

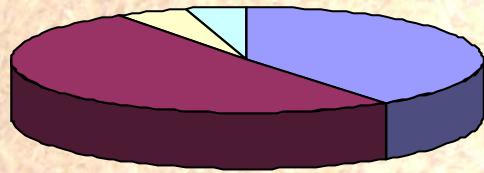
Rice Banking

One of Neary Khmer's projects is rice banking, a form of micro-financing, where rice is used in place of money for loans. Rice, provided by Neary Khmer, can be borrowed from the village rice bank when families have a shortfall (often for about 3 months during the dry season) with a considerably lower interest rate than commercial enterprises. Rice is repaid when the harvest is completed and then reloaned. In Khmer, we call this the "wheel" or "circle" process, as the rice is always rotating between different villagers.

Where does the repaid rice go?

A villager repays the rice s/he borrowed back to the rice bank. The rice used to pay the

Interest on Rice Bank



Community Caretakers ■ Ricebank
People In-need □ Rice Field Landowners

interest is divided among four groups as shown below:

- 50.7% Goes back into the Rice Bank for further use
- 40.0% Community Caretakers
- 5.0% People In-need, including the elderly and orphans
- 4.3% Landowners who lent their fields for rice production

By enabling villagers to loan rice, they are not only able to feed their families but it also allows them to use their meagre disposable income on other essential items which include school uniforms, books, nutritious foods and health costs.

Get Involved!

You can make a difference. Please don't hesitate to contact us for more info

| | |
|-----------|--|
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Donate to Neary Khmer

A little goes a long way:

For \$15, we can purchase one water filter and provide water/sanitation training to a family

For \$30 we can buy a family 6 chickens & provide training

For \$30 we can provide 1 kg of seeds and edible tree saplings for a family home garden

For \$250 (minimum) we can install a water pump that serves over 6 families.

Bank Details:

Account Name: Neary Khmer
Bank Name: Cambodian Public Bank Limited
Account No.: 020.02.30.00981.3
Swift code: CPBLKHPP



Private donations also fund staff capacity building, health education, livelihood training and more. With your contribution, we can continue finding new ways to help.



Neary Khmer

Improving Life for the
Poorest of the Poor
Siem Reap's Rural and Remote
Communities - Cambodia

www.nearykhmer.org

About Us

Siem Reap Province, despite being home to the famous Angkor temples and more than 2 million tourists visiting each year, remains one of the poorest provinces in Cambodia. The province has one of the highest rates of child malnutrition in Cambodia caused by poverty and lack of education. Beyond the main roads servicing the temples and the town centre, civil infrastructure remains extremely poor, health services inadequate and local knowledge of basic health practices very limited. There is limited *clean drinking water* for most people often resulting in *water borne diseases* and contributing to *malnutrition*. Water for domestic, civil and agricultural use is often limited or non-existent especially in the dry season.

Nearly Khmer (Khmer Women), founded in 1999, works to address these problems by empowering our target communities with the foundations



of healthy living. We work with villages all over Siem Reap from the town's backyard to the province's most remote areas.

Our mission is to give local people the tools and knowledge they need to earn a living, feed and educate their children, stay healthy and make a better future for themselves and their children. We aim to help communities prevent disaster-medical or otherwise—so they can focus on improving their lives.

Over the years, our scope has widened to meet new needs. Each of our activities is designed to promote long-term well-being and eventual self-reliance and sustainability. This involves significant community participation and involvement.



How We Help Others

Our activities include:

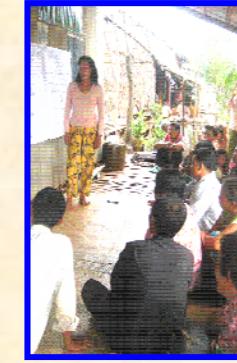
- *providing supplementary food to malnourished children, monitoring their growth and referring for medical care where required*
- *educating mothers and community members in nutrition and maternal health through training and supporting local Village Health Volunteers*
- *establishing home gardening farming schemes using organic and chemical-free fertilizers*
- *supporting small scale animal and fish raising*
- *teaching the essentials of sanitation*
- *providing water filters and other small scale water systems for home use and gardening*
- *working with Commune councils to improve their capacity to govern effectively*
- *empowering women through training in human rights advocacy and good governance*
- *educating communities about HIV/AIDS and Dengue Fever prevention*
- *sponsoring and organizing community-based small infrastructure projects (irrigation canals etc)*
- *teaching rice banking and implementing micro-financing in villages which includes training in small business and village groups*



The Importance of Sustainability

The support provided to the poorest of the poor in their communes is short term using effective inputs to alleviate critical needs along side education and training. This model of support helps beneficiaries to sustain positive outcomes and to continue to improve their lives independently from Nearly Khmer.

Our programs focus on empowerment of women and their families to promote sustainable development. Through women, healthy lifestyles and new skills and knowledge is passed on to other villagers and their own children who they set an example for.



Our Women in Local Governance program aims to educate and provide knowledge on Decentralization and Development concentration to promote and develop good local governance. This is in keeping with current political reform in Cambodia.

Knowledge and support from this program provides disadvantaged women with confidence and opportunities to participate in civil society, and to be aware of their human rights and responsibilities.

We also implement rice banking and provide money to start community loan systems. Villagers can take out loans at a low interest rate to help finance small income producing projects or they can borrow rice which allows them to have food during the dry season and which is paid back when their own rice has been harvested.

