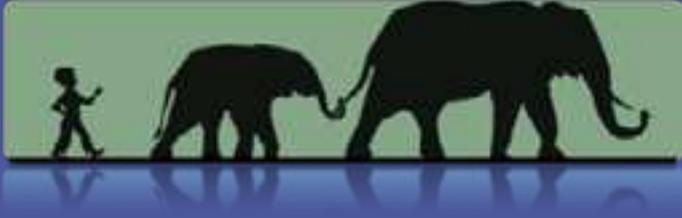


# Journeys Within Our Community



**JWOC**  
**Newsletter**  
**May 2013**



*Journeys Within Our Community (JWOC) is non-profit organization registered in the USA and Cambodia. For more information see our [website](#), read our [Blog](#) and check out our [Facebook](#) page.*

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We asked our Microfinance volunteers, "What do you like about working in the community and why?"

"Because we help each other and share our knowledge or experiences." Kimse Vath

We asked our Microfinance volunteers, "What do you like about working in the community and why?"

"I want to have good relationships with the community, getting on well is important." Nita Hor



## Microfinance in Focus

### How our program works to support small businesses and promote self reliance.

The Microfinance Program focuses on a 10 kilometer area surrounding the JWOC offices. Each year, we have five loan cycles that support over 220 small businesses with loans of \$50 to \$300 at a 3.5% interest rate. Most of the businesses are owned by women and range in type from simple kiosks selling goods to a growing number of recycling businesses. JWOC lends to people who would not otherwise qualify for loans with private lending institutions because they lack the necessary collateral or residency paperwork. Over the last few years, we have refined our process to lower the risk of loan default and currently have a 100% repayment rate.

According to Sovann Thet, who is the Program Manager, the borrowers ideally use loans to grow their businesses and increase their profit. To do this, JWOC provides learning opportunities for people to become more self-sufficient through basic workshops that encourage them to record daily expenses and

income, as well as planning a family budget to make sure they don't over spend. We are currently working with Melbourne Microfinance Initiative (MMI) to help us refine our borrower learning approach. (Read more about our partnership with MMI below.)

Loans are collected by a team of 21 Volunteer Loan Officers, who are also JWOC scholarship students. The majority of the volunteers are studying finance industry subjects and the experience of working on the program will broaden their understanding of NGO microfinance initiatives in Cambodia. Once a week they team up in pairs to collect repayments, and quickly establish a relationship with borrowers. "They chat with the borrower to find out how their business is doing and to make suggestions when they need to. The borrowers always feel like they are getting more than just money from JWOC," comments Sovann.

### Three of our borrowers are profiled here to give you an idea of who Cambodian small business owners are.



**Rong Porn** is married with 3 children. He started his business last year, making stretcher frames for local artists. He explains that an artist friend recommended the business because he has carpentry skills. His success was immediate and

clients visit his home workshop to purchase frames. The JWOC loan helped Rong purchase the raw materials and tools he needed to fill bulk orders. He laughs when he remembers how hard it was to find daily work and provide for his family not so long ago.

Ry Sum is Rong's wife and she works with him most days. "I learned how to make the frames from watching my husband. But I can only make the small ones really well," she tells us. Because business is so good they have been able to afford repairs on their very modest house, pay for their son's wedding and save money. Rong commented that he has more time to spend with his family than before when he was a daily wage earner. He is making plans for the future. Eventually he would like to pass the business to his son and expand into making furniture. He smiles a lot during the interview and makes a point of saying "I am happy!"



**Sophal Chin** is married with 5 children out of 10 who are still living. Only 2 of her children remain at home, while the other 3 have married and started families of their own. She began her business in 2003 selling prepared food with a small hand cart for 3 years but found it tiring and difficult. Her mother-in-law helped her purchase a stall next to the Children's Hospital where she is well established for the last 7 years. During the interview, we noticed that her stall was the most popular and customers waited in line, and even her 13-year-old daughter came by for lunch. "This is not even the busiest time of day. I sometimes have to tell customers to go to a neighboring stall because I cannot serve everyone," she told us.

Sophal's day begins at 3:00 am with help from her husband to do the cooking, before opening the stall at 4:30 am. They trade off going to the market to buy food either early morning or late afternoon. The JWOC loan has helped her to expand her menu and to purchase a large cart to bring the prepared food from home to the stall. In the near future, she will also add a soup section in the little remaining space available. Sophal is quick to point out her signature dish as Prorhokkhtis which is made with fish paste, vegetables, egg and pork. Before we finish the interview, she tells us, "I don't have to worry. It's easier than before and I can save some money."



**Sreyneang Chann** is a young woman whose husband abandoned her in 2008. She has a 4-year-old son to look after on her own and takes great care with his well being. This shows in his gentle, curious nature during the interview. She started her recycling business 1 year ago and is obviously not afraid of hard work. She uses a cart and bicycle with a little seat fashioned behind her own for her son. In the past, she went through trash bins and rubbish heaps all over Siem Reap town collecting recyclable materials before becoming worried about exposing her son to environmental hazards.

With the JWOC loan, Sreyneang purchased the bicycle cart and can now afford to buy recyclable materials – cans, bottles, plastic, tin, wood – from households near her own home. She commented, "I can't compete with the motorbike cart collectors who purchase from restaurants and hotels in town. They buy it once a month and it is too much for me to afford." Although her profit is low, the recycling business does allow her to spend quality time with her son and gives her a budget that she can count on. Just before we end the interview, Sreyneang says, "If I go further from my house, I could do better business." When asked if she would branch out when her son starts school, she smiles and tells us that his application to JWOC Free Classes kindergarten was approved this week.



We asked our Microfinance volunteers, "What do you like about working in the community and why?"

*"I like communicating with people. When relationships are good, people will be comfortable to tell us what they need." Mengty Tuy*

We asked our Microfinance volunteers, "What do you like about working in the community and why?"

*"It's not just about giving loans, it's about sharing knowledge. When people have skills, their business is good." Seky Ngoun*



## Microfinance Program Updates

**Student Loans: Increasing the ways in which JWOC reaches out to communities.** Currently we are piloting a Student Loan Project to increase the ways in which we help people. JWOC student loans provide an opportunity for young people to earn a degree and increase their earning potential. Our strategy utilizes the resources we have at hand. Through established relationships with Build Bright University (BBU) and University of Southeast Asia (USEA), we provided two presentations at the campuses in March to let students know how to apply. We also used good old fashioned word of mouth via JWOC scholarship students who volunteer with our Microfinance Program, and who helped us to develop and post flyers. The response was successful, with over 130 students attending both presentations and quickly yielding eight approved applications.



**Microfinance Plus: Going that extra step to ensure a more holistic approach to our programming.** We place a great deal of importance on building relationships with our beneficiaries and ensuring a more holistic approach to the way we work. JWOC Microfinance Plus Project addresses the challenge of improving health and hygiene practices of our borrowers. Working with our Clean Water Team, Microfinance Plus provides hygiene and clean water training, distribution of family hygiene kits, as well as selling ceramic water filters at a subsidized price. This allows borrower families to learn about good hygiene practices and have access to safe drinking water. Living in a more healthy way decreases illness, avoids unexpected medical expenses and improves borrower standard of living so that they can grow their businesses.

**Melbourne Microfinance Initiative Creating long term international partnerships with learning institutions.** JWOC is entering the third year of partnership with [Melbourne Microfinance Initiative](#) (MMI), a student run club affiliated with the Faculty of Business and Economics at the University of Melbourne. Projects for the year include creating a guidebook for borrowers that gives them the tools to budget for their business and family expenses, improving our program data collection methods and training for our Volunteer Loan Officers when MMI visits JWOC in July.

MMI Cambodia team leader, Erica Choong, remarks "Our partnership with JWOC has been and continues to be a great opportunity for us as students, to contribute back to society. Personally, it has been a major influence throughout my undergraduate studies, to be able to translate what I have learnt into rewarding experiences together with my team here in Melbourne. We are grateful to JWOC for entrusting us to be a part of their mission and would like to thank JWOC for their unwavering support. Their enthusiasm to learn and grow for their cause continues to inspire us."

*Below, from left to right are Erica Choong, Billy Chun, Claire Yu, Daniel Tram, Lucy Luo, Yee Ken Li and Zoe Parkin.*



**To learn more about JWOC Microfinance Program and how to donate, see our [website](#).**

*Special initiative: online volunteers*  
With help from UN Online Volunteers, JWOC is re-designing the website. Meet our volunteers below and look out for the launch scheduled in July.



**Josh Errett**  
Project Planner  
Toronto, Canada



**Wei Xiang Low**  
Content Writer  
Singapore



**Dalia Atef**  
Graphic Designer  
Cairo, Egypt

## Program Updates

### **Community Liaison and Assistance Program: making a difference to mitigate disasters.**



In March, the Community Liaison and Assistance Program (CLA) completed a Food for Work Project in Brasath Char, a village northeast of Siem Reap

Town. The village faces many challenges and the community relies on subsistence farming to make a living. Nam Sareurn, who is the Village Chief, commented that the project would be welcome because it's the dry season and people usually have to seek work outside the village to feed their families.

Through a community consultation process, a road that needed repair was identified and the project was planned. "Normally, this part of the road is under water during the rainy season and people cannot use it to get to the main road," explains Konthea Mean, JWOC CLA Program Manager. The repairs took 6 days and 31 people (9 of them women) earned rice in exchange for building the road above the flood plain. Because rural Cambodia is currently in the lean season, the project helped many families top up dwindling rice stocks. The CLA team also has home garden initiatives that we hope to bring to the community next month.

### **Free Classes Program: promoting livelihood initiatives for women.**



JWOC Free Classes Program includes livelihood initiatives, increasing skills for our students and creating economic opportunities. Recently, Basic Sewing class students took a field trip to a local market area where many tailors have their busi-

nesses. The purpose of the trip was to show students the finer details of tailoring and to meet local business owners. "It's a good opportunity for our students to see the different items sold in the market to give them an idea of what people will buy. Also, to compare quality of items they have made in class with what they see in the market," explains Somit Mat, Free Classes Program Manager.

The trip was organized by Mala, the Sewing Coordinator, and Sareoum who is the class seamstress. Along with 9 students, they set off together in a tuk tuk to Psar Leu which is the biggest market in the area selling just about everything. They familiarized themselves with the stalls that sell fabric and make clothing, striking up conversations with a few owners. It was a good opportunity for students to see what they could do in the future with their new found skills.

### **Scholarship Program: providing career learning opportunities.**

On the last day of March, the Scholarship Program held its annual Career Day at JWOC. All 69 scholarship students attended 6 presentations by Khmer professionals from banking, NGO, IT and tourism industries. Presenters were asked to give an overview of their sector and explain what qualities they would look for in a person entering the workforce, and what kind of previous experience is desired for an entry level position. It was also a forum for students to ask questions about employment opportunities in Siem Reap and be inspired by professional leaders in the community. "I think it's really important for the students to learn practical information about jobs and about the experiences of professionals," explains Vantha Kourn, Scholarship Program Manager. "This will help the students know better what they will face in the future."

### **Clean Water Program: reaching out to children to promote good hygiene practices.**



Since January, the Clean Water Program has provided hygiene training at 6 primary schools, reaching more than 3,300 students and delivering over 85 hygiene training sessions. The initiative is

a partnership with the local Ministry of Education that began in July 2012 for an agreed 31 schools in Siem Reap Province and included installing and repairing wells.

The CW school team is comprised of 9 Volunteer Community Facilitators, who are also JWOC scholarship students. "They are really motivated and work well together to provide training. They work hard, it's not easy work, but they seem to like working with the children," comments Seng Sok, who is the Program Manager. The training schedule is rigorous and the team keeps the children interested by using songs and other participatory training methods. Children from grades K through 6 are taught how to correctly brush their teeth and wash their hands before hygiene kits with toothbrush, toothpaste and soap are distributed.



## ***How can you help?***

***There are several ways you can help JWOC...***

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***Register with [iGive.com](#) – we'll receive a donation when you shop and search online***

***Donate directly to our programs – check the [website](#) to choose which initiative you'd like to support***

***You can go directly to our website and [donate now](#)***