



Quarterly Report

[May-July, 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. The director of Rural Economic and Agriculture Development Agency (READA) signed a sub-contract to receive a grant from Cambodia HARVEST project lasting 18 Months starting from April-2014 to October-2015. The Saving Fund Project for intervention has been implemented in 12 villages of 4 communes in the district of Siem Reap province. The objectives of this project are set out as follows:

- FSNG members and saving fund members 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 May to July 2015 in any SF group.*

2.1.2 SF Group Policies and Procedures

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

2.1.3 Recognition of SF Groups

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

2.2 SF Group Membership

2.2.1 Membership Update

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

2.2.2 Assessment of Membership Status

For this quarter, none of the SF groups were classified as 'not stable' as there were no members who dropped out and there were no new members too. Otherwise, their saving, loan disbursement and repayments continued with good progress.

2.3 SF Group Training and Coaching Activities

2.3.1 Group Training

- ✓ *There was no core training delivered during the period from May to July 2015*

Other group training

A total of 72 training sessions were conducted during this quarter in all 12 target villages, with 637 participants including 610 being female. *The details of the training activities and subjects are presented 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>)	-Group management, new member and participation	1	14	14	-The leaders gain more knowledge on how to manage their group and how to strengthen the group -New member selection is agreed by all members -Attendance to meetings, saving contributions and repayments are on time
Ruesseilouk village (<i>SamakiSansomPrakReakReay</i>)	-Loan Negotiate -Repaid loan and interest -Record Keeping -Group management, new member and participation	7	116	116	-Learning to figure out repayments back to the group and how to calculate interest -Learning how to record in the book to get a clearer understanding of the process

					<ul style="list-style-type: none"> -The leaders gain more knowledge on how to manage their group and how to strengthen the group -New member selection is agreed by all members -Attendance to meetings, saving contributions and repayments are on time
Spean Touch village (<i>SamakiSansomPrakChuyKhlunEng</i>)	<ul style="list-style-type: none"> -Loan Negotiate -Group management, new member and participation 	3	20	20	<ul style="list-style-type: none"> -Learning to figure out repayments back to the group and how to calculate interest -The leaders gain more knowledge on how to manage their group and how to strengthen the group -New member selection is agreed by all members -Attendance to meetings, saving contributions

					and repayments are on time
ThnalKaeng village (<i>KasekorChuyKasekor</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	3	19	17	-Learning to figure out repayments back to the group and how to calculate interest -Learning how to record in the book to get a clearer understanding of the process -The leaders gain more knowledge on how to manage their group and how to strengthen the group -New member selection is agreed by all members -Attendance to meetings, saving contributions and repayments are on time
Samroung village(<i>KasekorSamakiSansomPrak</i>)	-Record Keeping -Group management, new member and participation	6	27	27	-Learning how to record in the book to get a clearer understanding of the process -The leaders gain more

					<p>knowledge on how to manage their group and how to strengthen the group</p> <p>-New member selection is agreed by all members</p> <p>-Attendance to meetings, saving contributions and repayments are on time</p>
<p>OuLeu village (KromAharobthaomSansomPrak)</p>	<p>-Loan Negotiate -Record Keeping -Group management, new member and participation</p>	5	26	22	<p>-Learning to figure out repayments back to the group and how to calculate interest</p> <p>-Learning how to record in the book to get a clearer understanding of the process</p> <p>-The leaders gain more knowledge on how to manage their group and how to strengthen the group</p> <p>-New member selection is agreed by all members</p>

					-Attendance to meetings, saving contributions and repayments are on time
Oukraom village (<i>KromSansomPrak</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	7	53	47	-Learning to figure out repayments back to the group and how to calculate interest -Learning how to record in the book to get a clearer understanding of the process -The leaders gain more knowledge on how to manage their group and how to strengthen the group -New member selection is agreed by all members -Attendance to meetings, saving contributions and repayments are on time
Spean TnoatMuoy village (<i>SahakarReakChomRoeun</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	12	114	114	-Learning to figure out repayments back to the group and

					<p>how to calculate interest</p> <p>-Learning how to record in the book to get a clearer understanding of the process</p> <p>-The leaders gain more knowledge on how to manage their group and how to strengthen the group</p> <p>-New member selection is agreed by all members</p> <p>-Attendance to meetings, saving contributions and repayments are on time</p>
Spean TnoatPir village (KasekorRoungReung)	<p>-Loan Negotiate</p> <p>-Repaid loan and interest</p> <p>-Record Keeping</p> <p>-Group management, new member and participation</p>	9	91	91	<p>-Learning to figure out repayments back to the group and how to calculate interest</p> <p>-Learning how to record in the book to get a clearer understanding of the process</p> <p>-The leaders gain more</p>

					<p>knowledge on how to manage their group and how to strengthen the group</p> <p>-New member selection is agreed by all members</p> <p>-Attendance to meetings, saving contributions and repayments are on time</p>
LveangRuessei village (KromDomnangKasekor)	<p>-Loan Negotiate</p> <p>-Repaid loan and interest</p> <p>-Record Keeping</p> <p>-Group management, new member and participation</p>	7	57	44	<p>-Learning to figure out repayments back to the group and how to calculate interest</p> <p>-Learning how to record in the book to get a clearer understanding of the process</p> <p>-The leaders gain more knowledge on how to manage their group and how to strengthen the group</p> <p>-New member selection is agreed by all members</p>

					-Attendance to meetings, saving contributions and repayments are on time
Khong village (<i>MeadaSansomPrak</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	6	46	44	-Learning to figure out repayments back to the group and how to calculate interest -Learning how to record in the book to get a clearer understanding of the process -The leaders gain more knowledge on how to manage their group and how to strengthen the group -New member selection is agreed by all members -Attendance to meetings, saving contributions and repayments are on time
ChambakKphos village(<i>KrusarSansomPrakDeumbeiAphivat</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	6	54	54	-Learning to figure out repayments back to the group and

					<p>how to calculate interest</p> <p>-Learning how to record in the book to get a clearer understanding of the process</p> <p>-The leaders gain more knowledge on how to manage their group and how to strengthen the group</p> <p>-New member selection is agreed by all members</p> <p>-Attendance to meetings, saving contributions and repayments are on time</p>
--	--	--	--	--	--

2.3.2 Coaching Activities

2.3.2.1 SFF Attendance at SF Group Meetings

SFFs normally conducted SF group meetings every two (2) or four (4) weeks. The total number of meetings the SFFs attended during this period is 32, which equals to 100% of the meetings.

Table 2 shows the key coaching needs from every meeting.

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	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member

				✓ Closing Cycle
Pou village(<i>Satrei Samaki Sansom Prak Reak Reay</i>)	every 4weeks	1	100%	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Samroung village(<i>Kasekor Samaki Sansom Prak</i>)	Every 2weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Ruesseilouk village (<i>Samaki Sansom Prak Reak Reay</i>)	Every 4weeks	1	100%	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Spean Touch village (<i>Samaki Sansom Prak Chuy Khlun Eng</i>)	Every 2weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
ThnalKaeng village (<i>Kasekor Chuy Kasekor</i>)	Every 2weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
ChambakKphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	Every 2 weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Khong village (<i>Meada Sansom Prak</i>)	Every 2 weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
LveangRuessei village (<i>Krom Domnang Kasekor</i>)	Every 2 weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
OuKraom village (<i>Krom Sansom Prak</i>)	Every 2 weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Spean TnoatMuoy village (<i>Sahakar Reak Chom Roen</i>)	Every 2 weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Spean TnoatPir village (<i>Kasekor Rong Reung</i>)	Every 2 weeks	3	100 %	✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle

2.3.2.2 Other Coaching Activities

A total of 513 coaching activities have been provided to SF group members in the 12 target village. This includes 14 events in OuLeu village (*Krom Aharobthaom Sansom Prak*), 54 Pou village (*Satrei Samaki Sansom Prak Reak Reay*),

23Samroung village (*Kasekor Samaki Sansom Prak*), 110 Ruesseilouk village (*Samaki Sansom Prak Reak Reay*), 44 Spean Touch village (*SamakiSansomPrakChuyKhluEng*), 19ThnalKaeng village (*KasekorChuyKasekor*), 32ChambakKphos village (*KrusarSansomPrakDeumbeiAphivat*), 50Khong village (*MeadaSansomPrak*), 42LveangRuessei village (*KromDomnangKasekor*), 33OuKraom village (*KromSansomPrak*), 48 Spean Tnoat Muoy village (*Sahakar Reak Chom Roeun*), and 44 Spean Tnoat Pir village (*Kasekor Roung Reung*).

Table 3 shows the numbers and details of the coaching activities.

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
OuLeu village (<i>Krom Aharobthaom Sansom Prak</i>)	-Loan Negotiate -Group Record Book -Record Keeping -Group management, new member and participation	Small Group	4	26	Extension visit/TA
Pou village(<i>Satreysamaki Sansom Prak Reak Reay</i>)	-Group management, new member and participation	Small Group	1	14	Extension visit/TA
Samroung village(<i>KasekorSamaki Sansom Prak</i>)	-Negotiate Loan -Group Record Keeping -Record Keeping -Group management, new member and participation	Small Group	4	27	Extension visit/TA
Ruesseilouk village (<i>SamakiSansom Prak Reak Reay</i>)	-Negotiate Loan -Repaying loan and interest -Record Keeping -Group management, new member and participation	Small Group	3	116	Extension visit/TA
Spean Touch village (<i>SamakiSansomPrakChuy Khlu Eng</i>)	-Negotiate Loan -Group management, new member and participation	Small Group	2	20	Extension visit/TA
ThnalKaeng village (<i>Kasekor Chuy Kasekor</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	Small Group	3	19	Extension visit/TA
ChambakKphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	-Negotiation loans -Repaying Loan and Interest -Second cycle activities -Group management, new	Small Group	4	54	Extension visit/TA

	member and participation				
Khong village (MeadaSansomPrak)	-Negotiate Loan -End cycle activities -Repaying Loan and Interest	Small Group	3	46	Extension visit/TA
LveangRuessei village (Krom Domnang Kasekor)	-End cycle activities -Repaying Loan -Group management, new member and participation	Small Group	3	57	Extension visit/TA
OuKraom village (Krom Sansom Prak)	-Negotiate Loan -End cycle activities -Repaying Loan and Interest -Group management, new member and participation	Small Group	4	53	Extension visit/TA
Spean TnoatMuoy village (Sahakar Reak Chom Roeun)	-Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group management, new member and participation -Business Type	Small Group	5	114	Extension visit/TA
Spean TnoatPir village (Kasekor ROUNG Reung)	-Negotiation loans -End-of-cycle activities -Repaying loans and interest -Group management, new member and participation -Business Type	Small Group	5	91	Extension visit/TA

2.4 SF Group Financial Status

2.4.1 Savings Fund Activities

2.4.1.1 Summary of Savings Fund Activities

The table below presents data of the saving activities, and shows that the total saving contribution from this quarter is 4,532,000KH. The loans negotiated during this quarter were with 9 members. The total value of loan negotiated during this quarter is 2,250,000KH. A total of 770,700 KH has been earned from interest during this quarter. Otherwise, the amount of 26,379,000KH has been repaid by members to SF groups, with an additional 34,000 KH in penalty from late repayment. In addition, during this quarter, there were no member withdrawals from any of the groups. There was no other income, but there were costs incurred at an amount of 2,000KH.

Overall, a total of 316,500KH has been contributed by members into the social fund. 24 members have borrowed the money from social fund at an amount of 1,210,000 KH, and 1,156,500KH has been repaid to SF group during this quarter.

Table below is the saving fund activities during the quarter V:

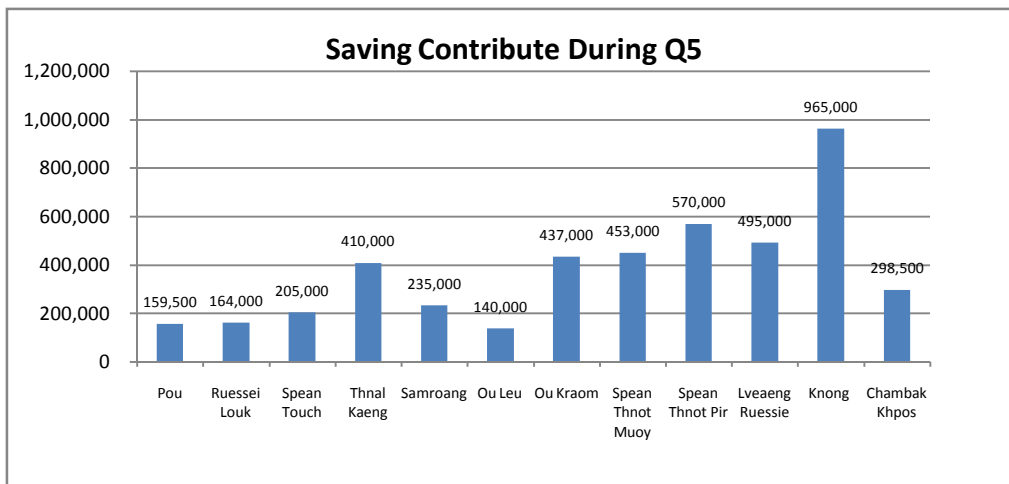
Saving Activities	Unit	Amount
Saving Description		
Total Saving Contribution	riel	4,532,000
# Loan Contract	person	9
Total Loans Negotiated	riel	2,250,000
Total Interest Earned	riel	770,700

Total Value of Principal Repaid	riel	26,379,000
Total Penalties Paid	riel	34,000
Total Other Income	riel	0
Total Costs Incurred	riel	2,000
Total Saving withdrawal	riel	0
Social Fund description		
Total social fund contributed	riel	316,500
# member received assistant	person	24
Total Disbursements	riel	1,210,000
Total Repayments	riel	1,056,500

2.4.1.2 Savings Contribution

The column chart below shows the saving contribution from each village during quarter 5 for the period of May to July 2015. For this period, no members missed their saving contribution, mainly because the field technicians were there to remind them about the time of saving. As the result for this quarter, Knong village had saved 965,000KH, the highest amount compared to the other groups. The saving group in OuLeu village had saved 140,000 KH, the least compared to other groups but this is due to this group having only seven (7) members. The saving fund groups in Pou and RusseiLok village were very similar in terms of saving as Pou had saved 159,500 KH and RusseiLok had saved 164,000 KH. As a recommendation, all members of savings groups should make saving contributions with larger amounts of money and sooner. This would increase capital and go towards supporting the loan fund. Moreover, all members of saving groups should continue following the saving group rules, and should provide loans that would balance with capital. This means that SF group members should provide loans as a percentage of capital (for example a 10-20% loan of capital).

Chart I: Saving contribution during quarter V:



2.4.1.3 Lending Activities

During this quarter, there were only 9 SF members who had borrowed money from the group, which amounts to 2,250,000KH. This amount is less than the amount from the previous quarter which has an amount disbursement of 2,288,900 KH. The pie chart below shows that all the members had borrowed the money from saving fund group for two main purposes: agricultural production and animal-raising. A total of 1,650,000 KH has been disbursed to seven (7) members to buy fertilizer for their rice, while 600,000 KH more had been disbursed to two (2) members for animal raising. The amount of disbursement is a slightly lower than before, but SF groups are running with the good progress. Anyway, when members of saving groups took out loans from the group, the secretary recorded their repayment schedule in pass books and then gave it to the borrowers to ensure they would remember repayment dates. Moreover, staff witnessed the repayment from members during this quarter and can confirm they are regular on a monthly basis.

Chart II: Lending activities during quarter:



2.4.1.4 Other Income and Costs

A total amount of 34,000 KH has been earned from penalty as some members were late with repayments to the saving group during the period of May to July 2015. This total amount in penalty is less than the previous quarter, which seems to be mainly due to members understanding and remembering to pay on time. Besides income, one SF group in Spean ThnoatMuyexpended2,000 KH during this quarter which was used to buy stationary (pen, correction pen and note book) to use for the saving group activity. In group regulation talks, it was made clear that if a member made a late repayment, the group will take a penalty of 500 KH to 10,000 KH(followed by the capital borrowed). Otherwise, if the member did not make a saving contribution one time, the group will take penalty of 500 KH. If the member did not make a saving contribution three times, then that members will have to pay a penalty of 1,500 KH and receive a warning from the committee leader. In addition, if that member continues late saving continuously, the management committee will discuss with other members during the meeting and delay disbursing a loan to that member. This group regulation was taken from the discussion between SF group members under the facilitation from READA staff, and those members were happy to comply.

2.4.1.5 Capital Assets and Cash on Hand

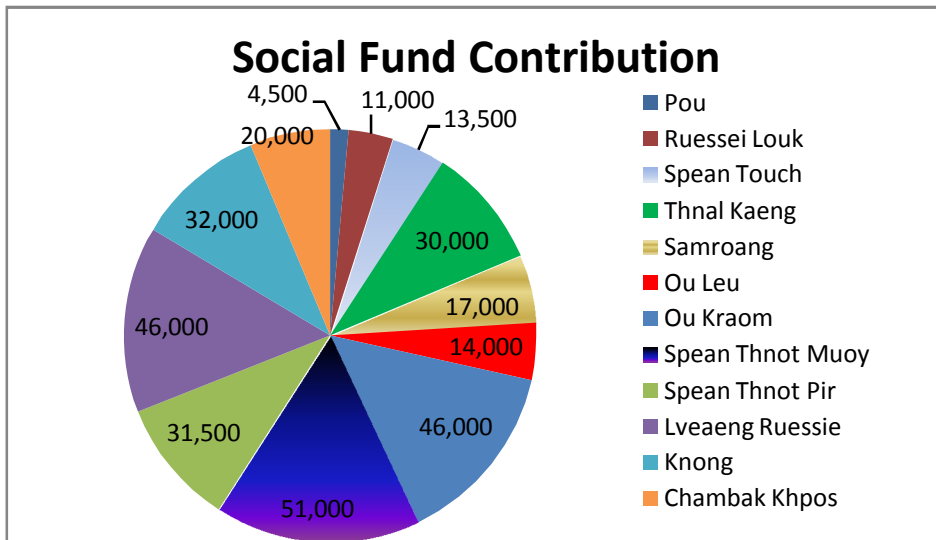
There are no outstanding issues related to the overall financial situation of SF groups. Therefore, all saving fund groups are going well in terms of both saving and lending.

2.4.2 Social/Emergency Fund Activities

Saving group members have also contributed some money to a social/emergency fund. The purpose is to help any SF group member who might require an emergency assistance-safety net. The social fund is the fund that acts as a reserve to be released to a member in an urgent case without having to pay it back in interest. The members of SF group have agreed to make the same amount of contribution, followed by their regulation for each group which started from 500 KH to 1,000 KH per meeting. This emergency fund will provide members who have an emergency case such as sickness, accident and other cases. The amount of social fund that would get released to a member depends on the money in their hand (*money that the member has contributed during the meeting*). Before releasing this social fund to a member, the management committee must have a meeting first with their SF group members to agree with the releasing and amount. If 60% or more of members do not agree on the releasing of the social fund to that member, the management committee will not allow the release. According to the pie chart below, the SF group at Spean ThnaotMuoy village has contributed 51,000 KH to social fund, while Pou village has contributed only 4,500 KH. Besides these, other SF groups such as RuesseiLok, Spean Touch, ThnalKaeng, Samroung, OuLeu, Spean ThnaotPir, Knong and ChambokKhpos has between 11,000 KH up to 32,000 KH. The total amount raised for the social fund during the period of May to July 2015 is 316,500 KH. Up to this date, an amount of 2,191,500 KH had been raised by the members' contribution.

The total amount of social fund contributed during the period of May to July 2015 is 159,000KH. Up to this date, 2,350,500KH has been achieved through the members' contribution.

Chart III: Social fund contribution during the quarter V:



3. Assessments and Forward Planning

❖ Lessons learned

- ✓ If the members use a loan to increase business, then the profit earned as a result should be spent on family usage. This is better than borrowing money to pay something to eat.
- ✓ Community rice bank is a good project to reduce food shortage, especially during rainy season. So, if we would like farmers to have something to eat all year round, a good approach is to establish a community rice bank in each village.
- ✓ Training the members how to close cycle before closing is the best way to ensure the members increase their confidence.

❖ Constraints and challenges

- ✓ Saving Fund group just earn money through credit. It should be that they earn through more ways for example buying fertilizer and selling it on to other members. It is cheaper in price to purchase in bulk rather than individually.

❖ Solution

- ✓ We will try to explain and coach them on business skills in groups, and if possible we will lead them in making a business plan.

❖ Conclusions and recommendations

- ✓ The number of capital is increasing from quarter to quarter, and loan disburse is also going well with good repayments.
- ✓ Some of the social fund from saving groups was used for their family's needs. Members of saving group used this social fund for the purpose of hospitalization.
- ✓ The interests of saving group were increased if we make a comparison to the previous quarter, especially looking at the total amount of saving made available for group members to borrow. This means that members reduced the use of loan from microfinance, and used more loans from the saving group in their village.
- ✓ Providing Women Enterprise development training is very popular with group members of saving fund and a nutrition group because it is related to their businesses through real practice. It had helped them to see the strengths and weaknesses of their businesses and how to improve, especially the aspects of quantity, quality of price of products. They have gained more skills related to negotiation also.

❖ Recommendations

- ✓ We should be looking for more donor assistance to establish community rice banks in these villages in aim of reducing food shortages.
- ✓ To increase the social fund as this is the best way for vulnerable families to access money when needed for sudden and urgent cases such as going hospital.

❖ Work plan for next quarter

- ✓ Continue to provide individual coaching to the group members
- ✓ Follow up on their saving, meetings, lending, repaying, and managing.

4. Operation

This project is very useful for local people as well as development staff because many lessons were learnt from project leaders and other Cambodia Harvest staff during the project implementation, as well as from other local people in the area. SFFs are receiving gaining more experience through working with people who support them and at the same time are from multi-project components such as horticulture clients and family nutrition clients.

5. Others/pictures

