For the Well-being of Children

Annual Development Review 2011
World Vision Cambodia
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OUR VISION FOR EVERY CHILD, LIFE IN ALL ITS FULLNESS;
OUR PRAYER FOR EVERY HEART, THE WILL TO MAKE IT SO.
WHO WE ARE
World Vision is a Christian relief, development and advocacy organisation dedicated to working with children, families and communities to overcome poverty and injustice.

WHO WE SERVE
Motivated by our Christian faith, World Vision serves all people regardless of religion, race, ethnicity or gender.

CORE VALUES

WE ARE CHRISTIAN
In the abundance of God’s love, we find our call to serve others.

WE VALUE PEOPLE
We regard all people as created and loved by God, each with a unique claim to dignity, respect and intrinsic worth.

WE ARE STEWARDS
We are faithful to the purpose for which we receive resources and manage them in a manner that brings maximum benefit to the poor.

WE ARE COMMITTED TO THE POOR
We are called to relieve their need and suffering, engaging a relationship between the poor and the affluent.

WE ARE RESPONSIVE
We are responsive to life-threatening emergencies as well as to complex socio-economic situations requiring long-term development.

WE ARE PARTNERS
As members of the World Vision partnership, we accept the obligations of joint participation, shared goals, and mutual accountability.
FOR THE WELL-BEING OF CHILDREN

Dear friends, colleagues, and partners,

It is my pleasure to present World Vision Cambodia’s 2011 Annual Development Review.

Within these pages you will see how the generous support of our child sponsors, corporate and government donors, staff and volunteers, partner organizations and churches have enabled children and communities to build a better Cambodia. I would especially like to recognize the Royal Government of Cambodia, as the positive changes we are seeing today would not be possible without their leadership and close partnership.

In 2011 World Vision embarked on a five-year strategic journey focused on achieving child well-being through mobilising and empowering children, their families, and communities with special emphasis on health and nutrition, education, and the protection of children.

As we began the year, we were confronted by numerous hazards and uncertainties — a slow recovering global economy, simmering tensions with a neighboring country, threats of natural disaster, and the increasing risks of human trafficking and child exploitation. I am pleased to share that despite the mounting challenges, World Vision staff and the communities we served remained committed to transformation and the pursuit of well being for all Cambodian children. VisionFund continued to serve the poor and underserved without compromise, providing small business loans to those who need it most. I am truly humbled by the courage and tireless efforts of all our staff and beneficiary communities.

I give God thanks for allowing World Vision and VisionFund the opportunity and ability to contribute to an improving Cambodia where children can learn to read and write, grow up strong and healthy, and live in communities that care for and protect them.

Please join us as we pray and work together for the well-being of children in Cambodia in 2012.

Esther Halim
Country Director
World Vision Cambodia
By the end of 2011, World Vision Cambodia was operating 40 Area Development Programmes across nine provinces and Phnom Penh Municipality, serving over 64,000 sponsored children, their families, and communities.

Area Development Programmes funded through child sponsorship are implemented in geographic clusters of villages and communities where World Vision works to raise the overall living standard of children and their families. In 2011, World Vision continued to focus on achieving the organization’s Child Well-being Aspirations meaning all children are educated for life, enjoy good health, experience the love of God and neighbors, and are cared for, protected and participating in decisions that affect them.

World Vision also operated non-sponsorship funded projects to address special issues affecting Cambodia’s vulnerable children and youth, such as human trafficking, child exploitation, child labour, and street children.

World Vision’s strategic directions are well aligned to government strategies especially for education and health. We are committed to working with the ministries of education, health, rural development, and national committee for disaster management from the national level all the way to the village level.

To learn more about World Vision’s work in Cambodia, please visit www.worldvision.org.kh
MOBILISING COMMUNITIES FOR SUSTAINABLE DEVELOPMENT

Community mobilisation sets the foundation for communities to own and sustain their development for the long term. By putting communities in the driver seat, we can be assured that communities are committed to taking the necessary steps to make their lives better, especially for the children. World Vision works with children and communities to build their capacity for partnering with local authorities and civil society organisations so they are able to access essential services and resources and increase their influence on decision-makers.

In 2011, World Vision continued to strengthen community mobilisation through a process of community consultation and linking communities with local authorities at commune and district levels and with technical experts to determine the root causes of poverty and create solutions that best respond to the challenges, particularly in health and education. Special emphasis was placed on the risks of poverty to children and encouraging communities to take the needs of children into account as they discuss their development plans. To ensure this would happen, children and youth groups were formed to raise their collective voice among parents, community leaders, and local authorities.
VOLUNTEERING FOR CHANGE

Koy Sam Orn gives time to her Village Health Group to help mothers deliver and care for their infants.

“I volunteer for my community because I love all children,” she says.

And Sam Orn is confident her community will continue to change for the better even after World Vision completed its work in her village in 2011.

“I believe we can run activities ourselves now because I see there are many people with potential in my village.”

MAKING A DIFFERENCE THROUGH DANCE

“The Children Hip Hop Team was created from the youth club in my village with the support of World Vision who invited children to join together to make a positive change in the village,” says Samphors Chea, 13.

The Children Hip Hop Team is comprised of four World Vision sponsored children: Samphors, Nysuon Say, 11, Rithsak Sun, 10, and Sopheary Non, 9.

Their team is frequently invited to perform dances and role-play in their community to raise awareness on domestic violence, health, human trafficking, and child rights. In April 2011, the Children Hip Hop Team joined seven other youth groups to perform for over 5,000 at the Giant Educational Concert in Preah Vihear Province. The concert aimed to educate local communities on health care, environmental cleanliness, community safety, land laws and traffic laws.

MOVING TOWARD SELF-SUFFICIENCY

“People’s lives are better than before,” says Nhim Hy, Head of a Village Savings and Loan Community Group.

“Today, they can generate more money to raise their living standard,” says Hy, referring to his community’s rice bank that provides seed loans to farmers.

“Before, our members had difficulties. When we lacked money, we did not know who could help us,” says Hy.

But as one client said, “Now that we have a savings group, if anybody needs money urgently, we have resources to access.”
SAVING LIVES IN THE FIRST THOUSAND DAYS

In Cambodia, under-nutrition continues to remain the underlying cause of much of the health issues faced by children and mothers. The first 1,000 days of life, between conception and a child’s second birthday (-9 to +24 months), are critical in determining the child’s proper cognitive and physical development. This period is when a child is most vulnerable to under-nutrition and illnesses that could lead to irreparable, lifelong negative effects.

In 2011 with child well-being at the core and essence of our work, 24 Area Development Programmes implemented health and nutrition projects with a focus on the first 1,000 days of life in collaboration with 70 government health centres benefiting more than 54,000 pregnant and lactating mothers, and 62,000 children under the age of two. Together, World Vision and government partners invested in:

**Mothers** Antenatal care, delivery by skilled birth attendant, postnatal care, postnatal supplements and birth spacing.

**Children** Measles vaccination, vitamin A supplementation, ORS/Zinc for diarrhea, de-worming, and iron supplements.

**Households** Early initiation of breastfeeding, exclusive breastfeeding, appropriate complimentary feeding, hand washing, and iodized salt for cooking.

In addition, at the household level, World Vision worked with communities to improve access to safe water, sanitation infrastructure, and good hygiene habits so mothers are able to raise their children in a healthy environment with clean water and sanitation facilities, that would help reduce the risk of disease and infection.

In recent years, Cambodia has made great strides in reducing the prevalence of HIV infections. World Vision focused on Prevention of Mother to Child Transmission, in close collaboration with two national programs (NCHADS and NMCHC) to facilitate HIV counseling and testing for pregnant women and to ensure that HIV positive pregnant women receive anti-retroviral and opportunistic infection treatment prophylaxis. World Vision also continued to work with orphans and vulnerable children, infected and affected by HIV and AIDS to make sure they have the same educational and vocational opportunities as all children, and to reduce stigma and discrimination.

All interventions in the Health, Nutrition, HIV and AIDS and WASH sectors are closely aligned to the programming priorities of the Ministry of Health, as per the Health Sector Strategic Plan (2008-2015) and the Water and Sanitation initiatives of the Ministry of Rural Development.

WE SERVE

54,000 PREGNANT AND LACTATING MOTHERS AND 62,000 CHILDREN UNDER AGE TWO
When first time mother Sreynin Phoeun, 19, delivered a healthy baby boy at a health centre in Svey Pak district of Phnom Penh, it was no doubt a cause for celebration and much relief.

“When I found out that I was pregnant, I was very happy but also worried about so many things. In the beginning, I did not know what was safe during the pregnancy and what was not,” said Sreynin.

Through the knowledge she gained from the staff at the Anlung Ka Ngan health centre near her home, Sreynin Phoeun, 19, learned how to take care of her own health and the importance of breastfeeding her baby. At the end she delivered a healthy baby boy at a health centre.

“I went to the health centre regularly where I received tetanus toxoid injections, iron supplement pills and blood tests. After my delivery, I got some more iron supplement pills. I have regular appointments with health staff and take my son to get his vaccinations too,” said Sreynin.

Sreymao Kun, a midwife of Anlong Ka Ngan Health Centre, is one of many who say that World Vision works and cooperates well with the community. “World Vision has supported the Anlung Ka Ngan Health Centre with good equipment for labour and delivery. Midwives in the centre received training on maternal health care through World Vision’s support.”

“Providing breast milk to my baby has been very good for him. It helps my baby to be healthy and smart…and I know I should eat well in order to have enough milk for my baby.”

A HEALTHY START FOR SREYNIN’S BABY
INCLUSIVE CHILD FRIENDLY SCHOOLS

Over the past decade, Cambodia has seen a promising increase in the number of boys and girls enrolling and attending school, especially at the primary school level. However, once children are in the classroom, their ability to learn, especially in reading, writing, numeracy and basic life skills, may remain limited due to lack of sufficient teaching resources, facilities and teaching competencies among teachers and volunteer-teachers.

In 2011, World Vision expanded its reach to 425 schools – up from 353 schools in 2010 – across 26 Area Development Programmes and began transitioning the organisation’s education focus from ensuring access to school toward equipping schools to become child friendly and conducive to learning. The aim is for all children, especially girls, to complete basic education with adequate literacy, numeracy and life skills and the opportunity to move on to lower secondary level.

To accomplish this, World Vision strengthened community groups and local institutions to advocate for quality early childhood care, basic education and life skills. Through the Citizen Voice and Action initiative, communities were able to influence education authorities to improve teaching quality, provide safer facilities, and enable an inclusive environment where all children can learn freely.

World Vision also strengthened the provision of training to teachers and volunteers on child-centered approaches, and helped to develop learning and teaching resources for teachers, volunteer-teachers, and students in partnership with Ministry of Education, Youth and Sports (MoEYS). To ensure sustainability of progress, World Vision engaged with community partners especially School Support Committees (SSCs) and Parent and Teacher Associations (PTAs).

Last year, World Vision worked through 121 school-based and 203 community-based children and youth clubs - reaching more than 15,000 children - to promote the development of life skills, which include: critical thinking skills, emotional management skills, communication skills, relationship building skills and social responsibility skills. Participation in these clubs enabled children to become agents of change who can influence other children to become productive citizens.

TO IMPROVE THE QUALITY OF EDUCATION, CITIZEN VOICE AND ACTION AIMS TO:

1. Increase dialogue between ordinary citizens and organisations that provide services to the public.
2. Improve accountability from the administrative and political sections of government to improve the delivery of public service.
3. Empower communities to influence the quality, efficiency and accountability of public services.
4. Strengthen this relationship between citizens and government by educating and empowering communities to talk with government service provider and government official about the performance of basic service.
VICHRYA LOVES TO READ

“From reading books in the library I have learned how to plant morning glory, cabbage, tomato and white radish,” says Vichyra, who reads and plays games with her friends in their school library on Wednesdays and Saturdays.

Sean Thorn, Director of Phum Thmey Primary School says, “Today, there are more students who like to read books and children have shown increasing creativity from using library resources.”

“I would like to express my gratitude to World Vision who have worked to develop our community. When people have better living standards, their children have opportunities to go to school.”

“World Vision has supported teachers and encouraged them to work hard in order to deliver quality education,” says Sean.

With a focus on improving the quality of education, World Vision coordinated training of trainers on pedagogy to teachers in 12 primary schools located in Prek Sdach, Kpob Ateav and Peam Raing Commune in Kandal Province and arranged for teachers to visit and learn from model schools. World Vision also donated reading books and school materials and provided library management skills for librarians.

“I like the way my teachers are teaching us. We get assignments which require us to read books in the library.”
PROTECTION STARTS AT HOME FOR A SAFER CAMBODIA

Without a safe and protective environment at home and in their communities, children are vulnerable to an array of abuses and lack access to appropriate support for when it happens. And as poverty at home and the promises of a better life abroad continue to drive Cambodia’s youth from the countryside to urban areas or cross the border to Thailand, the risks of unsafe migration and being trafficked remain unacceptably high.

In 2011, World Vision continued expanding and strengthening child protection mechanisms at the community level in four Area Development Programmes targeting more than 7,000 people including village and commune chiefs, police authorities, and 2,900 children and youth, to prevent all forms of child abuse including domestic violence, sexual exploitation, forced labour and human trafficking. This included working with communities to increase their knowledge and change attitudes towards the rights of the child and understanding the importance of protecting children. Special attention was given to 1,400 child labourers and children vulnerable to becoming child labourers in eight urban and rural areas where World Vision involved children, parents, employers and authorities to reduce and prevent child labour in brick factories.

Through mobilising children and communities to learn more about their basic rights and how to identify unsafe situations and suspicious behaviors, communities were better equipped to prevent and report abuse. Community members established roles and responsibilities to respond to occurrences of abuse in cooperation with law enforcement authorities.

Children and youth clubs provided a safe environment for children to learn how to protect themselves from abuse and what support is available if they are abused or know of someone who was abused.

HEALING FROM TRAUMA

In 2011, World Vision’s Trauma Recovery Project provided recovery and reintegration interventions for 34 girls who had been trafficked for commercial sexual exploitation and sexual abuse. World Vision’s Nivea Thmey Centre - a recovery shelter - supported basic needs, skills training and education, and physical and psychological care. World Vision also worked with government anti-trafficking authorities to contribute to the reduction of sexual abuse incidents and trafficking of girls in Cambodia.

Through partnerships, World Vision was able to provide support to over 200 boys and girls who were trafficked and sexually abused. We also made referrals for men and women who were trafficked and supported the reintegration of repatriated men and women back to their communities.

KEEPING CHILDREN SAFE ON AND OFF THE STREETS

World Vision continued to work with children living and working on the streets in Phnom Penh by providing safe shelter, food, and informal education for 38 children at the Bamboo Shoot Street Children’s Centre, and night outreach teams reached out to over 3,000 children to provide first aid and raise awareness on child rights, HIV and AIDS, drug abuse, hygiene and child trafficking.
Instead of going to school, Salay used to work in a brick factory to help his family repay a debt to the brick factory owner.

“My parents wanted me to go to school but they couldn’t afford it, so it was really unfortunate for me,” says Salay.

“We all worked very hard in the brick factory to earn some money to buy food to eat. I loved studying and my ambition was to be a motorbike mechanic because I think it’s easier than working in the very hot brick factory,” says Salay.

“World Vision staff encouraged me to attend school and I was really happy because my parents eventually allowed me to learn at the drop in center, but my other brothers couldn’t attend because they needed to help my parents work in the brick factory.” Salay has since been reintegrated back to his home. “I got a bicycle and I ride it with pride to school every day. This really encourages me to study hard, and I am now an outstanding student,” he says.

“Many children from the brick factory where I worked are also going to school now. Some neighbors said I have set a good example to others in terms of being a person who loves studying. My parents, World Vision staff, other children, and my neighbors are really satisfied and encourage me to study hard,” he adds.

World Vision later supported Salay’s family with income generation assistance by providing hair cut equipment. Salay’s father already knew how to cut hair, so now he can earn from 10,000 riel-15,000 riel (USD$2.50 - USD$3.75) per day.

“I am the one who returned to school among many other children who worked at the brick factory. There are neighbors now who come to me and ask about my studies. They admire me when I can read to them.”
A significant proportion of Cambodia’s poorest households still rely on agriculture for their livelihoods or remain unskilled and earn a living from irregular and uncertain employment which can lead to the increased vulnerability of children.

In 2011, World Vision’s economic and agriculture development interventions focused on how they could directly impact and benefit children. Income would no longer be seen as an end in itself, but a means to achieve child well being. Working across 27 Area Development Programmes and through three sector projects, World Vision re-focused economic and agriculture development projects into three approaches:

**PROMOTE SAVINGS** Build saving habits among poor households and develop skills to qualify for micro-financing.

By the end of 2011, there were over 41,000 savers in World Vision programme areas, with nearly USD$200,000 in accumulated savings.

**BUSINESS FACILITATION** Assess local economic opportunities for families and communities and develop local agriculture cooperatives for crops and livestock that enable farmers to share information, bargain collectively and develop their skills. Teach communities business analysis, goal setting, planning, and facilitating access to needed inputs.

700 farmers benefitted from participatory appraisals of competitive advantage, community economic development, and income generating opportunities. For example, pig farmers were trained to raise better breeds that mature in 4 months, down from 6-7 months and can fetch USD$50 each, up from USD$35. Corn farmers formed associations giving them a voice in the setting of prices. With their influence, the local price of corn increased from USD$0.10 to USD$0.20 per kilogram so farmers could afford to purchase quick maturing seeds that could be planted three times a year.

**LINK TO VALUE CHAIN** Connect agriculture producers with private and public sector actors and traders who have access to broader markets for community products.

The deputy governor of Samlot District reported that their involvement with communities opened their eyes to the potential of their area and together, they were able to identify key strategic crops in seven participating communes and planned to join forces to market these crops to outside traders.

World Vision works in partnership with Ministry of Agriculture, Forestry and Fishery, Ministry of Water and Hydrology, and the Council for Agriculture and Rural Development Combined Ministry to expand economic and agriculture interventions and implement them in a way that leads to child well being.
ECONOMIC AND AGRICULTURE DEVELOPMENT

THRIVING LIVESTOCK LEADS TO BRIGHTER OUTLOOK FOR SARIN

“There are a lot of changes in my village. Before, some families did not have a cow, but now there are two to three cows in each family. Their living condition is better – family’s have bigger houses now. They have sent their children to school and are able to buy bicycles so they can ride to school. The people in my community have enough food to eat and are in good health,” says Sarin, who lives in Kampong Chhnang Province.

Sarin, whose two daughters are sponsored children says that the knowledge he has gained has benefited his own family and other households in his village. Thanks to training provided through World Vision, Sarin along with many other families have improved their income.

“Knowledge is very important. Before I was an ordinary farmer and I did not have the techniques to raise livestock. I have learned a lot from the trainings with World Vision. I am now able to raise livestock more effectively. I also share my techniques about raising livestock with other people in the village,” says Sarin.

“After I was trained, I was able to raise 30 to 40 hogs, and my income increased a lot. I was able to earn at least USD$1,000 and the money was used to support my children to go to school and I bought more plots of land for farming. I am now also working as a vet for extra income,” he says.

“I have been serving my community since 2001. World Vision Cambodia invited me to join many courses to build my capacity in agriculture.”
While World Vision can and does advocate on behalf of the those we serve, nothing is more effective than if communities can speak up for themselves to create change. The voices of children and communities are the key ingredients for making a true sustainable difference in their lives.

In 2011, World Vision worked closely with communities, especially the children, to build their confidence as grassroots advocates by raising awareness on their basic rights, identifying their most significant challenges and how they want to improve, and creating space for dialogue by linking communities with partner organisations, local authorities, churches, and other community groups. World Vision conducted 20 advocacy trainings across 19 Area Development Programmes and three special projects for 617 local community participants including 117 children and youth.

In Battambang Province, some schools today have clean water and separate toilets for boys and girls because children spoke up to their teachers and parents to improve the unsanitary conditions.

In Kandal Province, a group of mothers influenced a health center to staff their facilities full-time and add a ward for the care of pregnant women and delivery so more women can access better health care.

Also in Kandal Province, several local government authorities are taking steps to protect children and young people from the risks of unsafe migration and trafficking because children and community groups were not afraid to voice their concerns.

Throughout the year, World Vision fostered close relationships with government authorities at all levels, and will continue to strengthen cooperation into the future.

With all this growing momentum, World Vision will be launching the “Child Health Now” Campaign in Cambodia in 2012, joining the global movement to achieve Millennium Development Goal 4 by reducing child mortality of Cambodian children under age 5 due to preventable diseases.
“I love my family and young people, especially girls. I want them to be safe. I have learned a lot from World Vision about human trafficking. It is a scary issue, but we can solve this problem.”

“I teach basic English to some children in my village for free. I love them and want them to be productive citizens for our society. When I grow up, I want to be a good lawyer to seek justice for the poor.”

“We decided to film about unsafe migration because it happens in our community and throughout the whole country. Many people migrate to Thailand and Malaysia and we think it’s not safe because there are also many malicious brokers. We fight against them and want to eliminate all unsafe migration in the community.”

“I want my community to live in a clean and peaceful environment with enough schools for all students to study. I also wish to see the end of domestic violence and for parents to show warmth and love to their children at all times.”
As a child-focused Christian organisation, World Vision is motivated by faith to share the love of Jesus Christ and to empower communities to provide a nurturing environment for children.

In 2011, World Vision Cambodia’s Christian Witness Initiative Project launched the Spiritual Nurture of Children (SNC) tool in six pilot Area Development Programmes and partnered with church groups to engage and contribute to the development of poor rural communities. Through these partnerships, SNC aimed to raise the confidence of children, increase their participation, and give children an opportunity to share spiritual experiences that leads them to become aware of God, to understand His characteristics, and have a relationship with Him so they can be a witness for His love to neighbors.

Church leaders, especially youth leaders, were mobilised to help children improve literacy, build life-skills, and to prevent domestic violence and other forms of child abuse.

World Vision conducted training for 294 staff, church members and local community people on good parenting and training for 148 Sunday School teachers on creating an inclusive environment where children can feel safe and loved.

“And Jesus grew in wisdom and stature, and in favor with God and man.” (Luke 2:52 NIV)
Sokneoun, struggled to teach the word of God and share the good news at his local church.

“Everybody in the village really did not appreciate Christians, and they did not want any church in the village. They seemed to be against the Christian faith and tried to threaten me in many ways.”

“Once, children in the village were instructed by the adults to throw stones on the roof of the church while I was preaching inside. I was once threatened by the gangsters in the village to stop sharing the good news in the village.”

Through partnering with World Vision Cambodia and participating in development activities, Sokneoun was able to increase his engagement with the community. He encouraged villagers to be open to learning and actively raised awareness on issues such as HIV and AIDs, hygiene and sanitation, and conducted English classes for the children. From his involvement with World Vision, Sokneoun is now loved and respected by others in his village.

Sokneoun never gave up his faith and kept serving Jesus by always sharing the good news with everybody he met. He continuously hoped that one day he would be accepted in his village.

“I am deeply thankful to the Lord for a good developmental partner like World Vision Cambodia with the aim to give every child fullness of life and the community to live in dignity in the name of the Lord Jesus Christ.”
In February 2011, armed border conflict between Cambodia and Thai troops in the northern province of Preah Vihear led to the displacement of thousands of families. World Vision served 2,000 families and vulnerable children to reduce their health risks and ensure safe living conditions.

World Vision worked to provide safe and appropriate latrines in the evacuation camp, clean drinking water, plastic tents for shelter, and raised awareness on basic hygiene and sanitation practice.

For the protection and well being of children, child-friendly spaces were set up to provide a safe place for children to play and help them maintain a sense of normalcy.

At the end of September 2011, heavy and persistent lead to deadly floods in 16 of Cambodia’s 24 provinces, affecting over 1 million peoples as their homes, schools, and agricultural fields were damaged or completely destroy. World Vision was one of the first responders to families affected by floods and served the emergency needs of 10,571 households across eight provinces.

To care for children in the immediate aftermath of the flooding, Child Friendly Spaces were set up in three districts where 502 children evacuees had a safe place to play, learn life skills on how to protect themselves, and remain in good health and spirits.

With significant health concerns due to contaminated flood water and potential for waterborne diseases, World Vision field staff coordinated with Provincial Health District and District Health Centers to provide hygiene and sanitation training to evacuees.

World Vision will continue to support flood-affected communities to rehabilitate agriculture livelihoods, improve access to water and sanitation and help communities to reduce the risks of future natural disasters.

Flood Relief Distribution
Almost one month after heavy rains caused massive flooding in her village in Koh Andeth District of Takeo Province, water had not yet receded from 10-year-old sponsored child Sreynou Nim’s house where she lived with her parents and younger sister.

“When there is a big flood, I am afraid of drowning, snake biting and more storms,” she says.

In late October 2011, World Vision Cambodia set-up a Child Friendly Space (CFS) in Sreynou’s village only a few steps away from her home.

At the CFS, children in Sreynou’s village sang songs, played games, read books and learned important lessons on basic hygiene and sanitation skills. Children also learned how to be aware of their environment and how to protect themselves from danger.

Sreynou’s family benefited from World Vision relief distributions as well, which was critical as their food supplies dwindled. Sreynou’s parents were rice farmers and their harvest was completely destroyed by the floods.

“When World Vision Cambodia staff arrived and set up a space for children in my village, my friends and I can play and learn just like we’re in school again.”
Over recent years despite the global financial downturn, Cambodia’s micro-finance industry has proven robust and enjoyed steady growth, VisionFund included. With the success, the industry has also been faced with the temptation to pursue higher value clients able to take out larger loans, which can lead to lower administration cost and improved financial position for micro-finance institutions.

As a result, potential clients from very low-income households – those who need the loans most – may be left behind.

In 2011, as one the largest microfinance institutions in Cambodia, VisionFund bucked the apparent trend and remained committed to serving low-income, underserved clients by continuing to provide small business loans averaging less than USD$290 (industry average is above USD$500). VisionFund did not believe it had to make a choice between serving the poor and institutional sustainability.

VisionFund believed it could achieve both.

Through vigilant cost management and improving efficiencies, by the end of the year, VisionFund not only expanded its outreach from 108,000 clients in 2010 to 132,000 – impacting 96,000 more children – but also improved the organisation’s financial position as a whole while reducing its operating cost ratio.
Phin Hen, 38, from Leuk Daek District in Kandal Province received several loans from VisionFund that helped her build a better life for her two sons. Hen used the loans to buy fertilizer for her plantation, petroleum for farm machinery, a piece of land, a cow, a generator, a corn processor, a tire air pump compressor and many other items to create a thriving business.

“VisionFund staff taught me how to manage and use money efficiently and wisely,” she says.

Today, Hen’s income is higher, her family members are healthier, and her children are able to go to school with school materials.

“The cow I bought had two calves. I sold one. From the generator, I am able to earn 100,000 riel (USD$25) per month.” Hen has also been able to earn extra income from the corn processor. “I bought the corn processor a few months ago, and so far, I am able to earn about 2,400,000 riel (USD$600) from it,” she says.

Before, Hen worked on her small farm and also worked as a labourer on other people’s land. Her husband dug wells to earn an income. Despite their hard work, their income was never enough to support the family.

“I used to want to stop my children from studying to help me with farm work,” admits Hen. “I did not have money to buy medicine or send my children to hospital when they were sick. My children were sick because there was not enough food to eat,” says Hen.

“I was hopeless sometimes. I was extremely worried about my children’s future because I did not have enough money to support them to go to school,” she says.

“Now, my children can go to school and our life is completely different. My dreams came true.”
In addition to cash, World Vision received and distributed the following food and non food gift-in-kind:

Food from World Food Programme with a value of $709,693. Non food materials with a value of $95,332 consisting of 1,454 pairs of shoes and 4,801 pairs of children sandals.
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