



ពុទ្ធសាសនា ដើម្បី អភិវឌ្ឍន៍

BUDDHISM FOR DEVELOPMENT

សង្កាត់កំពង់ប្រណាក ក្រុងព្រះវិហារ ខេត្តព្រះវិហារ

សាខាខេត្តព្រះវិហារ

លេខទូរស័ព្ទ: 012 677 498 / 097 73 43 063 / 071 956 29 29

E-mail: bfdpvh@bfdkhmer.org

Minute of Training

Credit Management and Personal Coop. Member Recording book

Date : 05-06 Nov 2015
 Venue : Meeting's room of Provincial Department of Education, Youth and Sport
 Participants : 30 (F: 10)

Chairmen:

1. Mr. Poeung Tryda of PDA/PVH
2. Mr. Ros Sary, Vice of Municipality Governor of Preah Vihear
3. Mr. Men Vannara, BFD Branch Manager of PVH Branch

Facilitators:

1. Mr. You Ty,
2. Mr. Un Chanthan,

Purpose

1. Strengthening the capacity of ACs' Leaders involved to Credit Management
2. Let them to clearly understand and how to prevent the credit's risk in Agricultural Cooperative.
3. Building up more knowledge and motivate them to expand credit loan in Agricultural Cooperative.
4. Building up Agricultural Cooperatives' Leaders to record data of cooperative members

1. Mr. Men Vannara, BFD/PVH Branch Manager

On behalf of BFD Director, Mr. Men Vannara, Branch Manager of BFD Preah Vihear, welcome to Chairmen and all participants and apologized due to BFD Director has necessary tasks therefore he must go back. He said that due to component of some ACs' Leaders were changed, today BFD conducted 2 days of training on Credit Management and Personal Cooperative member Recording book and there were 30 persons from 06 Agri. Cooperatives to attend in this training. We'll conduct more training such as Training on Referent Model, Annual Report of Agri. Cooperative and Law of Agri. Cooperative and so on. It's very important because it could help AC leader to record some data of each member and prevention of credit risk and moreover it's easier to follow up the internal Account (amount of saving, shares and grants and external account (borrowing from the Bank or Micro Finance or Companies...), and all of records made members to follow up their saving, share, dividend and date of becoming member of Agri. Cooperative, and especially they could follow up date of borrowing and repayment as well. He added all participants must be brave and interrogated if any point that didn't understand because this was good opportunity so



therefore they must ask what they suspected. Last, he requested all participants to listen to what trainers explained and asked what didn't understand.

2. Mr. Ros Sary, Vice of Municipality Governor of Preah Vihear

He, representative of Municipality Governor, welcome to Chairmen and participants and thanked to BFD helped poor students, technical of agriculture and lot of projects in developing in Preah Vihear Municipality and other Districts in Preah Vihear Province. And today BFD conducted training to strengthening Leaders from 06 Agri. Cooperatives supported by BFD and BFD has lot of training to AC's Leaders.



What BFD has been implementing was to help Government involved to economy being concentrated nowadays so please all participants pay attention to listen to and record what Trainers explained and asking what you're not clear.

3. Mr. Poeng Tryda, Director of PDA/PVH

Provincial Department of Agriculture in Preah Vihear Province and Buddhism for Development has collaborated since 2010 to now in the agricultural sector (Agricultural Project). Actually leaders participated lot of training but they still forgot, but however we must unlimitedly learn. That he told that all Agri. Cooperative, supported by PDA collaborate with other stakeholders, have capital approximately over 1 million US Dollars. He added today BFD's facilitators would bring good experiences from oversee to share ACs' Leaders, and he said that on November 16-17, 2015, there were Agri. Cooperative led by PADEK to visit Agri. Cooperative but he now didn't clearly know where they visited. He said the key occupation of people in PVH Province was Agriculture, and now there were 42 Agri. Cooperatives established by PDA collaboration with NGOs and Development partners. Last, he thanked to BFD always cooperated with PDA and open training.



- **After break, the facilitator provided pre-test to all participants to tick on right answers.**

Process in Training:

I- Credit Management presented by Mr. You Ty

Topics of training

1. Definition of Credit Management
2. Individual Loan
3. Group Loan
4. Loan Arrear Management
5. How to solve bad loan
6. Loan arrear prevention



- What's CREDIT?
$$\text{CREDIT} = \text{CAPITAL} + \text{INTEREST} + \text{TIME} + \text{CONTRACT}$$
- Group discussion (separated by each Agri. Cooperative) 6 groups.
Let them to practice what they did before releasing loan to members.

- Mr. You Ty took a few minute to promote BFD's policy involved with interest rate and how to be repayment such:
 - Interest rate 1.5% per month: Principal and Interest must be paid installment every month.
 - Interest rate 1.7% per month: Interest must be paid every month and Principal paid at the End of Cycle (EoC).
 - Interest rate 1.9% per month: Principal and Interest must be paid at EoC.



Questions:

Mr. Heng Phan, Chief of BoD from AC Mrech Srayang Koh Ker Preah Vihear

- Did BFD limit amount of loans if AC chooses interest rate 1.5% per month?
- Could BFD reduce to only 1% or 0.9% per month?

Mr. Him Both, Chief of BoD from Senkong Akphivat

- Did BFD bring Loan to Agri. Cooperative directly?
- And When AC paid back, could BFD bring back from AC directly?



Answers:

1. You Ty:

- According BFD's policy, the first time BFD could provide amount of USD7,000.00
- Interest rate, BFD could not discount
If AC released loan to members and they needed more loans, each member could borrow from BFD as individual loan.
- BFD couldn't bring cash to directly Agri. Cooperative; BFD would transfer through AC Account or any Bank in your location and fee service charged by BFD when BFD transferred to AC.
- When AC paid back, AC must transfer through any Bank or ACLEDA in your location but fee service charged by AC.

2. Un Chanthan:

- Safety Cash and AC has transparency in recording (invoices)

And then Mr. You Ty continued explaining the Hypotheque (Mortgage/hypothecate)

- ✚ It was property which was pawned in order to guarantee the debt. Immovable property was listed in Provincial Department of Topography; it's the subject of mortgage.
- ✚ He explained personal business: he presented the table of personal business, before released loan AC should collect the information from members and his/her incomes and expenses.



Group discussion (to practice loan process)

1. Request form of loan borrowing
2. Contract Agreement of mortgage
3. Minute of recording properties
4. Personal business



Day 2 (Nov 06, 2015)

- After all groups fulfilled, the facilitators made a synthesis from what each AC listed down in the flipchart.
- All participants verified step by step between each AC recorded and what facilitator gave an example and then each participant corrected if they're wrong.
- Mr. You Ty added all formats BFD didn't force all leaders of Agri, Cooperative must apply, these were introduction and concept before releasing loan and furthermore it made all leaders of ACs easier to decide amount of loans and knowing their occupation.



II- Personal Coop Member Recording Book (presented by Mr. Un Chanthan)

Topics of Training:

Recording:

1. List of share and dividend
2. List of saving
3. List of Internal Account (loan from saving and share)
4. List of External Account (loan from Bank/NGO/Companies/....)
5. Person who has a right to get (succession)

He explained on recording book of each member

❖ Saving and Shares

It's easy to follow up how much of saving when AC released loan to members because it has each column to show such as date and amount of borrowing, interest, date of paid back and recognized by AC leader.



Question

1. What's Internal and External Account?
2. Who could get the succession?
3. Withdrawal (saving, dividend, share)



Answer: (Mr. Chanthan explained those meaning.)

1. Internal Account: focused on saving, share
External Account: focused on budget borrowed from outside like Bank/Companies/NGOs...
2. This letter was just solution when they encountered any risk, he/she could delegate to his/her children/mother/father/....or relatives and all of them could continue using his/her account.
3. In the list of recording the internal account you would see few columns which show us where we could record like date, amount of borrowing and paying including withdrawal column. Ex: you have personal in amount of 1,000,000 Riels and then you need 500,000



Riels so you bring your passbook and telling AC Leader “now I need 500,000 Riels to purchase medicine my child...”,

Then AC leader checked your passbook in your hand and discussing among BoD and BoA, if you have enough money to withdraw AC Leader give those amount and listing down in WITHDRAL COLUMN. This makes you and AC leader easier to follow up at next time.

- Actually, each AC brought both amount (saving and share) and then released to members, but if we separated between SAVING and SHARE from each other it was easy to control and follow up. In the past, the profits from saving or share that AC know when they conducted annual assembly meeting but if Leader of each AC copied what we learnt today it's clearly know and easy to follow up.



- After ending all topics, all participants were provided some questions involved to 2 days of learning (post-test).

Closed training:

- Mr. Men Vannara, Branch Manager of BFD/PVH, summarized what they learned from 2 days of training and sending messages to all participants should consider all involved lists in order to avoid confusion in recording and easier to follow up including each member and leaders.

Evaluation Result

Description	Understand		
	Poor	Average	Good
Pre-test	8	21	1
Post-test	1	10	19

Request:

1. Request BFD to provide training on Account Management
 2. Conduct Study tour outside the Province
- This training was ended at 5.00 p.m on November 06, 2015.

Preah Vihear, on Nov. 09, 2015
Prepared by:

Men Vannara