome to **Cradle Top Learning School!**

I am pleased to offer you employment in the position of **SCHOOL ADMINISTRATOR** with Cradle Top Learning School.

I am eager to have you as part of our team. I foresee your potential skills as a valuable contribution to our school and students. Your appointment as School Teacher will commence on 01 June 2011.

As Teacher, you will be entitled to a monthly starting remuneration are as follows:

Monthly	Gratuity	Benefits
P 7,000.00 salary	P1,000.00 joining bonus	Social Security System
Overtime pay	P1,000.00 birthday bonus	Pag-IBIG
Leave with pay	13 <sup>th</sup> month pay	Phil Health Insurance System
	Year-end bonus (subject to the availability of funds)	

You will be a probationary for six (6) months. Regular performance review will be conducted to assess your performance. Your continued employment at Cradle Top Learning School is dependent on your successful completion of the probationary period. Your salary will be reviewed after a period of 6 months and thereafter every 12 months. You will be entitled to all allowances and benefits stated above and whatsoever decided by the management.

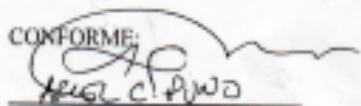
You shall receive your payment two times a month, i.e. 15<sup>th</sup>, and 30<sup>th</sup>.

I am looking forward to working with you.

Sincerely,

**YOLANDA C. PUNO**  
President and Principal

CONFORME:



Signature Over Printed Name

Source: Yolanda Puno, founder and president of Cradle Top Learning School

**Appendix C**  
**Teacher's Employment Contract**



**CRADLE TOP LEARNING SCHOOL**

Block 3 Lot 29 & 30 Phase 1L2  
Sub Urban, San Jose, Rodriguez, Rizal  
Cell No.: 0908-5615-900 / 0929-1133-622

24 May 2011

**MS. JOCELYN CUSTODIO**

Sub Urban, San Jose,  
Rodriguez, Rizal

Dear Ms. Custodio:

Welcome to Cradle Top Learning School!

I am pleased to offer you employment in the position of **SCHOOL TEACHER** with Cradle Top Learning School.

I am eager to have you as part of our team. I foresee your potential skills as a valuable contribution to our school and students. Your appointment as School Teacher will commence on 01 June 2011.

As Teacher, you will be entitled to a monthly starting remuneration are as follows:


Monthly	Gratuity	Benefits
P 6,500.00 salary	P1,000.00 joining bonus	Social Security System
Overtime pay	P1,000.00 birthday bonus	Pag-IBIG
Leave with pay	13 <sup>th</sup> month pay	Phil Health Insurance System
	Year-end bonus (subject to the availability of funds)	

You will be a probationary for six (6) months. Regular performance review will be conducted to assess your performance. Your continued employment at Cradle Top Learning School is dependent on your successful completion of the probationary period. Your salary will be reviewed after a period of 6 months and thereafter every 12 months. You will be entitled to all allowances and benefits stated above and whatsoever decided by the management.

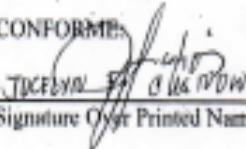
You shall receive your payment four times a month, i.e. 7<sup>th</sup>, 15<sup>th</sup>, 21<sup>st</sup> and 30<sup>th</sup>.

I am looking forward to working with you.

Sincerely,

  
**YOLANDA C. PUNO**  
President and Principal


CONFORME:

  
Signature Over Printed Name

Source: Yolanda Puno, founder and president of Cradle Top Learning School



**Appendix C**  
**Teacher Aide's Employment Contract**



**CRADLE TOP LEARNING SCHOOL**  
Block 3 Lot 29 & 30 Phase 1L2  
Sub Urban, San Jose, Rodriguez, Rizal  
Cell No.: 0908-9815-900 / 0929-1133-622

24 May 2011

**MS. ELVIRA B. LOZADA**  
Sub Urban, San Jose,  
Rodriguez, Rizal

Dear Ms. Lozada:

Welcome to **Cradle Top Learning School!**

I am pleased to offer you employment in the position of **SCHOOL TEACHER ASSISTANT** with Cradle Top Learning School.

I am eager to have you as part of our team. I foresee your potential skills as a valuable contribution to our school and students. Your appointment as School Teacher will commence on 01 June 2011.

As Teacher, you will be entitled to a monthly starting remuneration are as follows:

Monthly	Gratuity	Benefits
P 5,500.00 salary	P1,000.00 joining bonus	Social Security System
Overtime pay	P1,000.00 birthday bonus	Pag-IBIG
Leave with pay	13 <sup>th</sup> month pay	Phil Health Insurance System
	Year-end bonus (subject to the availability of funds)	

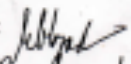
You will be a probationary for six (6) months. Regular performance review will be conducted to assess your performance. Your continued employment at Cradle Top Learning School is dependent on your successful completion of the probationary period. Your salary will be reviewed after a period of 6 months and thereafter every 12 months. You will be entitled to all allowances and benefits stated above and whatsoever decided by the management.

You shall receive your payment four times a month, i.e. 7<sup>th</sup>, 15<sup>th</sup>, 21<sup>st</sup> and 30<sup>th</sup>.

I am looking forward to working with you.

Sincerely,

**YOLANDA C. PUNO**  
President and Principal

CONFORME:   
Elvira B. Lozada  
Signature Over Printed Name

Source: Yolanda Puno, founder and president of Cradle Top Learning School

## Endnotes

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- 1 The information in this paragraph was compiled from the source: Puno, Yolanda. Personal Interview. September 2016.
- 2 Ibid.
- 3 Ibid.
- 4 Ibid.
- 5 Ibid.
- 6 Department of Labor and Employment. "Summary of Daily Minimum Wage Rates Per Wage Order, By Region Non-Agriculture (1989 - 2016)." 6 October 2016. Accessed 15 October 2016.  
[http://www.nwpc.dole.gov.ph/pages/statistics/stat\\_wage%20rates1989-present\\_non-agri.html](http://www.nwpc.dole.gov.ph/pages/statistics/stat_wage%20rates1989-present_non-agri.html)
- 7 The information in this section was compiled from the source: Puno, Yolanda. Personal Interview. September 2016.
- 8 "Rodriguez Map." Accessed 24 September 2016. <<http://www.maplandia.com/philippines/region-4/rizal/rodriguez/>>.
- 9 WOWRIZAL.com. "Rodriguez Rizal (Population, Facts, Locations, and Barangays)." April 4, 2010. Accessed 13 September 2016. <<http://www.wowrizal.com/towns-and-cities/rodriguez-rizal-population-facts-location-barangays/>>.
- 10 Commission on Population. "Highlights of the Philippine Population 2015 Census of Population." August 1, 2015. Accessed 13 September 2016. <<http://www.popcom.gov.ph/programs-and-projects/2014-06-23-13-48-36/25-latest-news/481-highlights-of-the-philippine-population-2015-census-of-population>>.
- 11 Ibid.
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