



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 May to July 2015 in the following groups:

SF Group	Total Members	Female Members
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
Total	115	109

This information on the SF Group Management Committees was provided in the Monthly Report dated 30 June 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 May, June, July 2015 in the following groups:

SF Group	Total Members	Female Members
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
Total	115	109

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 May, June, July 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 July 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 July 2015)	Total female members at end of quarter
		New members	Resigned members		
Praek Chhdor	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
Total	115	0	0	115	109

2.2.2 Assessment of Membership Status

In this quarter, the SF group membership was stable during the period from May, June, and July 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 May to 31 July 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 May to 31 July 2015]					
SF Group	Training Subject	Number of Training Sessions	Total number of participants	Number of women participating	Assessment
	What is the business type Business revenues and expends	1	22	22	Group members are interesting in this session because they are able to manage revenues and

Praeak Chhdoa					expenses
	What is the business type Business profit and loss	1	29	29	Group members pay attention in this topic because this topic makes them to identify the right job for their benefit
Peam Aek	Business type revenues and expenses.	1	26	20	Group members are interesting in this session because they are able to manage revenues and expenses
	Business type Business profit and loss	1	27	27	Group members pay attention in this topic because this topic makes them to identify the right job for their benefit
Kong Tum	Business type revenues and expenses.	1	30	30	Group members are interesting in this session because they are able to manage revenues and expenses
	Business type Business profit and loss	1	26	26	Group members pay attention in this topic because this topic makes them to identify the right job for their benefit
Kor Rohal	Business type revenues and expenses.	1	28	27	Group members are interesting in this session because they are able to manage revenues and expenses
	Business type Business profit and loss	1	28	24	Group members pay attention in this topic because this topic makes them to identify the right job for their benefit
Sous Ei	Business type revenues and expenses.	1	25	21	Group members are interesting in this session because they are able to manage revenues and expenses
	Business type Business profit and loss	1	25	24	Group members pay attention in this topic because this topic makes them to identify the right job for their benefit
Sdei Kroam	Business type revenues and expenses.	1	25	23	Group members are interesting in this session because they are able to manage revenues and expenses
	Business type Business profit and loss	1	24	22	Group members pay attention in this topic because this topic makes them to identify the right job for their benefit
Chhoung Tradak	Business type revenues and expenses.	1	28	27	Group members are interesting in this session because they are able to manage revenues and expenses
	Business type Business	1	29	27	Group members pay attention in

	profit and loss				this topic because this topic makes them to identify the right job for their benefit
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2.3.2 Coaching Activities

During the period of May to July 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

SF Group	Frequency of regular group meetings (e.g., monthly, every 2 weeks)	Number of meetings SFF attended during quarter (May-Jul.15)	% of meetings SFF attended during quarter (May-Jul.15)	Key coaching needs
Praek Chdor	Monthly	2	100 %	SFF still remind group members on lending paying back policies.
Kor Rohal	Monthly	2	100%	SFF still remind group members on lending paying back policies.
Sdei Kroam	Monthly	2	100%	SFF still remind group members on lending paying back policies.
Chhoung Tradak	Monthly	2	100 %	SFF still remind group members on lending paying back policies.
Kong Tum	Monthly	2	100%	SFF still remind group members on lending paying back policies.
Suos Ei	Monthly	2	100%	SFF still remind group members on lending paying back policies.
Peam Aek	Monthly	2	100%	SFF still remind group members on lending paying back policies.

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	Repaying loans and interest	Individuals/Small groups	1	10	All group members pay money back on time and they are able to check passbook well.
	Member pass book	Individual/Small groups	1	9	
	Group management	Individual/Small groups	1	10	
Kor Rohal village	Repaying loans and interest	Individuals/Small groups	1	11	All group members pay money back on time and they are able to check passbook well.
	Member pass book	Individuals/Small groups	1	6	
	Group management	Individual/Small groups	1	7	
Sdei Kroam village	Repaying loans and interest	Individuals/Small groups	1	8	All group members pay money back on time and they are able to check passbook well.
	Member pass book	Individual/Small groups	1	8	
	Group management	Individual/Small groups	1	10	
Chhoung Tradak village	Repaying loans and interest	Individuals/ Small groups	1	8	All group members pay money back on time and they are able to check passbook well.
	Member pass book	Individual/Small groups	1	11	
	Group management	Individual/Small groups	1	10	
Kong Tum Village	Repaying loans and interest	Individuals/Small groups	1	6	All group members pay money back on time and they are able to check passbook well.
	Member pass book	Individuals/Small groups	1	14	
	Group management	Individuals/Small groups	1	24	
Suos Ei village	Repaying loans and interest	Individuals/Small groups	1	7	All group members pay money back on time and they are able to check passbook well.
	Member pass book	Individuals/Small groups	1	8	
	Group management	Individuals/Small groups	1	7	
Peam Aek village	Repaying loans and interest	Individuals/Small groups	1	13	All group members pay money back on time and they are able to check passbook well.
	Member pass book	Individuals/Small groups	1	8	
	Group management	Individuals/Small groups	1	15	

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, 83 saving members borrowed money from saving group buy vegetable for sale, buy fertilizer for rice, buy seed, animal feed, buy fish for sale, buy coconut for sale, buy food, buy vegetable for sale, buy banana for sale, buy materials for radio & TV repairing, buy fishing gears, hire labor for ploughing.

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 May to July 2015, 83 group members lent the amount of 9,420,000 Riels to buy vegetable for sale, buy coconut for sale, buy fertilizer for rice, buy seed, animal feed, buy fish for sale, buy food, buy vegetable for sale, buy banana for sale, buy materials for radio & TV repairing, buy fishing gears, hire labor for ploughing..

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 May to July 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 Praek chhdor and Suos Ei village discussed and agreed to contribute 40,000 Riels to members who get sick. They were very happy because they had never received any support like this before. It is small amount of money, but generous supports and activities to visit patient members are important for them.

3. Forward Planning for August, September, and October 2015

Saving Fund Work plan August, September, and October 2015

No	SF - Activity	Aug.	Sep.	Oct.
1	Extension Visit/TA			
2	Financial Literacy trainings			
3	Core training with new members			
4	Saving meetings			

4. Operation

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

- Staff salary for February, March, April 2015:	US\$1,200.00
- Communication (CelCard for staff):	US\$30.00
- Reproduction cost:	US\$39.27
- Bank fee:	US\$2.77
- Expendable supplies:	US\$155.11
- Hired own motorcycle use:	US\$252.00
- Training on Financial Literacy	US\$298.16

5. Photos



Coaching activity on how to close saving cycle 1 and distribute money to members in Kor Rohal village, Peam Aek commune, Aek Phnom district, Battambang province



Distribution activity in cycle 1 in Kor Rohal village, Peam Aek commune, Aek Phnom district, Battambang province

ANNEX A – FINANCIAL STATUS ASSESSMENT TABLE

ANNEX B – LOAN SUMMARY FORMS

