



USAID
FROM THE AMERICAN PEOPLE

HELPING ADDRESS RURAL VULNERABILITIES AND ECOSYSTEM STABILITY (CAMBODIA HARVEST) PROGRAM

Subcontract #88 Final Report

Subcontractor: Rural Economic and Agriculture Development Agency (READA)

Activity: Savings Fund Facilitators



March 2016

This publication was produced for review by the United States Agency for International Development. It was

CONTENTS

1. EXECUTIVE SUMMARY	2
2. INTRODUCTION	4
2.1 Background.....	4
2.2 Objectives.....	5
3. ACTIVITIES AND ACHIEVEMENTS	5
3.1 Approach.....	5
3.2 Activity I.....	5
3.3 Activity II.....	8
3.4 Lending Activities.....	11
3.5 Other Income and Costs.....	11
3.6 Social Fund Activities.....	12
4. MONITORING & EVALUATION	12
4.1 Targets.....	12
5. CONCLUSIONS & RECOMMENDATIONS	14
5.1 Overall Achievements.....	14
5.2 Lessons Learned.....	14
5.3 Recommendations.....	14
6. APPENDICES	15
Appendix I: Saving Fund Group Membership.....	15
Appendix II: Saving Fund Group Core Training.....	16
Appendix III: SavingS Fund Group Financial Literacy and Microenterprise Skill Development Training.....	17
Appendix IV: Extension visits, TAs, Coaching Activities.....	18
Appendix V: Financial status in cycle I-SavingS Activities.....	19
Appendix VI: Financial status in cycle I-Social Fund Activities.....	19
Appendix VII: Financial status in cycle II-SavingS Fund Activities.....	20
Appendix VIII: Financial status in cycle II-Social Fund Activities.....	20

I. EXECUTIVE SUMMARY

The Rural Economic and Agriculture Development Agency (READA) is a non-profit organization with international and local co-operation partners including CONCERN, ADDA, LOTUS RELIEF CHARITABLE TRUST, AGRISUD, CCC, and DAI. READA was founded in 2004 and registered at the Ministry of Interior in January 2005 with registration number N090. The agency was formed by Cambodian volunteers and a technical assistance group comprising of former AGRISUD employees.

READA implemented the Saving Fund Facilitator (SF Facilitator) project through a subcontract with Cambodia HARVEST beginning in April 2014 in the three districts of Siem Reap, Angkor Thom, and Chikraeng, in 15 villages, five communes. During project implementation, Cambodia HARVEST refocused READA's target to Chikraeng district only, including 12 villages, four communes. The project aimed to provide training and mentoring support in order to establish self-managed savings and lending funds where interest was expressed by some or all Food Security and Nutrition Group (FSNG) members. This was done to increase the access to small loans for members in order to promote food security for members' families and the community. The two main objectives included: 1) providing FSNG members and saving fund members with training and mentoring support to establish self-managed savings and lending funds in order to increase their access to small loans to be used to support food security and nutrition improvement, and 2) through membership in a self-help group, rural women will 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.

The main activities in the project were: 1) formation of new savings fund groups, 2) facilitation of new groups in the Core Training and Intensive Mentoring Phase, 3) support to existing savings groups, 4) ongoing mentoring of new savings groups, and 5) financial literacy and microenterprise skills development. As a result of project implementation, 15 SF groups that were established at the beginning of the project were merged into nine groups by the end of the project, with a total of 160 members (157 female) as recommended by Cambodia-HARVEST in order to eliminate small groups. A total of 108 core training events were conducted for the target groups with 1,119 participants (1,047 female). In addition, 108 financial literacy and micro-enterprise skill development trainings were held for 1,892 participants (1,797 female). A total of 245 extension visits/technical assistances (TA) were provided to 1,907 participants in order to improve their recording, managing, saving, and repaying skills. In total, 45,051,000 KH was saved by members in order to provide loans to the members for business, agriculture production, animal raising, and for family use and food. A total of 235 members borrowed money from the groups with a total of 80,146,600 KH and the total of 42,626,600 KH had been repaid by members to date; 4,632,000 KH was earned through interest, penalties, and other income; 19,500 KH was paid for stationary; 1,400,400 KH was withdrawn by members who migrated to work in Siem Reap or Thailand; and 2,708,900 KH was contributed by members to be used as a social fund for assisting other members who need urgent no interest loans due to sickness or accidents. In total, 168 members borrowed 6,020,600 KH from the social fund, and 5,049,900 KH has been repaid to date.

It was observed that savings fund members are committed to saving and lending activities because they realize the advantages of savings fund groups in helping their families improve their businesses and living standards. READA's training sessions fit the real life situations that members need addressed. Members are also finding donors for rice bank installations within the target villages, as they believe rice banks will provide them with enough food during the rice cultivation period during which time they are unable to earn money. In addition, they are seeking loans from other donors to expand their businesses. To counter this problem, it is recommended that other donors assist in:

- ✓ Installing rice banks in the target villages in order to give members access to stored food while they are growing rice,since during rice cultivation they do not have time to earn money.
- ✓ Providing grant/un-interest loans to SF groups in order to expand group lending activities andexpand business.

2. INTRODUCTION

2.1 BACKGROUND

The Rural Economic and Agriculture Development Agency (READA) is a non-profit organization with international and local co-operation partners including CONCERN, ADDA, LOTUS RELIEF CHARITABLE TRUST, AGRISUD, CCC, and DAI. READA was founded in 2004 and registered at the Ministry of Interior on January 2005 with registration number N090. The agency was formed by Cambodian volunteers and a technical assistance group comprising of former AGRISUD employees.

READA's vision is for impoverished rural communities to achieve advanced socio-economic autonomy through gaining the necessary knowledge, skills, and access to services to undertake and pursue sustainable livelihood activities (ranging from agriculture to small and medium businesses) whilst also increasing awareness on social and health issues.

READA's mission is to build and strengthen the rural community's capacity in order to achieve long term sustainability through:

- ✓ Reduction of poverty
- ✓ Reduction of imported agricultural products
- ✓ Environmental responsibility
- ✓ Equity and equality
- ✓ Family and SME income generation improvement
- ✓ Improvement of rural product value chains

Based on the results of READA's assessment through their subcontract with Cambodia HARVEST, observations, and other relevant stakeholder reports which focus on the selected villages' food security and agriculture, indications are that vulnerable families face many issues. These issues can be defined by the following five different capitals:

Social/Political Capital: There is still limited communication among and between government departments, commune councils, communities and civil societies, and other relevant stakeholders working in the same locations.

Natural Capital: Natural resources are continually being damaged due to inappropriate and at times, illegal practices. This stems from villagers' limited awareness of the law, the long term impacts, or most likely, lack of knowledge of other alternatives.

Physical Capital: The limited existence of water infrastructure prevents agricultural development. It also often results in lack of available safe drinking water.

Human Capital: The level of education is very low. Approximately 80 percent of the communities only has knowledge of and understands traditional and inefficient farming methods. Awareness of nutrition, hygiene and sanitation is also limited.

Financial Capital: The lack of financial capital and planning available at village level, combined with high interest rates (on average 30 to 40 percent a year) charged by MFIs, private banks, and money lenders is limiting development opportunity and increasing vulnerability of the poorest members of the community.

READA collaborated and networked with all levels of relevant stakeholders and government agencies in order to ensure that the project was implemented smoothly and sustainably to address food security. As a result, READA is confident that this project will attain long term sustainability as the communities' local authorities will take ownership of the project and work together.

2.2 OBJECTIVES

Goal: The community-based Food Security and Nutrition Groups (FSNGs) were expected to receive training and mentoring support to establish self-managed savings and lending funds where interest is expressed by some or all FSNG members, to increase the access of savings fund members to small loans that can promote food security for their families and the community.

Immediate objectives:

- FSNG members and savings fund members were to 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.
- A member of a self-help group, rural women were to 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.

3. ACTIVITIES AND ACHIEVEMENTS

3.1 APPROACH

The female farmers participating gained both capacity and confidence to make decisions that will positively affect their own lives, the lives of their families, and the community as a whole. READA focused on family nutrition and food utilization through the provision of technical training and savings fund facilitators in agricultural value chains that increase the availability and access to food essential to improved food security. READA worked in close collaboration with Cambodia HARVEST to conduct an orientation workshop to promote a greater understanding of the importance of activities related to family nutrition, food safety, post-harvest management, logistical planning, and scheduling. The workshop was attended by members of the commune councils, health centers, operational health districts, provincial health departments, and other relevant stakeholders. In addition, READA set up a project team for data collection and analysis, enabling team members to contribute to the project by identifying and consulting with stakeholders on project planning, analysis, and implementation; gain a greater understanding of and identify problems regarding the needs of the local community or target groups; provide feedback from findings to the community and other project staff to ensure they understand the objectives and activities to be implemented; and understand the roles and responsibilities of cooperating partners and project clients to enable efficient project implementation.

3.2 ACTIVITY I

READA implemented the project in two phases. The first phase took place from April 2014 to October 2015 and the second phase took place from November 2015 to February 2016.

Main Activities:

- ✓ Formation of new savings fund groups
- ✓ Provide core training and intensive mentoring
- ✓ Provide financial literacy and microenterprise skills development
- ✓ Extension visits, technical assistances (TAs), and coaching of SF members
- ✓ Handover workshop
- ✓ Follow up on financial status

3.2.1 Formation of new saving fund groups:

From April 2014 to June 2014, READA implemented the Savings Fund Facilitator project in the three districts of Siem Reap, Ankor Thmor, and Chikraeng in 15 villages (for a total of 15 saving fund groups), in five communes. From June 2014 to October 2015, READA moved the activities to only Chikraeng district as a result of a recommendation from Cambodia HARVEST. The project then operated in 12 villages (12

SF groups), four communes. From November 2015 to February 2016, it was suggested that READA eliminate the three smallest groups. In total as a result of the project, nine SF groups were formed in nine target villages, infour communes in Chikraeng district with 160 members (157 female).

3.2.2 Provide core training and intensive mentoring

Core training focused on topics including: savings fund group formation, savings fund constitution, savings policies and procedures, record keeping for savings funds, group management committees and elections, group objectives, group structures, and goals. A totals of 108 core trainings were conducted in the target villageswith a total of 1,119 participants (1,047 female).



SF members receive core training

3.2.3 Provide training on financial literacy and microenterprise skills development

Financial literacy and microenterprise skills development training focused on topics including: book keeping, cash book keeping, customers and suppliers, costing and pricing, basics of marketing, and money management. A total of 108 training events were conducted in the target villages with a total of 1,892 participants (1,797 female).



SF members receive financial literacy and microenterprise skill development training

3.2.4 Extension visits, technical assistances (TAs), and coaching of SF members

Extension visits, TAs, and coaching sessions were provided to all SF group members in order to improve knowledge and correct errors or inefficiencies in how things were being ran. Key topics of extension visits, TAs, and coaching were:

- Loan negotiations
- Repayment of loans and interest

- Record keeping
- Group management, new members, and participation
- End of cycle activities
- Checking group record books
- Second cycle activities
- Checking member pass books

A total of 245 extension visits and TAs were conducted for 1,907 target group members (1,824 female).



Target clients receive technical assistance

3.2.5 Handover workshop

A handover workshop was held at the end of the project in order to exchange information about SF group structure, policies, procedures, and savings/lending activities. In addition, the SF groups had the opportunity to present achievements, challenges, lessons learned, and plans for next steps; establish support networks among the groups; and reconfirm the support of local authorities for the continuation of activities. Two handover workshops were conducted in Spean Thnoat commune and OuKroam village for 55 participants (32 female).



Handover workshop activities

3.2.6 Exposure visit

An exposure visit was made in Siem Reap in early 2015 in order to exchange information about SF group structure, policies, procedures, savings and lending activities, and to learn from already successful saving groups. In total, 53 SF group members from all 12 SF groups participated (including 49 females).



Management committee visit the Prambun Neangnoun Chansor Agriculture Cooperative, Sortnikum

3.3 ACTIVITY II

3.3.1 SF Financial Status - Cycle I

3.3.1.1 Summary of savings fund activities

The total savings contribution from all members in the 12 SF groups was 30,471,600 KH (see table below). Loan contracts were negotiated with 235,265 members and the total value of loans negotiated was 80,146,600 KH; 52,374,000 KH; 2,794,900 KH was earned from interest; and 52,374,000 KH was repaid by members to SF groups with 124,500 KH in penalty due to late repayment. In addition, 150,500 KH was withdrawn by members and 42,300 KH was expended for stationary. There was a total of 15,000 KH in other income.

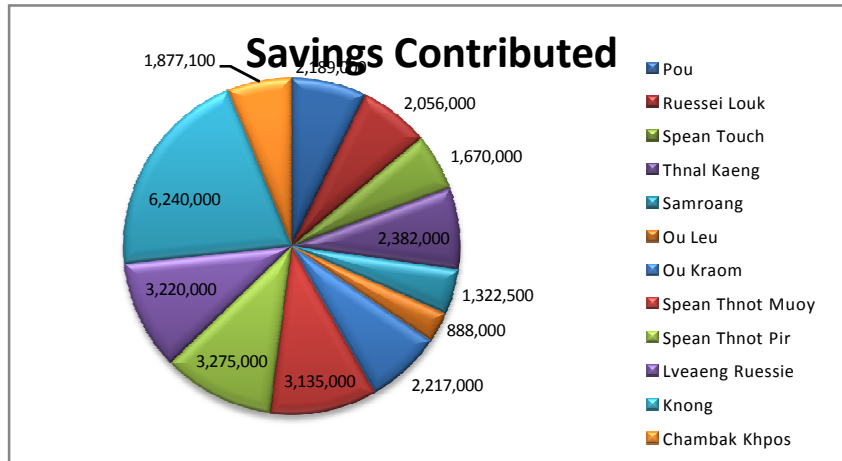
The total of 2,191,500 KH has been contributed by members into the social fund. The total of 83 members borrowed money from the social fund at an amount of 3,279,000 KH and the amount of 2,353,000 KH had been repaid to SF group during this quarter.

Table below is the saving fund activities the project cycle:

Saving Activities	Unit	Amount
Saving Description		
Total Saving Contribution	Riel	30,471,600
# of Loans Contracted	person	265
Total Loans Negotiated	Riel	52,374,000
Total Interest Earned	Riel	2,794,900
Total Value of Principal Repaid	Riel	52,374,000
Total Penalties Paid	Riel	124,500
Total Other Income	Riel	15,000
Total Costs Incurred (<u>expended</u>)	Riel	42,300
Total Saving withdrawal	Riel	150,500
Social Fund description		
Total social fund contributed	Riel	2,191,500
# member received assistant	person	83
Total Disbursements	Riel	3,279,000
Total Repayments	Riel	2,353,000

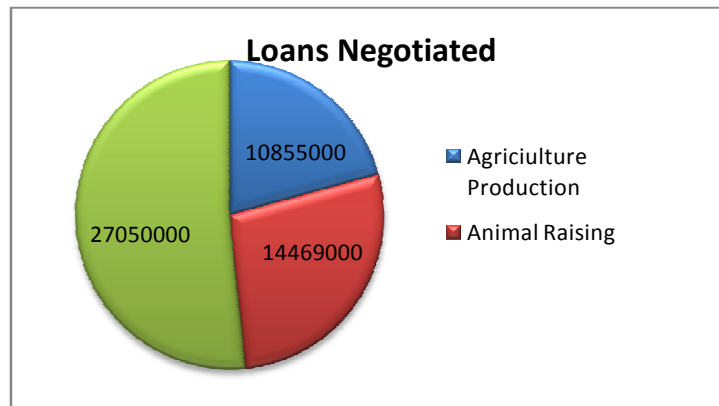
3.3.1.2 Saving Contribution

The pie chart below shows the saving contribution for each village during the project cycle. Khnong village saved a total of 6,240,000 KH, the highest amount among the SF groups, while OuLeu village saved 888,000 KH, the least among the groups. The other villages which included Pou, Ruessei Louk, Spean Touch, ThnalKaeng, Samroang, Spean Thnot Mouy, Spean Thnot Pir, Lveneng Ruessei, OuKroam and Chambok Khpos villages each saved somewhere between 1,322,500 KH and 3,275,000 KH.



3.3.1.3 Lending Activities

During cycle I, 265 SF members borrowed from the group, for a total amount of 52,374,000 KH. The pie chart below shows the three main purposes for loans: agricultural production, feed for animal raising, and food and other family use. In total, 10,855,000 KH was disbursed to 61 members for agricultural production (purchase of fertilizer for rice), 14,469,000 KH was disbursed to 75 members for animal-raising, and 27,050,000 KH was disbursed for family use and food purchases. After SF members received loans from the group, the secretary recorded their repayment schedule in pass books which were then given to the borrowers to remember their individual repayment dates. Staff have observed regular repayment on a monthly basis.



3.3.1.4 Other Income and Costs

In total, 139,500 KH was earned through penalty collection as some members made late repayments. During the group regulation talks, a reminder was made to the members that a late repayment will lead to a penalty of 500 KH to 1,000 KH followed by the capital borrowed. Moreover, if a member did not make a savings contribution at any time, the group would face a penalty of 500 KH. If this occurred three times, the members would have to pay a penalty of 1,500 KH and receive a warning from the committee leader. If that member continues to submit late savings repeatedly, the management committee and other members would discuss delaying disbursement of a loan to that member. In a discussion between SF members facilitated by READA staff, group regulations were readvised upon and members were happy to comply. In addition, a total of 42,300 KH was expended for stationary for group use.

3.2.6.5 Social Fund Activities

SF members contributed some money to the social/emergency fund which was put in place in order to help SF group members 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 such as illness, accidents, or other extreme cases, without them having to pay back the funds with interest. The members of each SF group agreed to each make the same contribution, which was regulated by each group to be from 500 KH to 1,000 KH per meeting. The average amount of funding released to a member from this fund depends on how much money that member contributed during the meeting. Before releasing the social fund to members, the management committee will have a meeting with the SF group members and funds will only be released if 60 percent of members agree. In total, 2,191,500 KH was contributed to the social funds, 83 members borrowed an amount of 3,279,000 KH from the fund, and 2,353,000 KH has been repaid.

3.3.2 SF Group Financial Status in Cycle II

3.3.2.1 Summary of Saving Fund Activities

The total savings contributed by all members in the nine SF groups was 45,051,000 KH (see table below). Loans were negotiated with 235 members with a total value of 80,146,600 KH; 4,410,800 KH was earned from interest; 42,626,600 KH was repaid by members to SF groups with 180,700 KH in penalty due to late repayment. In addition, 1,400,400 KH was withdrawn by members; 19,500 KH was expended on stationary; and there was a total of 40,500 KH in other income.

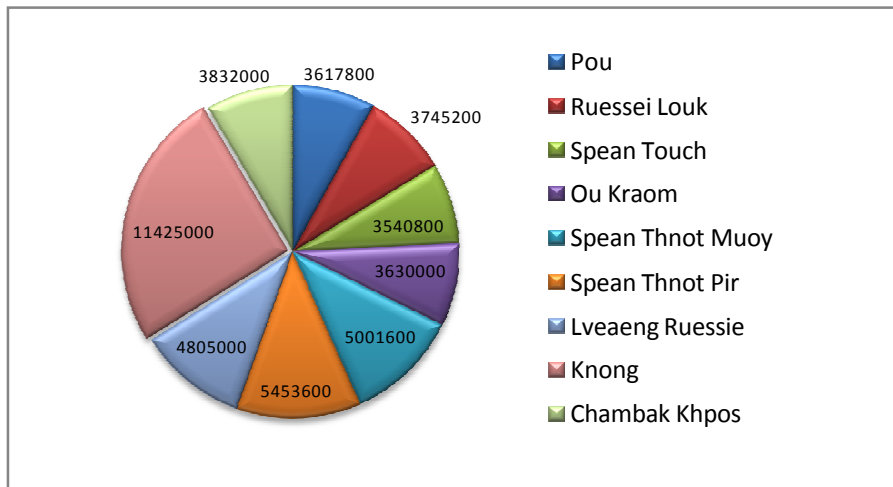
In total, 2,708,900 KH was contributed by members into the social fund from which 168 members borrowed 6,020,600 KH. Of this, 5,049,900 KH was repaid during this quarter.

Table below is the saving fund activities the project cycle:

Saving Activities	Unit	Amount
Saving Description		
Total Savings Contribution	Riel	45,051,000
# of Loans Contracted	person	235
Total Loans Negotiated	Riel	80,146,600
Total Interest Earned	Riel	4,410,800
Total Value of Principal Repaid	Riel	42,626,600
Total Penalties Paid	Riel	180,700
Total Other Income	Riel	40,500
Total Costs Incurred (expended)	Riel	19,500
Total Saving withdrawal	Riel	1,400,400
Social Fund description		
Total social fund contributed	Riel	2,708,900
# member received assistant	person	168
Total Disbursements	Riel	6,020,600
Total Repayments	Riel	5,049,900

3.3.2.2 Saving Contribution

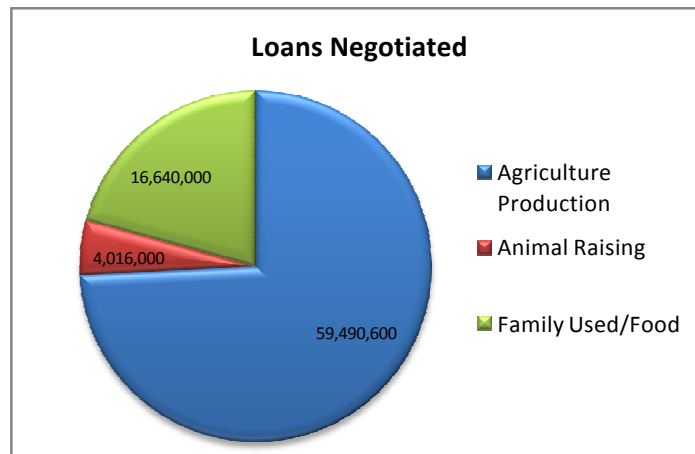
The pie chart below shows the savings contributions for each village during the project cycle. The villages of Chambak Khpos, Pou, Ruessei Lok, Spean Touch, and Ou Kroameach had savings ranging from 3,540,800 KH to 3,832,000 KH. Khnong village saved the most with 11,425,000 KH contributed, and the villages of Lveang Ruessei, Spean Thnoat I and Spean Thnoat II village saved in the range of 4,805,000 KH to 5,453,600 KH.



4. MONITORING & EVALUATION

4.3.4 LENDING ACTIVITIES [R6]

During cycle II, a total of 235 SF members borrowed 80,146,600 KH from the groups with the same main purposes as cycle I: agricultural production, feed for animal raising, and for family use and household food. In total, 59,490,600 KH was disbursed to 164 members for the agriculture production (purchase of fertilizer for rice), 4,016,000 KH was disbursed to 16 members for animal-raising, and 16,640,000 KH was disbursed for family use and food purchases. After SF members received loans from the group, the secretary recorded their repayment schedule in pass books which were then given to the borrowers to remember their individual repayment dates. Staff have observed regular repayment on a monthly basis.



4.3.5 OTHER INCOME AND COSTS

In total, 221,200 KH was earned through penalty collection as some members made late repayments. During group regulation discussions, a reminder was given to the members that a late repayment will lead to a penalty of 500 KH to 1,000 KH followed by the capital borrowed. Moreover, if a member did not make a contribution at any time, the group would face a penalty of 500 KH. After three times, the members would have to pay a penalty of 1,500 KH and receive a warning from the committee leader and if that member continued to contribute savings late, the management committee would discuss delaying disbursement of a loan to that member during their meeting with the other group members. In a discussion between SF members facilitated by READA staff, group regulations were advised upon

and members were happy to comply. In addition, a total of 19,500 KH was expended for stationary for group use.

4.3.3.6 SOCIAL FUND ACTIVITIES

Savings group members contributed money to the social/emergency fund which was put in place in order to help SF group members 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 such as illness, accidents, or other extreme cases, without them having to pay back the funds with interest. The members of SF group agreed to each make the same contribution, which was regulated by each group to be from 500 KH to 1,000 KH per meeting. The average amount of funding released to a member from this fund depends on how much money that a member contributed during the meeting. Before releasing the social fund to members, the management committee will have a meeting with the SF group members and funds will only be released if 60 percent of members agree. In total, 2,708,900 KH was contributed to the social funds, 168 members borrowed an amount of 6,020,600 KH from the fund, and 5,049,900 KH has been repaid.

5.4. MONITORING & EVALUATION

5.1. METHODOLOGY

Monitoring: To measure progress, achievement, and project impact, READA used indicators as stated in the proposal. All project information was shared with the management team and project staff for continuous improvement purposes.

A project review was conducted every six months to identify the project's Strengths, Weaknesses, Opportunities and Threats (SWOT) and to revise the plan where necessary. All target groups and relevant stakeholders were encouraged to participate in meetings and project reviews and their input will be incorporated into the project's review.

Besides the "output indicators" (number of training sessions, events, client selection, etc.) aimed at tracking the timely execution of activities, the project set a number of "impact indicators" to monitor the achievements of the project.

Evaluation: READA established a workshop to reflect on what was done by the savings fund groups, as well as to identify problems and solutions.

Reporting: READA submitted a monthly progress report which included information on activities such as: trainings and technical assistance conducted; extension visits to demonstration and non-demonstration sites; weekly progress reports on activities, new technologies implemented, crops planted and harvested, and sales; training, technical assistance, and extension visits related to lead and group demonstration clients; monthly meetings conducted with FS/N clients for family nutrition education and/or cooking demonstrations; post-harvest management training; producer group/marketing or other activities; training, technical assistance, and extension visits to school gardens, health centers, or other work with local schools in activities such as tree plantings; field days, special events or other activities conducted with clients and/or other residents in villages.

The NGO coordinator worked with technical staff to collect data for the monthly report which was submitted to Cambodia HARVEST.

5.24.1 TARGETS

<u>Activities</u>	<u>Unit</u>	<u>Target</u>	<u>Achievement</u>	<u>Reason not achieved/Remark</u>
I. Formation of savings fund groups				
I.1 Meeting with community	person	10	10	All activities were completed

leaders in 5 communes				because there was good communication between READA's staff and relevant stakeholders.
1.2 Exploratory discussions with FSNG members	person	15	15	All activities were completed because there was good communication between READA's staff and relevant stakeholders.
1.3 Organize SF's structure: director, deputy director, cashier and members/ Facilitate SF's to conduct regulations	meeting	15	15	All activities were completed because there was good communication between READA's staff and relevant stakeholders.
2. Capacity building committee leader in Siem Reap, Angkor Thom and Chikraeng				
2.1 Exposure visit to within province and outside province for exchange experience on SF activities	event	1	1	One exposure visit was conducted within Siem Reap province with 53 participants including 49 female
2.2 Providing core training and intensive mentoring	event	15	108	108 core trainings were conducted with 1,119 participants including 1,047 females.
2.3 Financial Literacy and Microenterprise Skills Development	event	15	108	108 core trainings were conducted with 1,892 participants including 1,797 females.
2.4 Extension visits, TAs, coaching	TA	-	245	245 extension visits were conducted with 1,907 participants including 1,824 females.
2.5 Handover workshop	event	2	2	2 handover workshops were conducted with 55 participants including 32 females.

6.5. CONCLUSIONS & RECOMMENDATIONS

6.5.1 OVERALL ACHIEVEMENTS

As the results, the numbers of 15 savings fund groups were initially established in 15 target villages with a total of nine savings fund groups in nine villages still running. A total of 160 members joined the groups (157 female). In addition, 108 core training events were conducted at the target villages the total of 108 financial literacy and microenterprise skills development training events was conducted to target groups; 245 extension visits and TAs were conducted to saving group members; two handover workshops were conducted at the target villages. After the project implementation for almost two years, saving group members has more confidence and they had learnt a lot from training and experience.

6.5.2 LESSONS LEARNED

During project implementation, a number of lessons were learned including:

- 1) The motivation of NGO management including directors, project managers, etc. to the SF group is extremely important in making the group more active in activities such as saving, repayment, meetings, and lending.
- 2) Exchange visits are important for savings fund group to learn from the success of other groups in how they manage their group, motivate their members, etc. in order to implement these concepts within in their own groups.
- 3) In general it was observed that the loans in the community were not enough for group members because and in the future, provision of non-interest loans to SF group would be more beneficial for them to expand their activities.
- 4) If the members use their loans for business purposes, they would generate profit for family usage which provides a greater benefit and is more sustainable than borrowing money to pay for food.
- 5) The community rice bank scheme is a good way to reduce food shortage, especially during the rainy season. The farmers can borrow rice from the rice bank when they are lacking rice to eat.
- 6) Training members on how to close cycles before closing is the best way to increase member confidence and self-esteem.

6.5.3 RECOMMENDATIONS

As a result of lessons learned from project activities, the following recommendations are made to improve the quality of the project achievements going forward:

- ✓ In order to motivate the savings fund group members and to build SF members' capacity, two or three exposure visits should be established within the province and outside the province.
- ✓ In order to help the rural communities, rice banks should be established in the target villages so that the poor communities can borrow rice for daily use when they are lacking. The rice would be repaid after harvesting.
- ✓ Increasing social fund capital is beneficial to help vulnerable families when they have emergencies or urgent cases. This increase should involve all relevant stakeholders including savings contributions from members, donors and other charitable people.

7.6. APPENDICES

APPENDIX I: SAVING FUND GROUP MEMBERSHIP

Table I-SF Group Membership					
SF Groups	Members at beginning of quarter – total	Total changes during project cycle		Membership at end of project	
		New members	Resigned members	Total	Women
Pou village (Satrey Samaki Sansom Prak Reak Reay)	13	6	0	19	19
Ruesseilouk village (Samaki Sansom Prak Reak Reay)	23	0	2	21	21
Spean Touch village (Samaki Sansom Prak Chuy Khun Eng)	9	8	0	17	17
Chambak Kphos village (Krusar Sansom Prak Deumbei Aphivat)	15	0	0	15	15
Khong village (Meada Sansom Prak)	24	1	0	25	23
Lveang Ruessei village (Krom Domnang Kasekor)	12	2	0	14	14
Ou Kraom village (Krom Sansom Prak)	11	2	0	13	12
Spean Tnoat Muoy village (Sahakar Reak Chom Roeun)	21	0	2	19	19
Spean Tnoat Pir village (Kasekor Rong Reung)	16	1	0	17	17
Ou Leu (Krom Aharobthaom Sansom Prak)	9	0	9	0 (eliminated)	0 (eliminated)
Samrong (Kasekor Samaki Sansom Prak)	8	0	8	0 (eliminated)	0 (eliminated)
Thnal Keng (Kasekor Chuy Kasekor)	9	0	9	0 (eliminated)	0 (eliminated)
Total	170	20	30	160	157

APPENDIX II: SAVING FUND GROUP CORE TRAINING

Table 2-Core Training Activities			
SF Group	Training Sessions	Total Participants	Women
Pou village (<i>SatreysamakiSansomPrakReakReay</i>)	3	27	27
Ruesseilouk village (<i>SamakiSansomPrakReakReay</i>)	4	45	45
Spean Touch village (<i>SamakiSansomPrakChuyKhlunEng</i>)	4	31	31
Oukraom village (<i>KromSansomPrak</i>)	8	80	68
Spean TnoatMuoy village (<i>SahakarReakChomRoeun</i>)	10	109	106
Spean TnoatPir village (<i>KasekorRoungReung</i>)	10	98	97
LveangRuessei village (<i>KromDomnangKasekor</i>)	10	97	69
Knong village (<i>MeadaSansomPrak</i>)	12	168	154
ChambakKphos village (<i>KrusarSansomPrakDeumbeiAphivat</i>)	9	91	90
Ouleu (<i>KromAharobthaomSansomPrak</i>)	11	96	95
Samrong (<i>KasekorSamakiSansomPrak</i>)	18	196	191
ThnalKeng (<i>KasekorChuyKasekor</i>)	9	81	74
Total	108	1,119	1,047

APPENDIX III: SAVINGS FUND GROUP FINANCIAL LITERACY AND MICROENTERPRISE SKILL DEVELOPMENT TRAINING

Table 3-Financial Literacy and Microenterprise Skill Development Training Activities			
SF Group	Training Sessions	Total Participants	Women
Pou village (<i>SatreySamakiSansomPrakReakReay</i>)	10	212	210
Ruesseilouk village (<i>SamakiSansomPrakReakReay</i>)	10	214	212
Spean Touch village (<i>SamakiSansomPrakChuyKhlunEng</i>)	11	224	204
OuKraom village (<i>KromSansomPrak</i>)	10	136	126
Spean TnoatMuoy village (<i>SahakarReakChomRoeun</i>)	10	188	185
Spean TnoatPir village (<i>KasekorRoungReung</i>)	10	160	159
LveangRuessei village (<i>KromDomnangKasekor</i>)	11	132	106
Knong village (<i>MeadaSansomPrak</i>)	10	191	172
ChambakKphos village (<i>KrusarSansomPrakDeumbeiAphivat</i>)	9	163	162
OuLeu (<i>KromAharobthaomSansomPrak</i>)	6	60	59
Samrong (<i>KasekorSamakiSansomPrak</i>)	5	100	99
ThnalKeng (<i>KasekorChuyKasekor</i>)	6	112	103
Total	108	1,892	1,797

APPENDIX IV: EXTENSION VISITS, TAs, COACHING ACTIVITIES

Table 4- Extension visits, TAs, Coaching Activities			
SF Group	Training Sessions	Total Participants	Women
Pou village (<i>SatreysamakiSansomPrakReakReay</i>)	9	82	82
Ruesseilouk village (<i>SamakiSansomPrakReakReay</i>)	13	179	179
Spean Touch village (<i>SamakiSansomPrakChuyKhlunEng</i>)	19	135	135
Oukraom village (<i>KromSansomPrak</i>)	29	197	175
Spean TnoatMuoy village (<i>SahakarReakChomRoeun</i>)	35	286	286
Spean TnoatPir village (<i>KasekorRoungReung</i>)	29	218	218
LveangRuessei village (<i>KromDomnangKasekor</i>)	28	204	159
Khong village (<i>MeadaSansomPrak</i>)	24	184	174
ChambakKphos village (<i>KrusarSansomPrakDeumbeiAphivat</i>)	25	219	219
Ouleu (<i>KromAharobthaomSansomPrak</i>)	9	53	53
Samrong (<i>KasekorSamakiSansomPrak</i>)	15	90	90
ThnalKeng (<i>KasekorChuyKasekor</i>)	10	60	54
Total	245	1,907	1,824

APPENDIX V: FINANCIAL STATUS IN CYCLE I-SAVINGS ACTIVITIES

No	District	Commune	Village	Saving	# Loan Negotiate	Value Loan Negotiate	Value Interest Earned (KH)	Value Principle Repaid (KH)	Penalties Paid (KH)	Other Income	Cost	Withdrawal
1	CheyKreng	PongroKraom	Pou	2,189,000	18	3,950,000	222,300	3,950,000	500	0	4,000	0
2	CheyKreng	ResseiLouk	RuesseiLouk	2,056,000	20	3,180,000	214,200	3,180,000	9,500	15,000	5,300	0
3	CheyKreng	RresseiLouk	Spean Touch	1,670,000	19	4,129,000	169,800	4,129,000	6,000	0	0	40,000
4	CheyKreng	Spean Tnoat	ThnalKaeng	2,382,000	17	3,290,000	209,400	3,290,000	0	0	5,000	0
5	CheyKreng	Spean Tnoat	Samroang	1,322,500	12	1,350,000	95,500	1,350,000	0	0	0	71,500
6	CheyKreng	Spean Tnoat	OuLeu	888,000	12	1,200,000	58,000	1,200,000	0	0	0	39,000
7	CheyKreng	Spean Thnot	OuKraom	2,217,000	34	4,780,000	205,000	4,780,000	57,000	0	5,000	0
8	CheyKreng	Spean Thnot	Spean ThnotMuoy	3,135,000	25	4,720,000	229,100	4,720,000	4,500	0	7,000	0
9	CheyKreng	Spean Thnot	Spean ThnotPir	3,275,000	22	4,655,000	313,700	4,655,000	18,000	0	5,000	0
10	CheyKreng	LveaengRuessei	LveaengRuessie	3,220,000	21	6,040,000	326,600	6,040,000	12,000	0	6,000	0
11	CheyKreng	LveaengRuessei	Knong	6,240,000	48	12,850,000	605,000	12,850,000	1,000	0	0	0
12	CheyKreng	LveaengRuessei	ChambakKhpos	1,877,100	17	2,230,000	146,300	2,230,000	16,000	0	5,000	0
Total				30,471,600	265	52,374,000	2,794,900	52,374,000	124,500	15,000	42,300	150,500

APPENDIX VI: FINANCIAL STATUS IN CYCLE I-SOCIAL FUND ACTIVITIES

No	District	Commune	Village	Saving	# Receive Assistant	Disbursement (KH)	Repaid (KH)
1	CheyKreng	PongroKraom	Pou	45,500	0	0	0
2	CheyKreng	ResseiLouk	RuesseiLouk	97,500	1	11,000	0
3	CheyKreng	RresseiLouk	Spean Touch	92,000	1	20,000	0
4	CheyKreng	Spean Tnoat	ThnalKaeng	188,000	3	240,000	240,000
5	CheyKreng	Spean Tnoat	Samroang	94,500	0	0	0
6	CheyKreng	Spean Tnoat	OuLeu	88,500	0	0	0
7	CheyKreng	Spean Thnot	OuKraom	288,000	19	720,000	500,000
8	CheyKreng	Spean Thnot	Spean ThnotMuoy	398,000	14	810,000	560,000
9	CheyKreng	Spean Thnot	Spean ThnotPir	173,000	14	410,000	240,000
10	CheyKreng	LveaengRuessei	LveaengRuessie	295,000	8	220,000	190,000
11	CheyKreng	LveaengRuessei	Knong	263,000	15	605,000	530,000
12	CheyKreng	LveaengRuessei	ChambakKhpos	168,500	8	243,000	93,000
Total				2,191,500	83	3,279,000	2,353,000

APPENDIX VII: FINANCIAL STATUS IN CYCLE II-SAVINGS FUND ACTIVITIES

No	District	Commune	Village	Saving	# Loan Negotiate	Value Loan Negotiate	Value Interest Earned (KH)	Value Principle Repaid (KH)	Penalties Paid (KH)	Other Income	Cost	Withdrawal
1	CheyKreng	PongroKraom	Pou	3,617,800	19	4,610,000	418,200	790,000	0	2,100	8,000	0
2	CheyKreng	ResseiLouk	RuesseiLouk	3,745,200	24	6,270,000	395,600	3,910,000	4,000	2,500	4,500	92,900
3	CheyKreng	RresseiLouk	Spean Touch	3,540,800	22	6,480,000	305,200	2,930,000	9,000	8,300	1,000	307,500
4	Chi Kraeng	Spean Thnot	OuKraom	3,630,000	25	6,610,000	344,100	3,180,000	54,500	600	0	0
5	Chi Kraeng	Spean Thnot	Spean ThnotMuoy	5,001,600	40	11,070,000	524,100	5,710,000	1,500	900	0	0
6	Chi Kraeng	Spean Thnot	Spean ThnotPir	5,453,600	21	8,680,600	542,800	8,680,600	20,000	3,900	6,000	510,000
7	Chi Kraeng	LveaengRuessei	LveaengRuessie	4,805,000	28	8,740,000	346,300	4,140,000	29,200	20,600	0	280,000
8	Chi Kraeng	LveaengRuessei	Knong	11,425,000	36	21,900,000	1,160,500	9,600,000	0	1,000	0	0
9	Chi Kraeng	LveaengRuessei	ChambakKhpos	3,832,000	20	5,786,000	374,000	3,686,000	62,500	600	0	210,000
Total				45,051,000	235	80,146,600	4,410,800	42,626,600	180,700	40,500	19,500	1,400,400

APPENDIX VIII: FINANCIAL STATUS IN CYCLE II-SOCIAL FUND ACTIVITIES

No	District	Commune	Village	Saving	# Receive Assistant	Disbursement (KH)	Repaid (KH)
1	CheyKreng	PongroKraom	Pou	73,500	1	80,000	80,000
2	CheyKreng	ResseiLouk	RuesseiLouk	180,500	2	111,000	0
3	CheyKreng	RresseiLouk	Spean Touch	203,000	1	20,000	0
4	Chi Kraeng	Spean Thnot	OuKraom	357,500	38	1,150,000	1,090,000
5	Chi Kraeng	Spean Thnot	Spean ThnotMuoy	513,400	31	1,520,000	1,560,000
6	Chi Kraeng	Spean Thnot	Spean ThnotPir	278,500	21	469,400	491,400
7	Chi Kraeng	LveaengRuessei	LveaengRuessie	419,000	27	855,000	395,000
8	Chi Kraeng	LveaengRuessei	Knong	411,500	29	1,225,000	845,000
9	Chi Kraeng	LveaengRuessei	ChambakKhpos	272,000	18	590,200	588,500
Total				2,708,900	168	6,020,600	5,049,900