



Quarterly Report

[February-April, 2015]

1. Overview/Introduction

Cambodia HARVEST is five-year food security program focused on increasing incomes for 70,000 rural Cambodian households as part of the United States Feed the Future and Global Climate Change initiatives. The Cambodia HARVEST approach to date has developed agricultural solutions to address poor productivity, postharvest losses, food safety issues, lack of market access, environmental degradation, and the effects of climate change on food vulnerable populations. The subcontractor will contribute to overall Cambodia HARVEST program targets and goals through implementation of the technical activities as outlined in the scope of work.

The Rural Economic and Agriculture Development Agency (READA) is a non-profit organization jointed partner with international and local NGOs such as CONCERN, ADDA, LOTUS RELIEF CHARITABLE, AGRISUD, CCC, and DAI. Director of Rural Economic and Agriculture Development Agency (READA) signed a sub-contract to receive a grant from Cambodia HARVEST project for 18 Month from April-2014 to October-2015 namely, Saving Fund Project for intervention in 12 villages of 4 communes in 1 district of Siem Reap province. The objective of this project as below:

- FSNG members and saving fund member will receive training and mentoring support to establish self-managed savings and lending funds to increase their access to small loans to be used to support improved food security and nutrition.
- From membership of a self-help group, rural women develop saving funds and invest them in small businesses that engage in marketing and other commercial activities in order to improve their food security and nutrition.

2. Activities and Its Achievements

2.1 SF Group Structure and Organization

2.1.1 SF Group Management Committee

- ✓ *There were no changes during the period from February to April 2015 in any SF group.*

2.1.2 SF Group Policies and Procedures

- ✓ *There were no changes during the period from February to April 2015 in any SF group.*

2.1.3 Recognition of SF Groups

- ✓ *There were no changes during the period from February to April 2015 in any SF group.*

2.2 SF Group Membership

2.2.1 Membership Update

- ✓ *There were no changes during the period from February to April 2015 in any SF group.*

2.2.2 Assessment of Membership Status

For this quarter, there is no SF group are classified as not stable because there is no one drop out or participated in the group. Otherwise, their saving, loan disbursement and repaid are staying in good process.

2.3 SF Group Training and Coaching Activities

2.3.1 Group Training

- ✓ *There is no core training delivered during the period from February to April; 2015*

Other group training

The numbers of 50 training had been conducted in this quarter in all 12 target villages with 439 participants including 409 female. *The detail training activities and subject had been shown in table 1:*

Table 1-Other Group Training Activities					
Quarter: Feb., to April; 2015					
SF Group	Training Subject	Number of Training Sessions	Total number of participants	Number of women participating	Assessment
Pou village(<i>SatreySamakiSansomPrakReakReay</i>)	-End of Cycle Activities and group refresh training; specific topic -Group management, new members and participation -Repaying loan and interest	4	31	31	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Ruesseilouk village (<i>SamakiSansomPrakReakReay</i>)	-Community consultations; understanding context for savings fund groups -Record keeping -Negotiation Loan	3	91	86	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Spean Touch village (<i>SamakiSansomPrakChuyKhunEng</i>)	-Repaying loans and interest -Negotiation loans -Second cycle activities	3	27	27	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.

ThnalKaeng village (KasekorChuyKasekor)	<ul style="list-style-type: none"> -Repaying loans and interest -Group management, new members and participation 	2	10	9	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Samroung village(KasekorSamakiSansomPrak)	<ul style="list-style-type: none"> -End-of-cycle activities -Second cycle activities 	2	15	15	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
OuLeu village (KromAharobthaomSansomPrak)	<ul style="list-style-type: none"> -Repaying loans and interest -Second cycle activities 	2	14	12	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
OuKraom village (KromSansomPrak)	<ul style="list-style-type: none"> -Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group refresher training; specific topic -Record keeping 	11	33	27	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still

	-Member pass books				not clear.
Spean TnoatMuoy village (SahakarReakChomRoeun)	-Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group refresher training; specific topic -Group record books -Record keeping	11	48	48	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Spean TnoatPir village (KasekorRoungReung)	-Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group refresher training; specific topic -Group record books -Record keeping -Member pass books	13	46	46	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
LveangRuessei village (KromDomnangKasekor)	-Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group record books -Record keeping	17	42	28	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
Khong village (MeadaSansomPrak)	-Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group record books	18	50	48	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and

	-Record keeping -Member pass books				price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.
ChambakKphos village(<i>KrusarSansomPrakDeumbeiAphivat</i>)	-Negotiation loans -Repaying loans and interest -Group refresher training; specific topic -Record keeping	6	32	32	-Most participants understand well because they know the important of negotiation skill with trader. Otherwise, they understand about concept of business after practiced because in the previously, they never thinking on quantity, quality and price and especially negotiation skill. But although the numbers of participant is high, some are still not clear.

2.3.2 Coaching Activities

2.3.2.1 SFF Attendance at SF Group Meetings

Normally, SFFs conducted SF group meeting every 2 week. The total from February to April; 2015, SFFs attended SFF group meeting 66 meetings equal 100 %. The key coaching needs for every meeting such as in the table 2.

Table 2 – SFF Attendance at SF Group Meetings

SF Group	Frequency of regular group meetings (e.g., monthly, every 2 weeks)	Number of meetings SFF attended (Feb-April., 15)	% of meetings SFF attended (Feb-April., 15)	Key coaching needs
Ou Leu village (<i>Krom Aharobthaom Sansom Prak</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Pou village(<i>Satrei Samaki Sansom Prak Reak Reay</i>)	every 4weeks	3	100%	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Samroung village(<i>Kasekor Samaki Sansom Prak</i>)	Every 2weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader

				<ul style="list-style-type: none"> ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Ruesseilouk village (<i>Samaki Sansom Prak Reak Reay</i>)	Every 4weeks	3	100%	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Spean Touch village (<i>Samaki Sansom Prak Chuy Khlun Eng</i>)	Every 2weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Thnal Kaeng village (<i>Kasekor Chuy Kasekor</i>)	Every 2weeks	6	100 %	<ul style="list-style-type: none"> ✓ Group rule role ✓ Rule of committee leader ✓ Rule of membership ✓ Recording book ✓ Penalty ✓ New member ✓ Process of meeting ✓ Date and time of meeting
Chambak Kphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Khong village (<i>MeadaSansomPrak</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of

				saving
Lveang Ruessei village (<i>Krom Domnang Kasekor</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Ou Kraom village (<i>Krom Sansom Prak</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Spean Tnoat Muoy village (<i>Sahakar Reak Chom Roeun</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving
Spean Tnoat Pir village (<i>Kasekor Rong Reung</i>)	Every 2 weeks	6	100 %	<ul style="list-style-type: none"> ✓ Book keeping record ✓ Discuss about saving group rule ✓ Responsibility of member ✓ Responsibility of committee leader ✓ Cash distribution formula ✓ Saving meeting process ✓ Show goal and objective of saving

2.3.2.2 Other Coaching Activities

The numbers of 513 coaching activities had been provided to SF group members in 12 target villages including 14 events in Ou Leu village (*Krom Aharobthaom Sansom Prak*), 54 Pou village (*Satrey Samaki Sansom Prak Reak Reay*), 23 Samroung village (*Kasekor Samaki Sansom Prak*), 110 Ruesseilouk village (*Samaki Sansom Prak Reak Reay*), 44 Spean Touch village (*Samaki Sansom Prak Chuy Khun Eng*), 19 Thnal Kaeng village (*Kasekor Chuy Kasekor*), 32 Chambak Kphos village (*Krusar Sansom Prak Deumbei Aphivat*), 50 Khong village (*Meada Sansom Prak*), 42 Lveang Ruessei village (*Krom Domnang Kasekor*), 33 Ou Kraom village (*Krom Sansom Prak*), 48 Spean Tnoat Muoy village (*Sahakar Reak Chom*

Roeun), and 44 Spean Tnoat Pir village (Kasekor ROUNG Reung). The detail number coaching activities had been shown in table 3:

Table 3-Other Coaching Activities					
Quarter: Feb. to April, 2015					
SF Group	Topic or Issue	Coaching Format (group refresher training, individual, small groups)	Number of Sessions	Total Number of Participants	Assessment
Ou Leu village (<i>Krom Aharobthaom Sansom Prak</i>)	-Repaying loans and interest -Second cycle activities	Small Group	2	14	Extension visit/TA
Pou village (<i>Satrei Samaki Sansom Prak Reak Reay</i>)	-End of Cycle Activities and group refresh training; specific topic -Group management, new members and participation -Repaying loan and interest	Small Group and Individual	3	54	Extension visit/TA
Samroung village (<i>Kasekor Samaki Sansom Prak</i>)	-End-of-cycle activities -Second cycle activities	Small Group and Individual	2	23	Extension visit/TA
Ruesseilouk village (<i>Samaki Sansom Prak Reak Reay</i>)	-Community consultations; understanding context for savings fund groups -Record keeping -Negotiation Loan	Small Group and Individual	3	110	Extension visit/TA
Spean Touch village (<i>Samaki Sansom Prak Chuy Khluon Eng</i>)	-Repaying loans and interest -Negotiation loans -Second cycle activities	Small Group and Individual	3	44	Extension visit/TA
ThnalKaeng village (<i>Kasekor Chuy Kasekor</i>)	-Repaying loans and interest -Group management, new members and participation	Small Group and Individual	2	19	Extension visit/TA
ChambakKphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	-Negotiation loans -Repaying loans and interest -Group refresher training;	Small Group	47	32	Extension visit/TA

	<ul style="list-style-type: none"> specific topic -Record keeping 				
Khong village (<i>Meada Sansom Prak</i>)	<ul style="list-style-type: none"> -Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group record books -Record keeping -Member pass books 	Small Group	6	50	Extension visit/TA
LveangRuessei village (<i>Krom Domnang Kasekor</i>)	<ul style="list-style-type: none"> -Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group record books -Record keeping 	Small Group	5	42	Extension visit/TA
OuKraom village (<i>Krom Sansom Prak</i>)	<ul style="list-style-type: none"> -Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group refresher training; specific topic -Record keeping -Member pass books 	Small Group	6	33	Extension visit/TA
Spean TnoatMuoy village (<i>Sahakar Reak Chom Roeun</i>)	<ul style="list-style-type: none"> -Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group refresher training; specific topic -Group record books -Record keeping 	Small Group	6	48	Extension visit/TA
Spean TnoatPir village (<i>Kasekor ROUNG Reung</i>)	<ul style="list-style-type: none"> -Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group refresher training; 	Small Group	44	44	Extension visit/TA

	specific topic				
	-Group record books				
	-Record keeping				
	-Member pass books				

2.4 SF Group Financial Status

2.4.1 Savings Fund Activities

2.4.1.1 Summary of Savings Fund Activities

According to the table below is illustrated that saving contribution during present quarter is 7,988,000 Riel. The numbers of loan negotiated during present quarter are 99 members. The total value of loan negotiated during present quarter is 22,889,000 Riel. The amount of 1,089,100 Riel had earned during present quarter. Otherwise, the amount of 15,125,000 Riel had been repaid by members to SF groups with 45,000 penalties while they are repaid late. In-addition, during this quarter, there is no member withdraws the money back from the group and also there is no other income occurred but there are cost incurred with amount of 29000 Riel. The total of 585,500 Riel had been contributed by members into social fund. The numbers of 28 members had been borrowed the money from social fund with amount of 1170000 Riel and the amount of 890000 Riel had been repaid to SF group during this quarter.

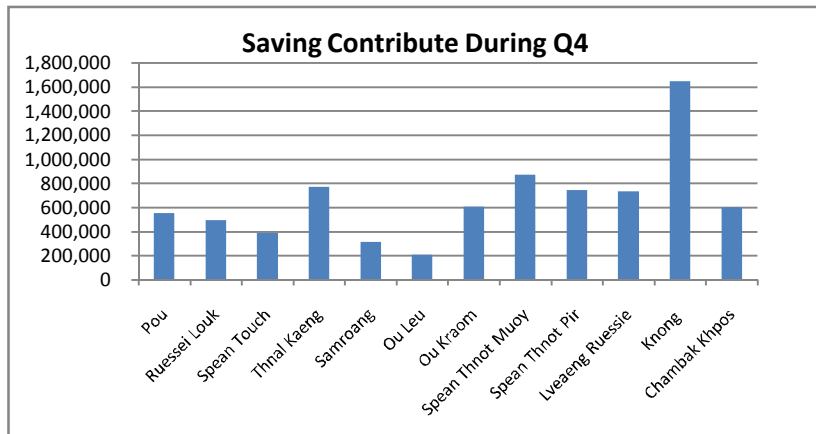
Referred to the Financial Assessment template of QR-SF Summary sheet, the total at the end of quarter is showed below:

Saving Activities	Unit	Amount
<i>Saving Description</i>		
Total Saving Contribution	riel	7,988,000
# Loan Contract	person	99
Total Loans Negotiated	riel	22,889,000
Total Interest Earned	riel	1,089,100
Total Value of Principal Repaid	riel	15,125,000
Total Penalties Paid	riel	45,000
Total Other Income	riel	0
Total Costs Incurred	riel	29000
Total Saving withdrawal	riel	0
<i>Social Fund description</i>		
Total social fund contributed	riel	585500
# member received assistant	person	28
Total Disbursements	riel	1170000
Total Repayments	riel	890000

2.4.1.2 Savings Contribution

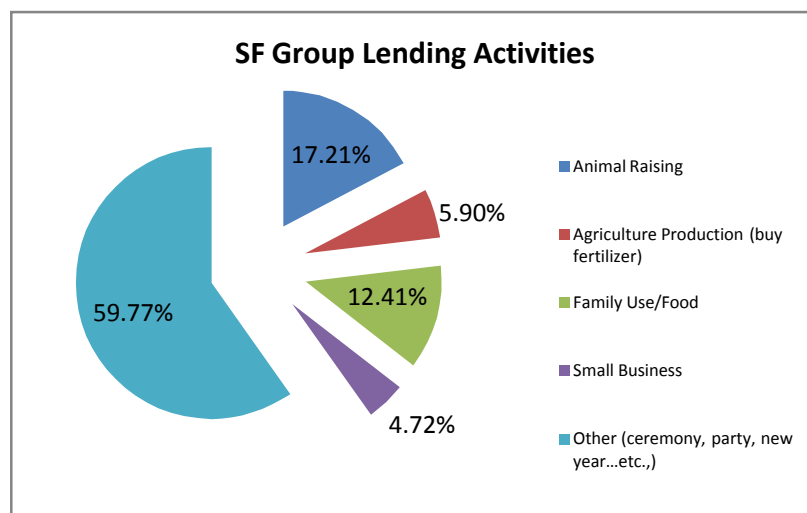
The column chart below show the saving contribution by each village during quarter 4 for the period of February to April, 2015. For this period, there is no one miss their saving because the field technicians always remind them the time of saving. As the result for this quarter, Knong village had saved 1,650,000 riel which is highest than other groups. For saving group in OuLeu village had saved less than other group because this group has only seven (7) members. Otherwise, saving group in Samroung village had saved better than saving group in OuLeu village while both of these groups have the same number of members (7 members). Due to the above description, we can classify that these groups (OuLeu and Samroung) are a vulnerable groups because it has a little number of members. As the recommendation, all members of savings groups should make saving contribute with big amount of money as quickly as to increase capital to support loan fund. Especially all members of saving groups should follow saving group rule and should provide loan to

get balance with capital. It means that SF group members to provide loan by percentage of capital (example: 10-20% loan of capital).



2.4.1.3 Lending Activities

This quarter, the numbers of 99 SF members had borrowed the money from the group with amount of 2,288,900 riel. It is better than previous quarter that has amount disbursement just only 15,545,000 riel. The pie chart below show that the amount of 13,680,000 riel equal 59.77% haddisbursed to the members who use for other payments such as ceremony, party, new year, build house...etc, while 1,080,000 riel equal 4.72% use the loan for small business. Otherwise, the amount of 3,939,000 riel equal 17.21% had disbursed to members who use for animal raising and 1,350,000 riel equal 5.90% had disbursed for members who use for agriculture production such as buy fertilizer. In-addition, the amount of 2,840,000 riel equal 12.41% had disbursed to the members who use for family use/food. With this increased loan disburse numbers; we can say that SF groups are running with the good process of lending and most members use the loan for animal raising, family use/food and agriculture production. Any way the members of saving groups who took loan form group, secretary has recorded repayment schedule in pass books then gave to borrowers in order to they remember repayment date and we saw that repayment of members during quarter are regularly from a month to month.



2.4.1.4 Other Income and Costs

During this quarter we see that the total of other income are 45,000 riel which getting from penalty while they repaid late. Otherwise, the cost had been occurred with amount of 29,000 riel during this quarter because the committee leaders need to buy some stationary (pen, correction pen and note book) to use in the group. In group regulation talk that the member who repaid back late will take a penalty from 500 riel to 10,000 riel follow by the capital borrowed. Otherwise, if the member did not make a save for one time, the group will take penalty amount of 500 riel and if the member did not make a save three times, that members will pay for penalty 1,500 riel and get a warning from committee leader. In-addition, if that member still continues in late saving again and again, the management committee will discuss together with other members during the meeting to delay disbursing loan to that member. This group

regulation had been taken from the discussion between SF group members under the facilitation from READA staffs and those members are happy to do that and they try to follow what have recorded.

2.4.1.5 Capital Assets and Cash on Hand

There are no outstanding issues related to the overall financial situation of SF groups because those groups are going well both saving and lending.

2.4.2 Social/Emergency Fund Activities

Saving group members have contributed some money to social/emergency fund in order to help any SF group member who emergency assistance-safety net. The social fund is the fund that reserve to release to member in urgent case without interest. The members of SF group had agreed in making the same amount of contribution follow by their regulation for each group which started from 500 riel to 1,000 riel per meeting. This emergency fund will provide to members who have emergency case such as sick, accident and other case. The amount average of social fund releasing to member is depend on the money in their hand (*money that member have contributed during meeting*). Before releasing social fund to members, the management committee will have a meeting with their SF group members to agree in releasing. If 60% of members don't agree for releasing social to that member, the management committee will not allow the release that fund. Up to this date, the amount of social fund just have only 1,875,000 riel (585500 riel contributed during present quarter and 1,289,500 riel contributed last Q1 and Q2) which is not sufficient to the members but the members of SF group are trying to increase this fund during meeting. As the recommendation for increasing social fund, SF group have to continue to contribute fund the for emergency case, otherwise, some donors, especially Cambodia-HARVEST should provide grant or loan to SF group and the interest earned will put into emergency fund.

3. Assessments and Forward Planning

❖ Lessons learned

- ✓ The motivation by NGO management (Director, Project Manager....) to Saving Fund Group is very important to make the group more active such as saving, repay, meeting, lending.
- ✓ Exchange visit is very important for saving group to learn something from success group, to know how they manage their group, to know how to motivate their members....etc. Finally they will bring those concept to implement in their own group.
- ✓ Generally, we saw that the loan in community were not enough for group member because it has more need from clients and in future day if HARVEST or READA doing the business from these group it is better because group member did not loan from microfinance.

❖ Constraints and challenges

- ✓ Some SF group members always suggest technician to drop some loan for them to earn income for emergency fund.
- ✓ There is no imagination in the group so that the group just thinks only how to earn from interest.

❖ Solution

- ✓ SFFs always try to explain the concept of SF group which implemented by READA and funded by Harvest. It is quite different from other NGO or project because this project there is no dropping loan for SF groups.
- ✓ The group should have their own imagine (what they want to do next year, what business that they want to make together....).

❖ Conclusions and recommendations

- ✓ The number of capital is increasing from quarter to quarter and loan disburse also going well with good repaid.
- ✓ Some of social fund in saving groups were used for their families need. Members of saving group used this social fund for the purpose of hospitalization.

- ✓ The interests of saving group were increase if we compare to the previous quarter because the total amount of saving were available for group member to borrow. It mean that member reduce the loan from microfinance and back to loan in saving group in their village.
- ✓ Providing Women Enterprise development training it is so attractive to group member of saving and nutrition groups relate to their business through real practice because it had remind them to the previous business what they don wrong and right and especially related to the quantity , quality and price. Otherwise, they gain more skill related to negotiation.
- ❖ Recommendations
 - ✓ The involved NGOs/INGOs such as Cambodia-HARVEST, READA etc., should provide grant/loan to SF group.
 - ✓ All interest earned from grant/loan providing will take into emergency fund to assist more members who have emergency case.
 - ✓ Should provide training to them how to draw the river life (StuengChivit) and imagination method (KdeySromai) so the group will know what they should do to reach their goal.
- ❖ Work plan for next quarter
 - ✓ Continue to provide individual coaching to the group members
 - ✓ Continue to provide training on women Enterprise to the groups
 - ✓ Join field day visit with Horticulture technicians and with Family Nutrition Specialists
 - ✓ Close cycle I and start cycle II.

4. Operation

This project is very useful for local people and staffs because they received a lot lesson learnt from project leaders and others Cambodia Harvest staffs during project implementation as well as from others local people in the area. SFFs are receiving more experiences through working with people who have been supporting by multi-project components such as horticulture clients and family nutrition clients at the same period and the same people during project intervention.

5. Others/pictures



Saving Fund Activities

