



Empowering families and children to effect lasting change... community by community

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## Micro-Loan Project 2012

Dear Supporters,

Thanks to supporters like you, Sustainable Cambodia's empowerment model is continuing to expand, helping thousands of rural villagers in central Cambodia through education and community development programs.



One challenge in these villages is that many parents - who earn their living by farming - cannot make enough money to sustain their family. There are two root causes: Often they don't have the training and experience to grow crops other than subsistence level rice farming, and they rarely have the capital to invest in buying livestock, seed, farming equipment and irrigation systems that will help generate income and boost livelihood.

With your support, Sustainable Cambodia helps these villagers with the training and the capital they need to create a sustainable livelihood through which they can work their way out of poverty.

The program includes training and oversight to ensure that the families will have success, and incorporates a crop loan program for these families. These are families to whom banks would not traditionally lend - the poor, women, and those without collateral. Without the SC program, their only alternative would be to borrow money from predatory local lenders who charge exorbitant interest rates and are often violent if their terms are not met.

The crop loan system Sustainable Cambodia uses is modeled after the microloan program created by Nobel Peace Prize winner and founder of the Grameen Bank, Muhammad Yunus. He said of the process: "If banks lent to the rich, I lent to the poor. If banks lent to men, I lent to women. If banks required collateral, my loans were collateral free."

*Sustainable Cambodia is a nonprofit organization working to help the residents of Cambodian villages create a sustainable quality of life. We do not simply give aid to the villagers. Instead, we help them build wells, irrigation systems and schools, and train them in agriculture and vocations, empowering and enabling them to create positive and measurable change in their villages. Sustainable Cambodia is registered in Cambodia as a Non-Governmental Organization with the Ministry of Foreign Affairs and in the United States as a 501(c)(3) tax-exempt charitable organization. TIN# 20-0175973  
Please visit our website at [www.SustainableCambodia.org](http://www.SustainableCambodia.org)*



## Crop Loans Improve Villagers' Lives!

People who express interest in borrowing money to start or expand their business are screened by their community leaders. If they are deemed suitable borrowers, they are accepted into a self-help group made up of 10 to 20 members. Self-help group members receive training from Sustainable Cambodia staff and leaders in their community about agriculture and livestock so that they can maximize their profit. Families in the self-help groups are typically given a loan of



between \$30 and \$50. These loans have a very low interest rate, and interest earned is collected and utilized by the elected village committees for community projects in the villages.

We currently have 81 self-help groups and 839 families involved in the project!

## A Change in Her Life!

Yup Vy, 60 years old, is a widow living in Chrey Kroem village in Samrong commune in Kravanh district in Pursat province. She has 3 daughters.

Before she received a microloan from Sustainable Cambodia, she grew rice and was barely earning enough money to pay for food and shelter. She received a \$30 microloan from Sustainable Cambodia to buy a pig. She also got a training course from Sustainable Cambodia on how to raise pigs.

After just one year, she bred her pig, and it gave birth to 10 piglets. She sold the piglets and used the money she earned to repay her loan, support her family, and there was money left over to reinvest.

She used the extra money she made to buy and grow cassava and sugar cane. As a result of her hard work





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and the support you help provide through Sustainable Cambodia, Yup Vy now has a thriving farm with pigs, chickens, cows, buffaloes, seedlings, a latrine, and a bio-sand filter.

She said "I am very lucky that SC help me with everything, especially the loan that I used to buy a pig and then cassavas and sugar cane. In the future, I hope SC can help everyone in my community with this loan project."

## Thanks to Supporters!

Many thanks to all of our supporters!



Special thanks to our community development support from Sustainable Cambodia Australia and Rotarians from all over the world. Without you, this would not be possible!

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**Sustainable Cambodia (SC) is an internationally supported grass-roots not-for-profit organization, led by dedicated Cambodian staff with help from international volunteers, and with support from child sponsors and Rotary Clubs from all over the world.**

SC works with rural Cambodian villages to help them achieve sustainability and self-sufficiency. Sustainable Cambodia was co-founded by Rotarians, and active Rotarians make up a majority of Sustainable Cambodia's governing Board of Directors. SC aligns its values with those of Rotary International, including RI's ideals of empowerment, peace through understanding, world service and community service. We apply Rotary's effective "Four-Way Test" to ethical issues. Our model is unique in several ways:

- Only native Cambodians are employed as paid staff, and all international officers, directors and consultants are unpaid volunteers, ensuring that 100% of funding goes directly into the rural village programs.
- We are an empowerment organization rather than an "Aid" organization. We provide resources, assistance, training and education to the community, empowering families to revitalize their community and economy.
- Our approach is broad-based, including schooling for children, safe village drinking water, irrigation systems, alternative agriculture, vocational education, micro-business and healthcare.
- In return for the assistance, each family commits to helping surrounding villages: We not only "teach them how to fish," but teach them to teach others how to fish.

While we currently work in central Cambodia, our vision is for this empowerment model to spread across Cambodia, and ultimately to grow into other countries.