

2022 Annual Report

BSDA

Buddhism for Social Development Action



Opening letters	3
About BSDA	4
Mekong Kampuchea Kids	6
Case study	10
Pther Koma	11
Co-Saved	13
SEEK	15
SCREP	17
Financing Futures	18
Case study	20
Chicken Raising	21
I-SAF	22

LETTER FROM: CHHON SRORS, EXECUTIVE DIRECTOR

Dear friends and supporters,

Having overcome the Covid-19 outbreak in late 2021, our organization faced many obstacles on the way of growing back to its old strength. Continuing to implement running pojects, wrapping up projects and preparing the implementation of future projects, while complying with government restrictions and responding to the latest developments in the community.

As the most vulnerable members of our community are also the most affected ones, our work was needed more than ever. The damage left behind became highly prominent, when the schools reopened. Many students showed large gaps in their learnings as they had no means to continue their studies during the school shut-downs, while others did not return to school as they were forced to pick up a job or get married to support their families financially. Our

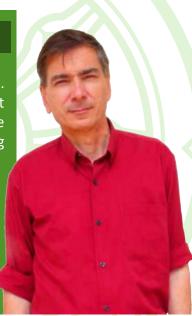
projects offered a variety of resources to vulnerable youths, supporting them to either continue their education or to find decent work. Other community members too were successfully supported to earn a decent livelihood in order to overcome poverty.

Both our social enterprices were able to expand this year. While the opening hours of the restaurant were extended, the resort expanded its capacity by building new family bungalows. Both allowed for more vocational students to gain hands on experience with the customers and more job positions to be offered to graduands.



Once again, the Board of Directors is very happy to approve the annual report. This report is evidence of the persistence and willpower of everyone working at BSDA. We are very proud to see how well the organization has overcome the global pandemic and how many accomplishments were made this year. Helping numerous youths and families to receive education or earn a decent livelihood, allowing them to overcome poverty. We are also very proud to see the organization becoming more independent, expanding their social enterprices and thus being less reliant on donations.

With great pleasure, we are looking forward to support BSDA in the coming years on their journey to support the most vulnerable members of our community.



[ABOUT BSDA]

BSDA is a Cambodian non-profit NGO, founded in 2005 by seven Buddhist monks. After being criticized by the community for only teaching, but not practicing selflessness, the monks came into action, offering education to vulnerable community members. They provided support, where it was needed the most, financing their work privately during the first three years. Then, their hard work was recognized and international donors started to support them. Nowadays, BSDA runs a broad variety of projects, all of which focus on empowering vulnerable people and promoting compassionate engagement in social and economic development to eradicate avoidable suffering based on the principles of Mettā. The programs include education and vocational training, community and democratic development, as well as health programs supporting PLHIV. Beneficiaries are encouraged to participate and contribute to create a sustainable peer support system, continuing to offer support even after the programs end. Even though, BSDA follows Buddhist principles, other religions are welcome in the organization. There is no discrimination when it comes to hiring new staff or supporting beneficiaries, accepting everyone regardless their religion, ethnicity, gender identity or sexual orientation.

[VISION]

BSDA envisions a society where everyone is empowered to live independently and to have livelihood security

[VALUES]

Rooted in the Buddhist teachings of Mettā practice, BSDA adheres to and promotes the following values:

- Serving the poor: improving the livelihoods of poor families
- Unity: Building trust, honesty and respect for each other as a family.
- Democratic Approach: Promoting collective voice from community members, stakeholders and all levels of staff and engaging them in decision-making processes.
- Collaboration: Working together and in partnership with others whenever possible, to maximize our impact.
- Integrity and Accountability: In the management and use of aid; being accountable and transparent to communities, donors, and stakeholders.

[MISSION]

BSDA's mission is to sustainably empower and enhance the quality of life of vulnerable people, especially women, children and youth, through education, health and livelihood development initiatives; in partnership with others.

[STRATEGY DIRECTION]

Develop cross-cutting programs, that contribute to livelihood security, especially for women, young people and vulnerable groups.

Grow social enterprise to address the needs of youth and potential migrants, and provide income to help BSDA become more sustainable.

Strengthen monitoring, evaluating and learning systems to demonstrate impact.

Develop and implement a funding strategy to support sustainable impact.

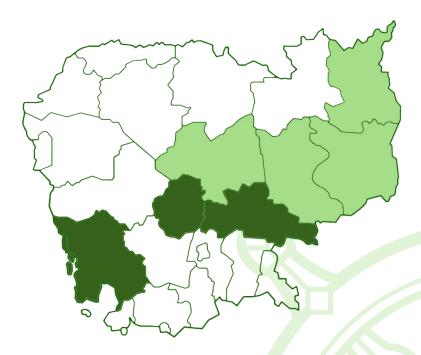
Strengthen organizational capacity to support program quality and learning.

TOTAL BUDGET OF 573 132 USD

52
STAFF MEMBERS

MORE THAN

17,000



IMPLEMENTATION:

Kampong Cham + Tboung Khmum

Kampong Chhnang

Koh Kong

RECRUITMENT:

Kampong Thom

Kratie

Mondulkiri

Ratanakiri

GOOD GOVERNANCE

EDUCATION

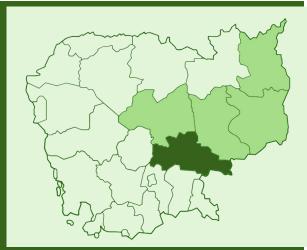
SOCIAL ENTERPRISE





- 890 direct beneficiaries
- 216 158.87 USD of donations
 from EcoSolidar
- Partnered with 23 NGOs and 16 departments

Providing education at all levels to OVCs. Creating a sustainable base for them to overcome poverty.



KAMPONG CHAM

The Mekong Kampuchea Kids project is divided into several educational subprojects ranging from kinder-garten to high school. All activities aim to provide vulnerable children with education in order to sustainably better their future and allow them to live a life with stable income and secure livelihood.

The ECCD program runs two kindergartens, offering early childhood education to 50 students (22 female) at low and medium level. For the last year of pre-school education at age 5, the children have to attend a public high-level kindergarten. Early childhood care and development is crucial for young children, as it sets them up to perform well later on in their studies. The children are taught in pre-writing, pre-maths, social studies, motion, science, attitude and pre-school meditation to increase their focus. This year, 36 students (14 female) graduated from our ECCD program and moved to a public institution to attend their last year of pre-schooling. None of them have dropped out and all of them attend classes regularly, being confident and knowledgeable. Furthermore, the teachers conducted 9 follow-ups with former students who had dropped out. This was done to ensure, the children are living in a safe environment and are both, physically and mentally healthy. The teachers also checked their level of education and offered support from the project if necessary.

This year, 75 students (50 female) received a scholarship. This includes a stationary package with books, pens, pencils, an eraser, a sharpener and a school bag, as well as one school uniform, reusable lunchbox and bottle and a bicycle. Furthermore, the families receive monthly packages of food, including 24kg of rice, 1 bottle of fish sauce, cooking oil and soy sauce, shrimp paste, iodized salt and 2 cans of fish. These supply packages ensure, the children can go to school regularly, as their families do not rely on them working to make an extra income. Benefiting families also participated in eleven community outreach programs throughout the year. Topics discussed during the programs include: non-exploitation of child labour, non-violence in the family and children's rights.



In comparison to the previous school year, only 86.6% of the scholarship students continued their studies. 13 students (10 female) dropped out once the schools reopened after the Covid-19 outbreak. They got married or picked up a job to support their parents financially. Last, but not least, the project would like to congratulate 4 female students who passed the year 12 exams and will go on to study at university with the support of their parents next year.

Children in Cambodia spend only half a day at public school. For the second half, they attend private or informal lessons. However, vulnerable families cannot afford such extracurricular lessons. Thus, BSDA offers several informal programs such as the Apsara center, the Happy Happy center and Angkor English Language School.

A total of 74 students (51 female) enrolled at the Apsara center this year, where they participate in traditional dance and music, as well as English lessons. Most of them learn two or even all three subjects. In dance class, the students learn 13 different Khmer traditional dances. Music students too learn traditional music and are very confident in playing the instruments. Throughout the year, they got invited to perform at ceremonies in Kampong Cham province, where they would receive a performance fee and tips from the host.

Another 41 students (32 female) enrolled at Happy Happy center to learn Khmer, Mathematics, English, morality and environmental studies. However, 5 girls left, as two of them dropped out to support their families financially and another three passed their grade level at public school and are now studying there both, in the morning and in the afternoon. More than 50% of the students at Happy Happy center received good or fairly good grades this year.

MKK runs part-time English lessons at Angkor school for everyone to join. Lesson fees are very affordable, with extra offers for vulnerable community members. This year, 427 students (226 female) studied in nine different classes, according to their level of English.





Lastly, MKK runs a TVET program for youths who have previously dropped out of school. The program provides vocational training, meals, medication and a place to stay. In 2022, 39 youths (14 females) came to stay at the Smile Institute. Upon arrival, they were provided with sleeping amenities to ensure they have an easy transition and feel welcomed. Furthermore, the youths receive a primary health check and counselling from the nurse. This is done to raise their awareness on general healthcare, hygiene habits, HIV prevention and first aid. The students first live in the institute to strengthen their soft skills and morality as well as to improve their basic knowledge. As the students had dropped out of school at primary or lower secondary level, they all join a preparatory class for one to three months. They are not only taught on Khmer literature, basic mathematics, basic English and social skills, but also about labour laws, human rights, hygiene, small businesses, sex trafficking, HIV/AIDS and tourism sites in Cambodia. Before finally choosing the skill set they want to pick up, the students receive a job orientation. This is done through a trip to Siem Reap, conversations with graduates and visiting BSDA's social enterprises and other training locations in Kampong Cham town. Students get to choose between four main skill sets: hospitality, electronics, mechanics and salon.

Hospitality skills:



15 students (9 female) decided to pick up on hospitality this year. They learned how to cook Western and Asian food, how to prepare drinks, how to serve customers, how to cash up and how to do housekeeping. Additionally, they joined English lessons with a German volunteer teacher allowing them to communicate better with foreign customers. At the end of the year, the students were sent to do internships at BSDA's social enterprises, Smile Restaurant and Hanchey Bamboo Resort. Four students

were then hired as official staff at the restaurant and another two were hired as kitchen staff at the resort. One of the housekeeping students faced some obstacles as she was too weak to lift heavy things and was thus restricted from lifting mattresses etc.

Electronics skills:



Only three students of the 11th generation decided to learn electronics skills. They learned how to repair air conditioning units and then did their internships at two partner stores in Kampong Cham town. Another three students of the 10th generation completed their internships in the beginning of 2022. The three of them learned how to install CCTV systems and were able to find jobs with their new skill set. Even though, there were no new CCTV students this year, the program stayed in touch with the teach-

ers, allowing students in the future to learn CCTV installation.

Mechanics skills:



In total, 11 students decided to pick up mechanic skills. Nine of them learned to repair motorcycles. First, they were taught the basics by the mechanics teacher at Smile Institute. The project staff were contacted by a shop owner in town, who was recruiting motorcycle professionals. Four students were selected by the teacher to demonstrate their abilities. All of them were accepted to do an internship and after a probationary period of three months, they went on to work as official staff at two HONDA

branches in Phnom Penh. The other five motorcycle repair students continued to improve their skills, while the project staff tried to find jobs for them. Two more students learned car repairment. At the end of the year, they were able to do internships at a store in Kampong Cham town, where they were provided with food, accommodation and a small allowance.

Salon skills:



The last ten students (5 female) chose to learn salon skills. While the girls learn how to do make-up and hairdressing, the boys learn how to do men's haircuts. All of them did internships at different shops in town. The project partnered with a new beauty salon this year, as the store owner was looking for new staff and was even willing to pay the students a small allowance. The barber shop students learned by observing their teachers and then doing their first haircuts, under the guidance of their teachers

on volunteers free of charge. One of the male students went on to open his own barber shop in his hometown and one more was hired at his teachers shop. Two students continue their internship, while the last one did not graduate and left the program to support his family.

Apart from the vocational training, the students also receive soft skill trainings. Throughout the year, five training courses were organized, teaching the students how to set goals, how to get to know themselves, how to dispose garbage, about domestic violence, communication skills, teamwork and gender, small businesses, how to save money and how to write CVs and do job interviews. At the end of each training session, the students gave some feedback about what they liked and what they want for the next session to be improved. In addition, there were six public activities organized to keep the students motivated and to create shared memories. The students visited Phnom Touch Pagoda, Prek Achi lotus farm and Nokor Bachey Knong Pagoda.

To ensure the students are comfortable at the institute and form a healthy community, they are checked up on regularly and receive counselling to support them. Students gather every Monday, Wednesday and Friday from 7.00 to 8.00 pm, solving shared problems, to remind each other of the institute rules and to receive relevant information. Those meetings are organized by the student group leader and a caregiver. Students are also encouraged to join outdoor activities such as playing sports together and doing gardening. In 2022 a total of 922kg of vegetables at an approximate value of USD 530 were harvested at the institute and used by the students to cook meals.

On December 9th, BSDA hosted the second Alumni party. Former students, donors, relevant partners and staff come together to celebrate the graduation of TVET students. Due to Covid-19, there was no graduation ceremony in the previous years. Thus, all student from generation 8 to 11 were presented with their certificates. Among them were the 14 students of the 10th generation, who graduated in late 2021 and early 2022, as well as 35 students from the 11th generation. 40 of them are currently employed and work in the field, they were trained in.







[CASE STUDY]

Phuoth Hengleang, born into a poor farmer family, was not fully supported by his parents to finish high school or study at university. As the Covid-19 pandemic further impeded his studies, he decided to drop out of school at grade 9 in 2020. After dropping out, he stayed at home, helping his parents on the farm, until one day Mr. Phanna, the church pastor in the village, informed him about the recruitment of students to enroll in a TVET program for free in Kampong Cham province. At first, he was hesitant, as he had never stayed away from his

family for such a long time. However, his parents and family encouraged him to take the opportunity, as it will benefit him in the future. Eventually, he agreed with them and contacted the church pastor. BSDA's recruitment officer then arranged an interview and home visit with Hengleang.

On January 3rd, 2022, Phuoth Hengleang, started his training at Smile Institute, together with other students, coming from various places. During the first three months of preparatory class, he studied very hard to catch up on maths, Khmer, English, social studies, morality and small business management. After completing the post-exam of preparatory class, he started to learn the basics of motor repair on April 1st, 2022. In the motor class at Smile Institute, he had learned a lot with the teacher,. He was trying hard to study and remember everything, even though it was not easy for him, as there are many materials and tools which he had to remember. He paid close attention during both, theoretical and in practical lessons. Yet, he prefers practical lessons more than theoretical ones, as he learns faster this way. After two months, he started his internship at a store in Kampong Cham town together with other classmates. Fortunately, nearly 1 month later, Honda Kim Heng Automobile Company contacted Smile Institute, looking for apprenticeship students. Hengleang and three more classmates were referred by the teacher. The Company tested them for 2 weeks, before finally accepting all four of them as new members of staff. On July 7th, 2022, Hengleang passed the final test with good results and was hired as an official employee at the Company. He was sent to work in Phnom Penh with the same branch, HONDA TENG KIM HENG, on July 8th, 2022, receiving a salary of \$170 per month and an additional provision of 2 meals a day and accommodation.

He wants to work at the Company for 2 years to increase his knowledge and save enough money to open his own motor store in the future.

Finally, on behalf of his family, we would like to thank Ecosolidar who, togheter with BSDA, provided him with an opportunity to build up a live full of hope and brings a smile to the studets' faces through the TVET program.

Thank you!





- 10 direct beneficiaries
- 21 605.94 USD of donations
 from La Maison des Enfants
- Partnered with MKK, Handicap international,
 Plan international and KAPE

Providing medical care, education and a home to vulnerable youths living with HIV. Raising awareness and breaking stigmas.



KAMPONG CHAM

The Phter Koma project supports 10 youths living with HIV. As the project has been running for a rather long time, many students have already left the institute, following their individual paths. In 2022, five students were staying at the institute, two students were studying at university, two had already graduated from the TVET program and found work and two more left the program.

To ensure all youths lead a healthy life, the project staff remind them off their doctor appointments and check up on students after the appointments to see whether there were any updates and whether they received the right amount of medication. For students staying outside the campus, this is done via phone calls. Staff members also follow up on the students education regularly through school and university visits, as well as phone calls.

Four of the five students staying at the institute were taking their medication independently at the beginning of the year. However, two of them did not take them on time, consequently their virus load increased immensely. The staff reminded them of the importance of taking the right dose of medication at the same time every day and kept supervising them more closely from then on. In addition, all youths staying in the institute were provided with health and hygiene checks as well as information regarding their medication and body hygiene by the nurse. As an HIV infection weakens the immune system over time, it is important for them to maintain a clean living environment and proper body hygiene. Thus, all youths receive monthly hygiene packages as well as haircuts. Youths staying at the institute directly receive packages including: a toothbrush and toothpaste, shampoo, bodywash, detergent and combs or nail scissors if needed. In addition, they received new clothes, a school uniform and a school bag. Their

monthly haircuts are done by TVET students at the institute. On the other hand, youths living outside the institute receive an allowance to buy the hygiene products themselves. To ensure, the institute provides a homey and clean living environment for the students, each of them is assigned a part of the campus to look after and maintain. All students were very diligent about this task. Furthermore, they have cooking duties on Sundays, as there are no classes that day. The group splits the tasks of preparing breakfast, lunch, dessert and dinner among themselves. In their free time, the students are encouraged to take additional classes or to join group activities, such as gardening, sports and meditation. They can also spend time outside the campus as each student has their own bicycle and a monthly allowance. In case they need to go far from the campus, they will be accompanied by a staff member.



The project staff tries their best to uphold good communication between everyone. Thus the students joined all training and public activities of the TVET students and even had their own programs. Led by a senior staff member, they had sessions on gratitude and self-awareness through meditation. Furthermore, they participated in trainings on children's rights, gender rights and SOGIE as well as a trip to Kep with the donors in November. To maintain a good relationship with their rela-

tives, youths are encouraged to call them at least twice a week. In Addition, they are free to visit their relatives three times a year, during national holidays, as well as on special occasions. Relatives are always welcome to visit the institute.

As, the Phter Koma students grew up, sharing the campus with TVET students, many of them decided to join the program themselves:

Chork Vicheka, now 20 years old, was the first to do so. After facing difficulties with his studies, he dropped out of public school at grade 9 and learned hospitality skills at the institute. Upon graduating in March of 2021, he was hired as a receptionist at Hanchey Bamboo resort and is now able to support his mother financially. He continues to pick up new skills and studies English in his free time.

Following his example, now 17 years old Bun Sothtiti too dropped out of public school and trained in air-conditioning repairing. After graduating in September 2021, he moved back to his home province, Mondulkiri, and worked at an air-conditioning store there. He was forced to pick up a new job after the shop owner moved to a new location and currently works as a truck driver.

In February of the same year, Chhun Yan dropped out of school at grade 7. She first started an internship at a tailoring shop in Kampong Cham town. Sadly, after some struggles, she had to give up on her dream of becoming a seamstress and returned to the institute to start a vocational training in hospitality. Graduating in late 2022, she was hired as an official staff at Smile Restaurant.

As of April 2022, Chhun Va left the program to train as a gold smith in Phnom Penh. He would have to work very long hours to only earn a below average monthly income of USD 75-100. The staff has been very concerned about his health and urged him to return to the institute and train in a different skill field. Finally, 14 years old Prom Roth dropped out at grade 6 at the end of the year. He will start his vocational training in January 2023.

Bun Sothpisey and Chhum Sreyneang will both study at Preah Sihanouk High School next year. They will move to a shared rental room in Kampong Cham town, as they want to be more independent. Additionally, the project staff enrolled both of them in a computer training course, as it will benefit them in the future.

One former beneficiary lives with her husband and baby son in Kampong Thom province. After a road accident, her husband was left unable to work. The project decided to support her during the first semester of 2022 by providing her with packages of rice, a milk bottle, baby milk powder, detergent to clean the bottles, napkins, baby clothes and a baby carrier.





- 3 835 direct beneficiaries and 49 schools
- 166 970.67 USD of donations
 from the European Union / EuropeAid
- Partnered with AEA, KAPE and BK

Promoting re-entries into the education system and supporting students, falling behind. Improving learning environments and lessons.



KOH KONG

The Consortium for Sustainable Alternative and Voice for Equitable Development (CO-Saved) project was first implemented in 2021. In collaboration with AEA, KAPE and BK, a total of 2,899 (1,314 female) out of school children (OOSC) were since supported and enrolled back into the education system. This year alone, 648 students received a scholarship and 2,080 students received in-kind support. In-kind support packages include school uniforms, bags and notebooks; while scholarship students, living within a 2 km radius of the school, additionally receive a bicycle.

Due to the Covid-19 pandemic, the number of OOSC has increased. Thus the project team organized a reentry program. In semester II, 10 re-entry classes were set up for a total of 192 (69 female) students, teaching them Mathematics and Khmer literature. Additionally, 27 remedial classes were taught to 617 (259 female) students who struggled due to the pandemic or due to being slow learners.

The project also aims to improve the learning environment at schools. Therefore schools were supported to set up management and improvement plans. Once the plans were approved, they received a budget to pay for teaching and learning materials, medical equipment, school mapping and child rights improvement actions. Furthermore, the staff joined a training with the Water and Sanitation for Health (WASH) program, to then implement the learned measures. However, the building of handwashing stations at target schools was moved to be implemented in 2023, as the project lacked needed funding. Finally, 12 classrooms were renovated, including replacement of doors, windows, concrete structures outside, roofing and painting. The classrooms were also made accessible for children with disabilities. Yet, the planned building of new classrooms at incomplete schools could not be done, as the construction material was too expensive and the project lacked additional funding to cover the costs. We are hoping to partner with other organizations to co-fund the building of new classrooms in 2023.





14



- **1850** direct beneficiaries and **65** schools
- 65 818.21 USD of donations
 from the European Union through KAPE
- Partnered with KAPE, WW-GVC and YCC

Strengthening the education system and increasing employment among youths and vulnerable minorities.



KAMPONG CHAM, KAMPONG CHHNANG and TBOUNG KHMUM

The Strengthening Education and Employability in Kampuchea project was a three year program run until the end of 2022. In collaboration with KAPE, WW-GVC and YCC several activities were carried out to strengthen the education system and to decrease unemployment especially among vulnerable youth such as Cham girls. Each organization focused on certain activities. BSDA for their part, set up three SEEK centers, one in each target province, to work directly with students, teachers, directors, parents, out of school youth, local authorities and CSO workers. The staff worked hard to sustainably increase the fulfillment of social and economic rights of vulnerable youths, as well as to offer access to inclusive quality education, vocational training and more decent work. In order to reach those goals, students and out of school youths were motivated by our staff to participate in counseling, vocational training, job finding orientation, soft-skill training or other offered activities. The centers were equipped with libraries and devices to offer tablet and computer research means, accessible for everyone. During the three years of implementation, 1946 youths (1265 female) visited the centers, seeking support. 61 of them were enrolled into a vocational training program and another 104 are now employed. The staff members set up a Telegram group with currently 526 members, where they post job offers. Up until December 2022, they had posted 1004 job offers in the group. Feedback results showed, 60% of the youths gained better access to decent employment. Besides, 30% of them participated in the Commune Investment Planning (CIP) process, thus supporting sustainable development of their communes.





Furthermore, 20 self-help groups were set up, with a total of 216 members. These groups will continue to support their members, even after the project implementation ends, creating a sustainable support network. 70% of the self-help group members reported to have benefited from the capacity building trainings and their expectations were met.

In addition to the work at the centers, staff members also organized orientations for local secondary and high school students, as well as 50 Children Youth Clubs (CYC) with 709 participants (423 female) from 65 different primary and secondary schools. The CYC members all filled in a consent form to participate in preparatory research activities, they then received capacity building on research processes, such as interviewing, report writing and presenting of outcomes. On top of that, 316 CYC leaders (216 female) joined trainings on the definition of youth, researching youth barriers to employment, developing questionnaires and additional interview skills. Over a span of more than two years, the youth clubs planned and carried out interviews, researching the "Barriers to Youth Employability and Access to Economic Resources". The clubs in Kampong Cham interviewed 1343 youths (735 female), in Tboung Khmum 1330 youths (783 female) and in Kampong Chhnang 1209 youths (694 female), making sure to reflect the composition of employed youth, unemployed youth, low income youth and authorities of their community in their choice of interviewees. Finally, the research findings were presented to the local authorities by the CYC leaders themselves. Obstacles often mentioned were:

- Gender Discrimination by employers
- No guidance when looking for jobs
- Limited job offers
- Lack of vocational skills
- Lack of knowledge (e.g. how to run a small business)
- Lack of education due to dropping out

In the future, interviewees wished for:

- Encouragement to stay in school and graduate at year 12
- Sufficient information about job or skill training offers at commune level
- Creating a space for youth to raise issues at commune level
- Organizing a youth forum dedicated to job and training offers

In order to improve the education system by making school communities more inclusive, a sub-project was launched in late 2022. The project focused on human rights, child rights and SOGIESC in order to diminish discrimination.



- 10 schools and 368 officials
- 6 451,25 USD of donations
 from Save the Children
- Partnered with Save the Children

Strengthening Child Rights and preventing discrimination through awareness raising and trainings.



KAMPONG CHAM

The Strengthening on Child Rights and Education project was a short term project implemented from October to December. Several meetings were held, promoting human rights, child rights, sex and gender norms, SOGIESC and LGBTIQ+ to local government officials, principals, teachers, school support committies, as well as student council and youth club members. The projects goal is to sustainably prevent dricrimination in the future. Thus, project staff organized meetings with officials to update guidlines and regulations, promoting inclusivity and diversity. As a result of the trainings, participants gained knowledge on human rights, child rights, sex and gender norms, SOGIESC and LGBTIQ+, as can be seen in the test results: results increased from 30% in the pre-test to 87% in the post-test. Participants went on to share their gained knowledge at other meetings, spreading awareness. The student council and youth club members even set up a schedule to have monthly meetings, discussing how to further prevent discrimination in their everyday life. Eventhough, the project was only implemented for a limited time, the project staff managed to sustainably build a community, which will keep working to prevent discrimination and to raise awarenes. A new generation will grow up in a more inclusive environment, allowing their mindset to be more open.



- 184 families
- 33 148.85 USD of donations
 from Fondazione Apsara and GlobeMed/USC
- Partnered with MKK, SEEK, SHE and CISA

Providing interest-free loans to vulnerable families to troubleshoot their small businesses. Encouraging people to save money.



KAMPONG CHAM

Financing Futures aims to sustainably improve the livelihood of vulnerable families and help them to reach financial independence. Beneficiaries are provided with trainings and an interest-free loan which they invest into their small business and then pay back the money at their own pace over a span of two years. Once the loan is fully repaid, the money will be given to a new beneficiary, creating an autonomous system, which no longer relies on donations.

Before receiving a loan, potential beneficiaries pariticipate in four pre-meetings and sign the loan agreement. This ensures, they understand the principles of bussiness and saving, as well as the project objectives. In order to sustainably improve their family's life, beneficiaries agree to join a saving program, encourage their children to attend school regularly, protect child rights and avoid gambling or drinking. Upon completing the meetings, they receive a loan of USD 250.

To support the families and their businesses sufficiently, even in the future, BSDA sets up Self-Help Groups (SHG). Beneficiaries get to share their experiences and find solutions to upcoming problems together. Group members elect a leader during the pre-meetings. Leaders are required to have a basic understanding of maths and Khmer literacy, as they keep track of group savings and interest rates. The group leaders are be responsible to coordinate group activities and meetings in cooperation with the project staff and will continue to do so on their own once all members have fully repayed their loans and the group has become independent from the project.

In previous years of implementation, some beneficiaries could not attend SHG meetings regularly, as the

group members live far appart from one another and they take a long time to reach. Thus, the project team decided to form smaller groups and divide previous ones. SHGs will come toghether in monthly meetings and stay in contact via messenger services to share ideas and support one another.

During the repayment phase, beneficiaries keep receiving trainings led by SHG leaders and project staff to increase their knowledge on identifying competitors, providing good service and fulfilling hygiene standards. Furthermore, they are taught about the importance of education for children to reach financial independence and build a secure livelihood in the fututre.

Throughout the year, the project staff evaluates project achievements regularly, to ensure all goals are reached. Results showed, 95% of the families are already able to support themselves and pay for routine expenses. All beneficiaries reported an increase in profit, allowing them to further increase their businesses. However, three businesses went bankrupt and the beneficiaries changed their profession. They contiue to receive support from the project. Furthermore, the evaluation showed, beneficiaries face more obstacles during rainy season and thus have lower incom during those months.

The staff had a hard time conducting school visits, as the schools are far apart. Thus education achievements were evaluated during home visits and through phone calls. 97% of the families were able to send all children to school. Yet, only 85% of the children attended class everyday. Two children even dropped out to support their sick mother. One more student decided to join a TVET program rather than continuing her studies and is now learning beauty salon skills. To provide such opportunities, the project cooperates with other NGOs. Beneficiaries receive the contact information of all partner NGOs as a recource, they can rely on in case they need support.

One more obstacle, the project staff has faced, is some beneficiaries being illiterate. They require help to fill in their income logs and the training strategies had to be adjusted.





A follow-up with already independent SHGs showed, most members continue to run their businesses and send their children to school regularly. However, some members migrated and lost contact to the group.

Furthermore, all beneficiaries are informed about the Village Saving and Loan (VSL) group saving program during the premeetings. They are encouraged to join an already existing group or even form a new one. Each group member gets to decide how much money they want to pay and whether they want to make monthly or bi-monthly deposits. Community outreach activities were conducted to ecourage non-beneficiary community members to join the VSL groups. So far, only three non-beneficiaries have joined. Even some beneficiaries decided to save money by themselves rather than in the group, however the staff advised them against it. The aim is for these groups to become independent aswell.



[CASE STUDY]

Ms. Hok Sreymom, 35 years old, lives in Veal Ksach village, Roang Commune, Kampong Siem district, Kampong Cham province. She is a widow with three children and takes care of her old parents. In order to provide for her family, she runs a small farm, growing water greens. Ms. Sreymom's first priority is to provide food for everyone. However, without the additional income of her late husband, she has been struggling to cover all expenses. Also her plans of expanding the farm had to be postponed as all her earnings were spend on necessities or reinvested

into the farm and she could not save up enough money for an expansion. Some days, despite being aware of the importance of education, Ms. Sreymom was even forced to keep her two elder daughters home to help her on the farm. Both of them are currently studying at Thmor Koul lower secondary school - the younger one at grade 6 and the older one at grade 8. In spite of the circumstances, Ms. Sreymom is highly committed to encouraging her children to study hard. During a home visit, she told us: "I work hard to provide education for my children". And then added: "I don't want my children to rely on me".

Upon receiving a grant from the Financing Futures project, Ms. Sreymom was finally able to expand her farm. Her earnings increased gradually and she is now able to fully support her family's daily expenses. She was able to pay for new clothes, study materials and school fees. Both her daughters now go to school everyday. In addition, Ms. Sreymom joined a VSL group and puts money towards the group savings regularly, as well as saving 10-15 USD for her self monthly.

Lasty, Ms. Hok Sreymom would like to express her gratitude towards the Financing Future project, as they provided her with crucial knowledge and an interest-free grant. She appreciates the focus on education very much. She thanked our staff for always motivating her, making helpful suggestions for her business and especially for making the grant repayment easy. Furthermore, her and her children would like to thank the APSARA FOUNDATION for providing financial support to poor, vulnerable families.

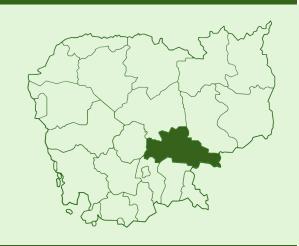
Thank you!





- 56 families
- Shared funds with Financing Futures from GlobeMed/USC
- Partnered with MKK, SEEK, SHE and CISA

Enabling PLHIV to make a living by providing them with a source of income.



TBOUNG KHMUM

The Chicken Raising program aims to improve the livelihood of People Living with HIV (PLIV) and Orphaned and Vulnerable Children (OVC) by providing them with a source of income. Beneficiaries receive trainings on how to save money, where to buy or sell chicken and how to take care of their chicken. The project staff conducted home visits to follow-up on beneficiaries and provide support if needed. Beneficiaries network through messenger services and SHG meetings. Group members showed much support and appreciation towards their group leader as they believe he is very skilled in both management and communication. Unfortunately, the project lacked funding to conduct monthly meetings and refresher trainings this year, meaning the beneficiaries had less opportunities to share experiences and support each other. Still, they received the updated resource list of partner NGOs to seek support if needed.

A project evaluation showed, 80% of the beneficiaries were able to secure their livelihood through receiving training and being able to make enough profit from raising their chicken. They have access to medical care and lead a healthy life. However, only 64% are attending doctor appointments and take prescribed medication regularly. The project staff tries to convey the need to do so, in order to stay healthy in the future, to them.

CR beneficiaries, too, are encouraged to join the VSL group saving program.



- 4 communes, 7 901 participants
- 62 978.25 USD of donations
 from The World Bank through World Vision
 International Cambodia
- Partnered with RGC, STAR Kampuchea,
 PNKA, CIRD, PK IPEA Project, Karuna Battambang, BCV and KAPE

A good governance project, aiming to improve public services and their accountability.



KAMPONG CHHNANG

Implementation of the Social Accountability Framework is a joined project of the RGC and civil society organizations. It aims to improve public services by raising awareness and increasing public participation in subnational politics and decision making. In order to reach those goals, implementation is split into three trimesters, which are repeated annually. During the first trimester, awareness raising and trainings take place. So-called I4C, information for citizen, activities are carried out and questionnaires are filled in by participants to check whether they gained an understanding of their rights and public service standards. During the second trimester, monitoring takes place. Citizens evaluate public services in their commune via score cards. They raise suggestions for improvement and get to present these to service providers during interface meetings. The service providers additionally reflect on their services and come up with their own plans for improvement. Supply and demand side then come up with Joint Accountability Action Plans (JAAPs). Finally, during the third trimester, the JAAPs will be integrated in the Commune Investment Program (CIP), to be executed in the following year.

BSDA is one of the civil society organizations working on the I-SAF project, carrying out and supervising activities in four districts of Kampong Chnang. However, due to budget restrictions, the I-SAF project was only implemented in Chul Kiri district this year. The focus on the supply side is on educational, administrative and medical facilities. Meanwhile, for the demand side, the focus is on marginalized and vulnerable groups. Therefore, home visits are conducted, informing vulnerable families about their rights and national standards, as well as hearing their feedback on the performance of service providers. In account of the

home visits, they were then able to report mistakes in the ID Poor Card process to village leaders. Additionally, our staff used the occasion to inform the families about Covid-19 and to hand out protection kits to poor families. Other I4C activities included mobile kiosks, community meetings, evening sessions and peer learning. These activities made it possible to reach a large group of citizen, including men and youths. Following each activity, 30% of the participants were chosen by chance, to fill in a questionnaire. Results showed, that 78.9% of the participants are well informed about all three target supply sectors, yet they still lack deeper understanding of ID Poor services. During the monitoring phase, several issues were raised. Community Accountability Facilitators (CAFs) reported about the lack of cooperation of service providers to the governor and also requested to only need one permission to carry out activities, rather than needing permission from both, district and commune admission. Furthermore, youths reported about schools not displaying I4C posters and teachers being absent without notice. During the second trimester, 66 community scorecard meetings and 50 self-assessment meetings were conducted and led to a total of 349 JAAPs, of which 59% can be implemented by internal funding and the other 49% needing external funding. Nine JAAP-councils were formed to supervise implementation and to check, whether the targets are reached. Unfortunately, some I-SAF activities were delayed, thus the JAAPs could not be integrated into CIPs this year. Still, participants are satisfied with the action plans and are confident, they will improve service delivery. As last year's implementation too was delayed, 748 JAAPs were successfully integrated into CIPs in Baribour district this year.





23

The project faced several obstacles throughout the year. One being the Covid-19 pandemic and the consequential restrictions, limiting all social activities. Also resulting in the 14 CAFs (9 female) in Chul Kiri district not receiving their certificates, as they could not facilitate all activities required. The BSDA team still tried to train and support them as much as they could. Another obstacle was the supply side not putting enough effort into supporting the project. Especially the government needed pushing and following up from CAFs and NGOs, as they were busy with the commune election. Observations from previous years showed, that primary schools made the biggest achievements compared to other service providers. Lastly, the social perception of health, education and other social services being seen as the responsibility of women led to a low male participation rate. Although, facing so many obstacles, the project team managed to work closely with commune authorities to allocate implementation budget for 2023. A total of 38 communes managed to allocate USD 19,000 to support I-SAF activities at commune level.

A HUGE THANK YOU FROM











TO OUR IMPLEMENTATION PARTNERS



































AND ESPECIALLY TO OUR DONORS





















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BSDA | ANNUAL REPORT 2022 2