



## 1. Overview/Introduction

Aphivat Strey (AS) was selected as a partner for implementing the Saving Fund Facilitator project under the Subcontract Agreement between AS and Fintrac, Inc. Under this subcontract, AS will mobilize savings fund (SF) facilitator who will provide training and mentoring support for the integration of savings fund groups within the Food Security and Nutrition Group (FSNGs). Specific activities include a) formation of new savings fund groups, b) providing core training and intensive mentoring, c) agree with existing savings groups on the scope of refresher training and/or mentoring support, in target villages of Aek Phnom and Sangke district, Battambang province to contribute to achieve the Cambodia HARVEST is a 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.

## 2. Activities and Accomplishments

### 2.1 SF Group Structure and Organization

#### 2.1.1 SF Group Management Committee

During this period, there are no changes to SF Group Management Committees during the period from November to December 2014 and January 2015 in the following groups:

<b>SF Group</b>	<b>Total Members</b>	<b>Female Members</b>
Praek Chdor	21	21
Kor Rohal	18	17
Sdei Kroam	17	15
Chhoung Tradak	20	20
Kong Tum	11	11
Suos Ei	15	13
Peam Aek	13	12
<b>Total</b>	<b>115</b>	<b>109</b>

This information on the SF Group Management Committees was provided in the Monthly Report dated 30 January 2015.

#### 2.1.2 SF Group Policies and Procedures

SF group policies and procedures have no change any points of these during No changes to SF group policies during the period from November to December 2014 and January 2015 in the following groups:

<b>SF Group</b>	<b>Total Members</b>	<b>Female Members</b>
Praek Chdor	21	21
Kor Rohal	18	17
Sdei Kroam	17	15
Chhoung Tradak	20	20
Kong Tum	11	11
Suos Ei	15	13
Peam Aek	13	12
<b>Total</b>	<b>115</b>	<b>109</b>

### 2.1.3 Recognition of SF Groups

SF groups were registered with recognition from local authorities, village leader and commune council at the beginning of group formation in cycle 1. There are no changes regarding recognition or endorsement of SF groups by local authorities during the period November and December 2014 to January 2015 in the group of Praek Chhdor, Kor Rohal, Sdei Kroam, Chhoung Tradak, Kong Tum, Suos Ei, and Peam Aek village.

## 2.2 SF Group Membership

### 2.2.1 Membership Update

The following information was updated the last day of this report at the end of January 2015 for all saving fund groups. The information is appearing in each group below.

SF Groups	Total at beginning of quarter (01 Aug 2014)	Total changes during quarter (August – October)		Total at end of quarter (31 January 2015)	Total female members at end of quarter
		New members	Resigned members		
Praek Chdor	21	0	0	21	21
Kor Rohal	18	0	0	18	17
Sdei Kroam	17	0	0	17	15
Chhoung Tradak	20	0	0	20	20
Kong Tum	11	0	0	11	11
Sous Ei	15	0	0	15	13
Peam Aek	13	0	0	13	12
<b>Total</b>	<b>115</b>	<b>0</b>	<b>0</b>	<b>115</b>	<b>109</b>

### 2.2.2 Assessment of Membership Status

In this quarter, the SF group membership was stable during the period from November and December 2014 to January 2015 in the group of Praek Chhdor, Kor Rohak, Sdei Kroam, Chhoung Tradak, Kong Tum, Suos Ei, and Peam Aek village.

## 2.3 SF Group Training and Coaching Activities

### 2.3.1 Group Training

All topics were delivered in the previous quarter to group members. There is no core training delivered during the period from 01-Nov-2014 to 31-Jan-2015 in the groups of Praek Chhdor, Kor Rohal, Sdei Kroam, Chhoung Tradak, Kong Tum, Suos Ei, and Peam Aek village.

#### Other group trainings

Quarter: [01-Nov -14 to 31 -Jan- 15 ]					
SF Group	Training Subject	Number of Training Sessions	Total number of participants	Number of women participating	Assessment
Praek Chhdoa	Negotiation ,self confidence and how to work together	1	24	24	Record and keep book by themselves. Lead group meeting for saving

					by themselves.
Peam Aek	Negotiation ,self confidence and how to work together	1	25	20	Need assistance from SF Facilitator to help them in book keeping record.
Kong Tum	Negotiation ,self confidence and how to work together	1	23	22	Need assistance from SF Facilitator to help them in book keeping record.
Kor Rohal	Negotiation ,self confidence and how to work together	1	30	26	Need assistance from SF Facilitator to help them in book keeping record.
Sous Ei	Negotiation ,self confidence and how to work together	1	30	26	Record and keep book by themselves. Lead group meeting for saving by themselves.
Sdie kroam	Negotiation ,self confidence and how to work together	1	32	28	Record and keep book by themselves. Lead group meeting for saving by themselves.
ChhoungTradak	Negotiation ,self confidence and how to work together	1	27	26	Record and keep book by themselves. Lead group meeting for saving by themselves.

### 2.3.2 Coaching Activities

During the period of November 2014to January 2015, Mrs. Loeur Saloun, Saving Fund Facilitator (SFF), attended SF group meetings. During these meetings, the SFF has been checking the records are kept accurately and how to record it, checking group policies, and lending policy and making suggestions to improve for the next meeting.

#### SFF Attendance at SF Group Meetings

<b>SF Group</b>	<b>Frequency of regular group meetings</b> (e.g., monthly, every 2 weeks)	<b>Number of meetings SFF attended during quarter</b> (Nov.14-Jan.15)	<b>% of meetings SFF attended during quarter</b> (Nov.14-Jan.15)	<b>Key coaching needs</b>
Praek Chdor	Monthly	3	100 %	Members don't remember group policies well, need to be reminded all time during the meeting.
Kor Rohal	Monthly	3	100%	Members don't remember group policies well, need to be reminded all time during the meeting.
			100%	Members don't

Sdei Kroam	Monthly	3		remember group policies well, need to be reminded all time during the meeting.
Chhoung Tradak	Monthly	3	100 %	Members don't remember group policies well, need to be reminded all time during the meeting.
Kong Tum	Monthly	3	100%	Members don't remember group policies well, need to be reminded all time during the meeting.
Suos Ei	Monthly	3	100%	Members don't remember group policies well, need to be reminded all time during the meeting.
Peam Aek	Monthly	3	100%	Members don't remember group policies well, need to be reminded all time during the meeting.

### Other Coaching Activities

Table 2.3C – Other Coaching Activities					
SF Group	Topic or Issue	Coaching Format (group refresher training, individual, small groups)	Number of Sessions	Total Number of Participants	Assessment
Praek Chhdor village	Negotiation loan and repaying loan and interest	Individuals/Small groups	2	44	All group members have to discuss and agree in advance before providing loan to each member and collecting monthly interest.
	Member pass book and group record book	Individual/Small groups	2	46	
	Record keeping	Individual/Small groups	1	21	
Kor Rohal village	Negotiation loan and repaying loan and interest	Individuals/Small groups	2	45	All group members have to discuss and agree in advance before providing loan to each member and
	Member pass book	Individuals/Small groups	1	27	

	Group record book and record keeping	Individual/Small groups	2	28	collecting monthly interest.
Sdei Kroam village	Negotiation loan and repaying loan and interest	Individuals/Small groups	2	43	All group members have to discuss and agree in advance before providing loan to each member and collecting monthly interest.
	Group record book and record keeping	Individual/Small groups	2	42	
	Member pass book	Individual/Small groups	1	18	
Chhoung Tradak village	Negotiation loan and repaying loan and interest	Individuals/ Small groups	2	37	All group members have to discuss and agree in advance before providing loan to each member and collecting monthly interest.
	Group record book and record keeping	Individual/Small groups	2	40	
	Member pass book	Individual/Small groups	1	27	
Kong Tum Village	Negotiation loan and repaying loan and interest	Individuals/Small groups	2	48	All group members have to discuss and agree in advance before providing loan to each member and collecting monthly interest.
	Group record book and record keeping	Individuals/Small groups	2	55	
	Member pass book	Individuals/Small groups	1	17	
Suos Ei village	Negotiation loan and repaying loan and interest	Individuals/Small groups	2	46	All group members have to discuss and agree in advance before providing loan to each member and collecting monthly interest.
	Group record book and record keeping	Individuals/Small groups	2	38	
	Member pass book	Individuals/Small groups	1	19	
Peam Aek village	Negotiation loan and repaying loan and interest	Individuals/Small groups	2	32	All group members have to discuss and agree in advance before providing loan to each member and collecting monthly interest.
	Member pass book	Individuals/Small groups	1	20	
	Group record book and record keeping	Individuals/Small groups	20	40	

## 2.4 SF Group Financial Status

The SF group members have been meeting in monthly regularly. During the meeting, they were discussing on the savings activities, contributions, lending activities, and the social/emergency fund in below.

### 2.4.1 Saving contribution - Discussion of issues encountered

The financial status of each SF group was cumulated from the activity started up. All members have been respecting their regulation in each group by making regular contribution in monthly base. During this period, 48 saving members borrowed money from saving group to buy vegetables for sale, buy fertilizer for rice planting, buy vegetable seed, rice seed, buy fish for sale, buy medicine, animal feed, buy coconut for sale, buy food, and buy materials for their school children.

### 2.4.2 Lending Activities – Discussion of Issues

All group members have the rights to take loan by applying the saving policies. One group member can take loan the

amount of 3 times of the amount they saved. To do this, group members avoid loaning much amount for one member and it can be shared to other members to receive this activity.

In this period from November 2014 to January 2015, 48 group members lent the amount of 1,553,000 Riels to buy animal feed, fertilizer for rice, materials for school children, buy food, buy goods for sale, buy rice, vegetable seed, fish for sale, and buy medicine for their treatment.

### 2.4.3 Other Income and Costs – Discussion of issues

There are no issues related to the other incomes and costs overall situation of SF groups during the period from November 2014 to January 2015 because policies of all groups have been respecting and they remind every time during the meetings.

### 2.4.4 Total Capital and Cash on Hand – Discussion of issues

Total capital and cash on hand are increasing in the comparison with the previous quarter. In this quarter, there are no outstanding issues related to the overall financial situation of SF groups.

### 2.4.5 Social/Emergency Fund – Discussion of Issues

Social/Emergency Fund policy was developed for not loaning, it will be used for emergency only when group members groups get sick, disaster, women pregnant delivers baby, house fire etc. It was developed by group members aiming at building solidarity in community to help each other when they get emergency case. They volunteer to contribute their own money in monthly basic from 200 Riels to 500 Riels based on their group agreement.

In this quarter, group members in Suos Ei village discussed and agreed to contribute 20,000 Riels to member who gets sick. She was happy because she had never received any support like this before.

## 3. Forward Planning for February, March, and April 2015

**Saving Fund Work plan February, March, April 2015**

No	SF - Activity	Feb	Mar	Apr
1	Extension Visit/TA			
2	Exposure visits			
3	Preparation end of cycle			
4	New Group forming			
5	Review Women Enterprise Development			
6	Financial Literacy			

## 4. Operation

The Saving Fund budget has been implementing to cover in the following items:

- Staff salary for November, December 2014, January 2015: U\$1,200.00
- Communication (CelCard for staff): US\$30.00
- Bank fee: US\$2.77
- Hired own motorcycle use: US\$252.00
- Fixed fee (Salary for Accountant): US\$900.00

## 5. Photos



*Saving activity in Suos Ei village, Peam Aek commune, Aek Phnom district, Battambang province*



*Saving activity in Kor Rohal village, Peam Aek commune, Aek Phnom district, Battambang province*

### **ANNEX A – FINANCIAL STATUS ASSESSMENT TABLE**

### **ANNEX B – LOAN SUMMARY FORMS**

*Women Enterprising Development activities in Kor Rohal village, Peam Aek commune, Aek Phnom district, Battambang province*

*Women Enterprising Development activities in Praek Chhdor village, Peam Aek commune, Aek Phnom district, Battambang province*

