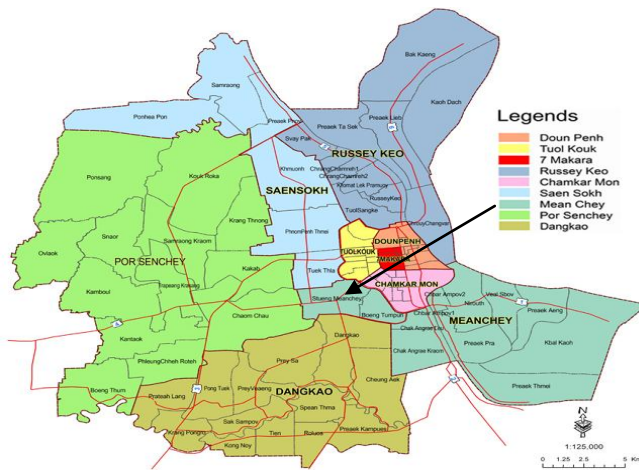


SOVANNPHOUM ORGANIZATION ECONOMIC PROGRAM

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With just a small credit, I improved my living conditions.



Vanna sells cakes to her customer

VANNA'S FAMILY LIFE

In 2006, Heom Vanna, 32 years old, and her husband decided to leave their motherland to live in Phnom Penh in an attempt to find a better life. By starting to work as a factory worker and a motor-taxi driver, Vanna's family was able to make a minimal income; enough to pay for a room rental, two meals per day, some of their medical treatment fees, etc.

In 2009, Vanna's family life was not like the previous few years. Her family's living conditions were not better, and it was the year that her family life reached a separated road as her husband had a step wife. After she separated from her husband, she had a baby. Her life as a single-mother became harder and harder. Employed as a garment-worker, the single-mother worked hard to support her family and pay for childcare.

In 2011, Vanna resigned from the garment factory, and she started a new business sewing clothes in an attempt to increase her income while simultaneously being able to look after her child. Even though she started a new business, her living conditions became worse. Her income was enough to afford the room fee and two-meals per day, but sometimes she had to borrow money from a private lender, at an interest rate of twenty percent per month, just to be able to afford her medical treatment fee.

A NEW LOAN, A NEW LIFE

By working with the Samatapheap Khnom Organization, Sovannphoum Organization decided to expand its services to the Damnak Thom community. This expansion provided a previously non-existent opportunity for many poor families like Vanna's. She decided to take her first loan, in the amount of KHR 400,000, to set up a grocery at her rental room.

Her new grocery business paired with her clothing sewing work increased her daily income. Vanna was able to pay for three meals per day, the room fee, plus her fee for medical treatment. After her payment, she has enough leftover to build her savings. As a result of this increased income and savings, Vanna was able to buy a motorbike in 2012. She used her motor bike to carry groceries from the market to her shop. After she bought the motorbike, she decided to buy a plot of land in her homeland in 2013.

FUTURE OUTLOOK AND AMBITION

Vanna said that she is proud of her current income. With this stable income, she wishes to send her children to attend and complete university, and she will save the leftover income to build a new house on her plot land in her homeland.