



KHM-CHO-MIC-P02, Cambodia
Reporting Period: November 2016 – November 2017

Developing Resilient Families

Budget: \$37,500 – fully funded!

Update: **Business Training Workshop**

This project provides basic business training to interested members of villages in the Poipet, Cambodia - Thai border area. Our partner offers small loans to help set up small businesses or expand their existing business. A key component of the program is business training and ongoing mentoring to loan recipients. The goals of this project are twofold - to improve the economic status of families which enables children to be sent to school and to present topics to parents and children such as trafficking awareness (a major problem along this border), child rights and domestic violence.



At the beginning of the year, our partners undertook many follow-up visits to the original 2016 target group to determine the impact on living conditions. Our partners report they have seen significant positive impact: some families have expanded their businesses and some have opened new businesses. Many are able to make around \$20 - \$30 per day allowing them to better support their families and to send their children to school. Better nutrition has also decreased medical bills. Migration of the poor is a problem in this area (including trafficking) and economic stability helps people to stay within their communities.

The knowledge gained from the business training, together with follow-up mentoring has improved the loan recipients' businesses significantly. Many of the target families are illiterate so the loan staff have taught bookkeeping, marketing and business planning to literate family members to help keep track of the loan, income and profit. Sometimes this can be the child who is at school, where the funds earned from the new/expanded business have helped to send these same children to school.

Our partners report that loan repayments are going well, with a few families being followed up. Our partners also train a key person in the community to serve as a go-to for any problems. A new target group was started later in the year and we are looking forward to hearing the impact on these families. In addition to follow-up, a further 29 people have received training and loans helping a total of 300 family members

These are all people with stories to tell. Entrust's Richard Beaumont and Jenny Crameri visited in September to see the partners and some of the loan recipients and were encouraged to see the improvement in family circumstances.



Many wanted to tell their story! Chay Peng Hor is a 45-year old male with five children. His daily income from delivering water from his pond to peoples' houses was \$6. He said, *My pond often dries up and during the wet season people don't need water delivered. It is such a struggle and I have to leave my sick wife and children to go across the border to find work. I was keen to get a loan! I have started a shop in which my wife can work and I have also learnt to repair bikes. My income has improved to \$15-20 per day. I am so encouraged by the loan team - they really care for us and are always making helpful suggestions. I'm excited to be paying off my loan next month.* On behalf of Chay Peng Hor and the many families, we say thank-you!