

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. 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 objectives of this project are 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

In the quarter 5 of the period from May to July 2015, all of the member's savings from the first cycle have been closed in order to know the profit that they should earn by crediting in a year. Moreover, this is not only to know how much profit they are earning, but also to change the committee leaders should they wish to. Actually, in the period of May to July 2015, three (3) saving fund groups have changed their leaders through a voting system, such as Spean ThnaotMuoywho have changed one (1) group leader because she had stopped saving and migrated to work in town. LveangRuessei had changed one (1) key keeper because she also migrated to work far from home, and another member in Spean ThnaotPir had changed their key keeper as well. (Table 2.1A)

Table 2.1A-SF group management committee:

Table 2.1A – SF Group Management Committee		
SF Group	Total Members	Female Members
LveangRuessei Village of Saving Fund and Food Security and Nutrition Group	4	4
Spean ThnotMuoy Village of Saving Fund and Food Security and Nutrition Group	4	4
Spean ThnotPir Village of Saving Fund and Food Security and Nutrition Group	4	4

Total	12	12
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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

In the quarter 5 of May to July 2015, a total of 191 members have participated in the saving fund group which includes 184 females. This is an additional 22 members compared to cycle I. This shows that the farmers have a better understanding on the advantages of the saving group project. (Table 2.1B)

Table 1-SF group membership update

Table 1-SF Group Membership Update					
Quarter: May-July, 2015					
SF Groups	Members at beginning of quarter – total	Total changes during quarter		Membership at end of quarter	
		New members	Resigned members	Total	Women
Ouleu village (KromAharobthaomSansomPrak)	7			7	7
Pou village(SatreysamakiSansomPrakReakReay)	17	1		18	18
Samroung village(KasekorSamakiSansomPrak)	10			10	10
Ruesseilouk village (SamakiSansomPrakReakReay)	25		1	24	24
Spean Touch village (SamakiSansomPrakChuyKhunEng)	11	2		13	13
ThnalKaeng village (KasekorChuyKasekor)	12			12	11
ChambakKphos village (KrusarSansomPrakDeumbeiAphivat)	15			15	15
Khong village (MeadaSansomPrak)	25			25	23
LveangRuessei village (KromDomnangKasekor)	16			16	13
Oukraom village (KromSansomPrak)	13			13	12
Spean TnoatMuoy village (SahakarReakChomRoeun)	19			19	19
Spean TnoatPir village (KasekorRoungReung)	19			19	19
Total	189			191	184

2.2.2 Assessment of Membership Status

For this quarter, there are three SF groups that are classified as 'not stable' because each group had one member drop out, but three new members have also joined to participate in the group during this time.

Table 2-Assessment of SF Groups			
Where Membership is not Stable			
Quarter V: May-July, 2015			
SF Group	Drop outs: number and reasons	New members: number and reasons	Actions and Recommendations
Pou village (Satreysamaki Sansom Prak Reak Reay)		One (1) new member had participated in the saving activities because they see the benefit of saving that not only for borrow but they can earn money through interest earn. And also they can borrow money from group when they meet urgent case.	-Before selecting new members has to looking their characteristic so that the new members will not make the group messy.
Ruesseilouk village (Samaki Sansom Prak Reak Reay)		Two (2) new members had participated in the saving activities because they see the benefit of saving that not only for borrow but they can earn money through interest earn. And also they can borrow money from group when they meet urgent case.	-Before selecting new members has to looking their characteristic so that the new members will not make the group messy.
Ruesseilouk village (Samaki Sansom Prak Reak Reay)	One (1) member had signed from saving fund group because she went to work in the town		-Just keep the standing the number of members or can select some new members and start process immediate saving.

2.3 SF Group Training and Coaching Activities

2.3.1 Group Training

✓ *There is no core training delivered during the period from May to July; 2015*

Other group training

A total of 72 trainings have been 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 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>)	-Group management, new member and participation	1	14	14	<p>-The leaders gain more knowledge on how to manage their group and strengthen the group</p> <p>-The selection of new members has been agreed by all current members.</p> <p>-Meetings, savings and repayments are on time</p>
Ruesseilouk village (<i>SamakiSansomPrakReakReay</i>)	<p>-Loan Negotiate</p> <p>-Repaid loan and interest</p> <p>-Record Keeping</p> <p>-Group management, new member and participation</p>	7	116	116	<p>-After repayment to the group, any member would be able to calculate the interest.</p> <p>-Members know how to record in the book to make it more clear and easy to understand</p> <p>-The leaders gain more knowledge on how to manage their group and strengthen it.</p> <p>-The selection of new</p>

					members has been agreed by all current members. -Meetings, savings and repayments are on time
Spean Touch village (<i>SamakiSansomPrakChuyKhlunEng</i>)	-Loan Negotiate -Group management, new member and participation	3	20	20	-After repayment to the group, any member would be able to calculate the interest. -The leaders gain more knowledge on how to manage their group and strengthen it.
ThnalKaeng village (<i>KasekorChuyKasekor</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	3	19	17	-After repayment to the group, any member would be able to calculate the interest. - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.

<p>Samroung village(<i>KasekorSamakiSansomPrak</i>)</p>	<p>-Record Keeping -Group management, new member and participation</p>	<p>6</p>	<p>27</p>	<p>27</p>	<p>-After repayment to the group, any member would be able to calculate the interest. - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.</p>
<p>Ouleu village (<i>KromAharobthaomSansomPrak</i>)</p>	<p>-Loan Negotiate -Record Keeping -Group management, new member and participation</p>	<p>5</p>	<p>26</p>	<p>22</p>	<p>-After repayment to the group, any member would be able to calculate the interest. - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.</p>
<p>Oukraom village (<i>KromSansomPrak</i>)</p>	<p>-Loan Negotiate -Record Keeping -Group management,</p>	<p>7</p>	<p>53</p>	<p>47</p>	<p>-After repayment to the group,</p>

	new member and participation				any member would be able to calculate the interest. - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.
Spean TnoatMuoy village (<i>SahakarReakChomRoeun</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	12	114	114	-After repayment to the group, any member would be able to calculate the interest. - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.
Spean TnoatPir village (<i>KasekorRoungReung</i>)	-Loan Negotiate -Repaid loan and interest -Record Keeping -Group management, new member and	9	91	91	-After repayment to the group, any member would be able to

	participation				<p>calculate the interest.</p> <ul style="list-style-type: none"> - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.
LveangRuessei village (KromDomnangKasekor)	<ul style="list-style-type: none"> -Loan Negotiate -Repaid loan and interest -Record Keeping -Group management, new member and participation 	7	57	44	<ul style="list-style-type: none"> -After repayment to the group, any member would be able to calculate the interest. - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.
Khong village (MeadaSansomPrak)	<ul style="list-style-type: none"> -Loan Negotiate -Record Keeping -Group management, new member and participation 	6	46	44	<ul style="list-style-type: none"> -After repayment to the group, any member would be able to calculate the interest. - Members know how to

					record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.
ChambakKphos village(<i>KrusarSansomPrakDeumbeiAphivat</i>)	-Loan Negotiate -Record Keeping -Group management, new member and participation	6	54	54	-After repayment to the group, any member would be able to calculate the interest. - Members know how to record in the book to make it more clear and easy to understand -The leaders gain more knowledge on how to manage their group and strengthen it.

2.3.2 Coaching Activities

2.3.2.1 SFF Attendance at SF Group Meetings

SFFs usually conducted SF group meetings either every two (2) weeks or four (4) weeks. From May to July 2015, the total number of SFF group meetings attended by SFFs is 34, which is 100%. Table 2 shows the key coaching needs for these meetings.

Table 2 – SFF Attendance at SF Group Meetings

SF Group	Frequency of regular group meetings (e.g., monthly,	Number of meetings SFF attended (Feb-April.,	% of meetings SFF attended (Feb-April.,	Key coaching needs

	every 2 weeks)	15)	15)	
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>SatreY Samaki Sansom Prak Reak Reay</i>)	every 4weeks	2	100%	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Samroung village(<i>Kasekor Samaki Sansom Prak</i>)	Every 2weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Ruesseilouk village (<i>Samaki Sansom Prak Reak Reay</i>)	Every 4weeks	2	100%	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Spean Touch village (<i>SamakiSansomPrakChuy Khlun Eng</i>)	Every 2weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
ThnalKaeng village (<i>Kasekor Chuy Kasekor</i>)	Every 2weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
ChambakKphos village (<i>Krusar Sansom Prak Deumbei Aphivat</i>)	Every 2 weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Khong village (<i>MeadaSansomPrak</i>)	Every 2 weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
LveangRuessei village (<i>Krom Domnang Kasekor</i>)	Every 2 weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
OuKraom village (<i>Krom Sansom Prak</i>)	Every 2 weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Spean TnoatMuoy village (<i>Sahakar Reak Chom Roemun</i>)	Every 2 weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle
Spean TnoatPir village (<i>Kasekor Roung Reung</i>)	Every 2 weeks	3	100 %	<ul style="list-style-type: none"> ✓ Recording book ✓ Penalty ✓ New member ✓ Closing Cycle

2.3.2.2 Other Coaching Activities

A total of 637 coaching activities have been provided to SF group members in 12 target villages, including 4 events in Ou Leu village (*Krom Aharobthaom Sansom Prak*), 1 Pou village (*Satreysamaki Sansom Prak Reak Reay*), 4 Samroung village (*Kasekor Samaki Sansom Prak*), 3 Ruesseilouk village (*Samaki Sansom Prak Reak Reay*), 2 Spean Touch village (*Samaki Sansom Prak Chuy Khlu Eng*), 3 Thnal Kaeng village (*Kasekor Chuy Kasekor*), 4 Chambak Kphos village (*Krusar Sansom Prak Deumbei Aphivat*), 3 Khong village (*Meada Sansom Prak*), 3 Lveang Ruessei village (*Krom Domnang Kasekor*), 4 Ou Kraom village (*Krom Sansom Prak*), 5 Spean Tnoat Muoy village (*Sahakar Reak Chom Roeun*), and 5 Spean Tnoat Pir village (*Kasekor Rong Reung*). Table 3 shows the number 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>Kasekor Samaki 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>Samaki Sansom 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>Samaki Sansom Prak Chuy 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	Small Group	4	54	Extension visit/TA

	-Group management, new 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 (KromSansom 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 shows that the total saving contribution from the present quarter is 32,216,500 KH. The numbers of loan contracts negotiated during this quarter were with 96 members. The total value of loan negotiated during this quarter is 30,378,000KH. A total amount of 393,700 KH has been earned from interest during this quarter. A total of 600,000KH has been repaid by members to SF groups with 500 KH in penalty due to late repayment. In addition, during this quarter, there was one member who withdrew money back from the group at an amount of 92,900 KH. There were no other costs incurred.

So, a total of 159,000KH has been contributed by members into the social fund. 19 members have borrowed money from the social fund at an amount of 966,500KH and the amount of 650,000 KH had 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	32,216,500
# Loan Contract	person	96
Total Loans Negotiated	riel	30,378,000
Total Interest Earned	riel	393,700

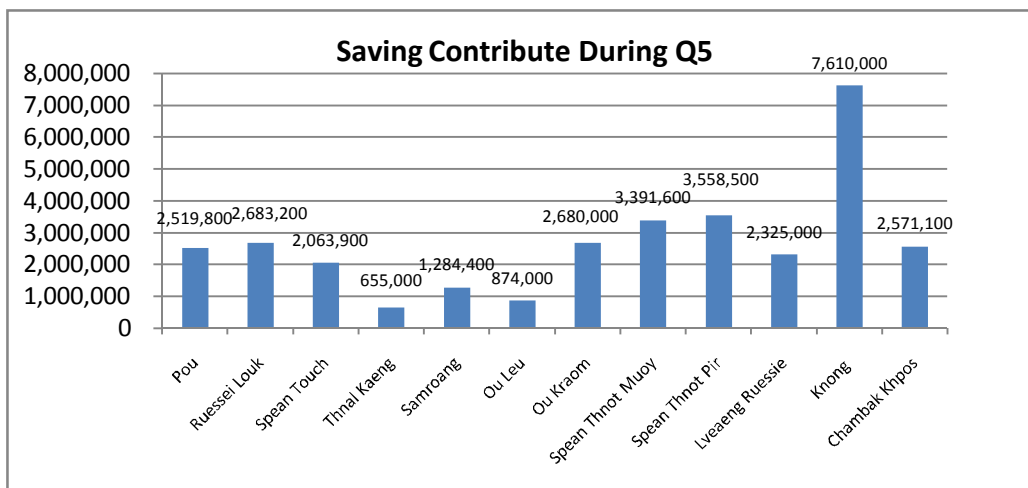
Total Value of Principal Repaid	riel	600,000
Total Penalties Paid	riel	500
Total Other Income	riel	13,700
Total Costs Incurred	riel	0
Total Saving withdrawal	riel	92,900
Social Fund description		
Total social fund contributed	riel	159,000
# member received assistant	person	19
Total Disbursements	riel	966,500
Total Repayments	riel	650,000

2.4.1.2 Savings Contribution

The column chart below shows the saving contribution for each village during quarter 5. In this period, no members missed their saving targets, as ensured by the field technicians who constantly make reminders before the time of saving. As a result, Knong village has saved 7,610,000 KH which is the largest amount out of all the groups mainly because it has the highest number of members. On the other hand, ThmalKaeng has saved 655,000 KH and OuLeu village has saved 874,000 KH, the lowest amounts out of all the groups because they have the smallest sized groups. Other saving contributions ranged between 1,284,400 KH and 3,558,500 KH.

As a recommendation, all members of each saving groups should increase their saving contribution as an approach to increasing capital and further supporting the loan fund. Moreover, all members should continue following the saving group rules and provide loans to balance with capital. This means that SF group members should give loans as a percentage of capital, for example a 10-20% loan of capital.

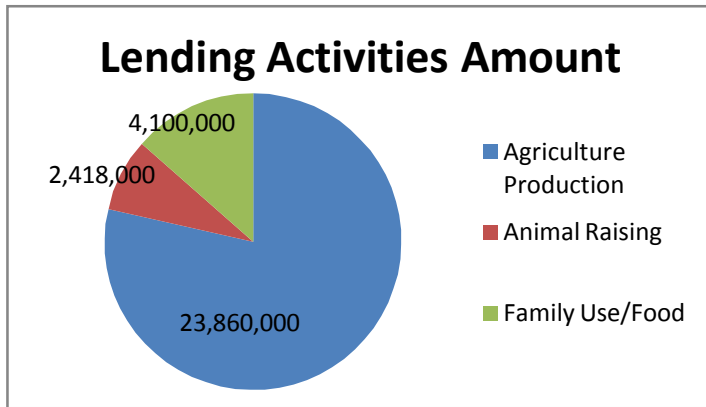
Chart I: Saving contribution during quarter V:



2.4.1.3 Lending Activities

During this quarter, only 9 SF members have borrowed money from the group, at a total amount of 30,378,000 KH. The pie chart below shows that the members have borrowed money from the saving fund group for three main purposes which are: agricultural production, feed for animal raising and family use/food. A total of 4,100,000KH has been disbursed to 70 members to purchase fertilizer for their rice, while an additional 2,418,000KH has been disbursed to 13 members for animal-raising. Majority of the lending activity amount went to family use and food purchases at an amount of 23,860,000. Although the amount of disbursement is slightly lower than before, SF groups are continuing with the good progress. Anyway, after members of saving groups took out loans from the group, the secretary recorded their repayment schedule in pass books which is then given to the borrowers in order for them to remember their individual repayment dates. Staff has witnessed themselves the repayment of members throughout the quarter and that they are regularly paid on a monthly basis.

Chart II: Lending activities during quarter:



2.4.1.4 Other Income and Costs

An amount of 14,200KH was earned through penalty collection as some members made late repayments to the saving group in the period of May to July 2015 and the remain money in the first cycle. During the group regulation talks, a reminder was made to the members that a late repayment will mean a penalty of 500 KH to 10,000 KH followed by the capitol borrowed. Moreover, if a member did not make a saving contribution at any time, the group would face a penalty of 500 KH. It this happened three times, the members would have to pay a penalty of 1,500 KH and receive a warning from the committee leader. In-addition, if that member still continues tohand in late savings repeatedly, the management committee will discuss alongside other members during the meeting to delay disbursing a loan to that member. This group regulation was advised in the discussion between SF group members under the facilitation from READA staff and those members who 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 groupsas those groups are going well in terms of both saving and lending.

2.4.2 Social/Emergency Fund Activities

Saving group members have contributed some money to the social/emergency fund in order to help any SF group member who might need an emergency assistance-safety net. The social fund acts as a reserve of money which would be released to a member in urgent cases without having to pay back with interest. The members of SF group had 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 be provided to members who in the case of an emergency such as illness, accident and other cases. The average amount of social fund released to a member depends on the money in their hand (*money that a member has contributed during meeting*). Before releasing the social fund to members, the management committee will have a meeting with their SF group members to agree. If 60% of members do not agree the social fund should be released to that member requesting it, the management committee will not allow the release of that fund. During this quarter, the total amount raised for the social fund during the period of May to July 2015 is 159,000KH. Up to this date, an amount of 2,350,500KH had been raised by the members' contribution.

3. Assessments and Forward Planning

❖ Lessons learned

- ✓ If the members use the loan to for business purposes, then they would generate profit to be used for family usage; this is better and more sustainable than borrowing money to pay for something to eat.
- ✓ The Community rice bank scheme is a good way to reduce food shortage, especially during the rainy season. So, for the farmers to have something available to eat all year round, this is a good way to establish a community rice bank in each village.
- ✓ Training the members on how to close cycle before closing is the best way to increase the members confidence and self-esteem.

❖ Constraints and challenges

- ✓ Saving Fund groups only earn money through credit. It should be earned through more ways, such as purchasing fertilizer and then selling it on to other members. It is cheaper to purchase fertilizer in bulk than it is to pay for it individually.

❖ Solution

- ✓ We will try to explain this concept and coach them in business skills. If possible we will lead them to make a detailed business plan.

❖ Conclusions and recommendations

- ✓ The number of capital is increasing from quarter to quarter, and loans disburse also going well with successful repayments.
- ✓ Some of social fund in saving groups were used for their families' needs such as food. Members of saving group also used this social fund for the purpose of hospitalization.

❖ Recommendations

- ✓ There should be further support from donors to assist the groups in order to establish some community rice banks which is aimed at reducing food shortages.
- ✓ Increasing the social fund is the best way for vulnerable families; this is for when they urgently require money, for example when suddenly needing to go into hospital.

❖ Work plan for next quarter

- ✓ Continue to provide individual coaching to the group members
- ✓ Follow up and monitor their saving, meetings, lending, repayments, and management.

4. Operation

This project is very productive and efficient for both local people and staff. Moreover many lessons have been learnt throughout the process according to project leaders and other Cambodia Harvest staff during the project implementation, as well as from other local people within the area. SFFs is gaining more experience through working with people who have been supporting the multi-project components including horticulture clients and family nutrition clients during the same period.

5. Others/pictures



