

## SUMMARY ON FLD PROGRESS 2010

FLD Milestones 2010	Achievements 2010
<p><b>Farmer Fund (Credit Operator)</b></p> <ul style="list-style-type: none"> <li>• Staff Association was formed with approximate USD10,000 deposited at CJCF</li> <li>• Estimated amount of USD30,000 mobilized by donors</li> <li>• Part-time CJCF Program Manager</li> <li>• Software program in place</li> <li>• Cost for Loan Officers, Accountant, and Internal Auditor and operating costs (i.e. travel, allowance, supplies, rental, utilities, communications, etc) were adequately covered by interest income</li> <li>• Standard of implementation (i.e. guideline, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>• No progress on staff association formation</li> <li>• 98% of estimated USD30000 earmarked by donor funds has been achieved( Amount budget mobilized donor to sponsor this year \$US 29580)</li> <li>• Farmer Fund was renamed from CJCF and being managed by part-time Program Manager</li> <li>• Software program has been in process to be purchased from CARD Bank</li> <li>• Income from interest to sufficiently cover only staff costs, less extent for support cost and other operating cost. 5 VSLA Agents were recruited, employed, and trained.</li> <li>• Bad loans were somewhat extent resolved.</li> <li>• Complete standard of implementation</li> <li>• Staff take more responsibility to manage cash at sub branch level( providing safe box, bookshelves)</li> <li>• Good documentation store at sub branch level</li> <li>• Staff wears uniform and holds the card while collecting loan at field</li> </ul>

<p><b>KFP</b></p> <ul style="list-style-type: none"> <li>• Three new shops (Svay Rieng, Preah Vihear, Siem Reap) were established and been functioning</li> <li>• Cost of sellers, night time guards, cleaners, utilities, partial rental fees, supplies, communications are well covered by revenue</li> <li>• Packing for at least 5 products</li> <li>• Regular and successful marketing promotions</li> <li>• Value chain video documentation (mushroom, rice, cloths, processed foods, honey, livestock)</li> <li>• Expected gross income at USD20,000 (business plan earmarked at USD72,313.49)</li> <li>• 6 sellers were recruited and employed</li> <li>• 20 additional consignments had been made arrangement to sell KFP products</li> <li>• One international order</li> <li>• Clear supporting structure, marketing, quality control, and sale</li> <li>• Improved infrastructure, van, tri-cycle</li> <li>• Door-Door Service</li> </ul>	<ul style="list-style-type: none"> <li>• 3 new shops were established and been functioning in Svay Rieng, Siem Reap, and Preah Vihear</li> <li>• Income was not yet sufficiently covered staff cost and other operating costs. It well covers less than 30% (roughly estimate).</li> <li>• 2 packages have been improving, rice, banana chip. Other 3 different kinds of product such as honey, cloth, and basket have been improving on label. All will be completed in end of this year.</li> <li>• Catalogue for products and 2 spots were produced. A video documentary on most significant change had been developed. No advertising through radio or TV.</li> <li>• Gross income earned at USD8,682.82 (Jan-Dec).</li> <li>• 6 shop sellers were recruited and employed</li> <li>• Around 15 additional consignees agreed to sell KFP products and this brought up total 42.</li> <li>• No progress on international order due to low skill of young women group to produce following the specified standard of quality</li> <li>• Better supporting structure to control on quality and sale</li> <li>• Door-to-door sale was added and a motorbike was bought to transport products to clients at door step</li> </ul>
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<p><b>SKIL</b></p> <ul style="list-style-type: none"> <li>• Feasibility study on institutionalizing of DMI (review on internal capacity, current service providers, etc.)</li> <li>• Raising profile (i.e. business plan, marketing activities)</li> <li>• Fine tuning on existing courses and develop new ones responding to market demand</li> <li>• USD200,000 earned from services (business plan earmarked at USD79,573.96)</li> <li>• 100% financial viability</li> <li>• 10 team members recruited and employed including a part-time Program Manager</li> <li>• Well equipped with necessary equipment and furniture</li> <li>• Registered with the Ministry of Education, Youth and Sports</li> <li>• A separate building was rented</li> </ul>	<ul style="list-style-type: none"> <li>• SKIL Feasibility study: has researched and studied a variety of Training Institutions including Don Bosco Institute, LimKokWing Cambodia University, IIC University of Technology, EM, and Phnom Penh International University. Most of these Institutes and Universities have similar criteria and registration processes with the Cambodia Government.</li> <li>• Raising profile: have developed own business plan and marketing strategic plan to increase business profit and to respond to market demand.             <ul style="list-style-type: none"> <li>• Training Market Benchmarking Survey tool</li> <li>• Training Retail Market Model procedure</li> <li>• Training Services sale retailer policy and criteria selection</li> <li>• Training Course leaflet, Banner, email connection, and face to face contacted</li> <li>• Networking with relevant officials and government department</li> <li>• SKIL T-shirt printing</li> <li>• Customer contacting list</li> <li>• Price Strategy Analysis</li> <li>• Developed Business plan</li> </ul> </li> <li>• Fine tuning on existing courses and develop new ones responding to market demand: According to business plan we have increased the number of training course number and increased a new training topic as well as:             <ul style="list-style-type: none"> <li>• Climate Change REDD and Adaptation</li> <li>• Rice and Corn Post-harvest Management</li> <li>• Facilitate Meeting Forum (Public Speaking)</li> <li>• Career Planning and</li> <li>• Developed new Database usability for SKIL</li> </ul> </li> <li>• USD200, 000 earned from services: SKIL earned from non-project at USD61,611.84 (Jan-Dec 2010) and from in project USD51,687.72 and the carrying balance was 5,373.96. Thus, from January-December 2010 SKIL earned USD118,673.52 . SKIL has increase starting capital amount 13,058.40 for 2011.</li> <li>• 100% financial viability: SKIL has achieved around 90% of its financial viability at the end of 2010</li> <li>• 10 team members fully paid including a part-time Program Manager: Recruited one more Financial and Administrative Trainer, Marketing Officer, and Foreign Volunteer Adviser. So, for the unit we have 11 staff including 1 Program Manger, and 1 driver.</li> <li>• Well equipped with necessary equipment and furniture:             <ul style="list-style-type: none"> <li>• Replacement of SKIL Vehicle at USD8300</li> <li>• New laptop purchased</li> <li>• Two new desks and chairs purchased</li> <li>• A new digital camera purchased</li> </ul> </li> <li>• Registered with the Ministry of Education, Youth and Sports:             <ul style="list-style-type: none"> <li>• Approached to register with Ministry of Labor instead of Ministry of Education because our training services have provided short-course programs and this falls in jurisdiction of the Ministry of Labor.</li> </ul> </li> <li>• A separate building was rented: SKIL Office moved back jointly with other FLD Programs</li> </ul>
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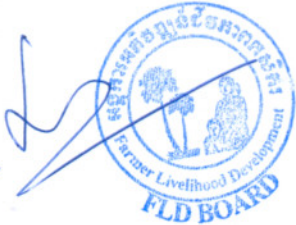
<p><b>Administration &amp; HR Unit</b></p> <ul style="list-style-type: none"> <li>• FLD received good governance certificate from CCC/ GGP</li> <li>• Received recognition from local governments in FLD target provinces to implement FLD projects</li> <li>• Re-assigning staff to work under respective program</li> <li>• Clearly assigned FLD assets to support the implementation under respective program</li> <li>• Staff capacity building plan was implemented</li> <li>• Updating personnel policies and procedures</li> <li>• Working office has been upgraded to accommodate an expansion of staff number and FLD work</li> <li>• High level skilled staffers and professionalism – low rate of staff turnover by less than 5%</li> <li>• Knowledge management/ knowledge sharing was in place</li> <li>• Information communication materials were clearly developed and more effective</li> <li>• Software system for personnel data management was in place</li> </ul>	<p><b>Administration</b></p> <ul style="list-style-type: none"> <li>• Approved proxy-related documents from Prey Veng, Svay Rieng and Oddor MeanChey Provincial Governor.</li> <li>• Management Committee Meeting was conducted 6 times.</li> <li>• Vehicle, Motorbike and Equipment were maintained in good condition.</li> <li>• Visited to 4 FLD provincial branch offices for 6 times.</li> <li>• Purchase plan developed and implemented for all FLD projects and vehicle for CAF project</li> <li>• Held the monthly meeting participated by Admin and Finance Units for 9 times.</li> <li>• Printed out Annual Reviews, Leaflets, Posters and Logo stickers.</li> <li>• Updated inventory list of all assets in the system and put labels on every asset.</li> <li>• Internet and server system management was maintained.</li> <li>• Monthly budget control (income and expense) of Administration and Human Resource costs.</li> <li>• Maintained and upgraded website.</li> <li>• Invitation for bidding of SKIL project's vehicle and procured.</li> <li>• Making contract for renting a new head-office and working office space and materials had been upgraded.</li> </ul> <p><b>Human Resource</b></p> <ul style="list-style-type: none"> <li>• Recruitment and orientation made to new staff, replacement staff for loan officer, CDFs, Admin. Secretary, Admin. and Finance Officer, Consignment Seller, Sale Team Leader, Agriculture Trainers, DP Manager, Guard, Driver, Cleaner and BDO as required, totally 49 staff ( 32 new staff and 17 replaced)</li> <li>• Staff turnover rate was 12% (12 terminated and 12 resigned)</li> <li>• Staff was undergone performance appraisal which linked to employment contract renewal.</li> <li>• Monitoring and follow up of FLD policies and procedures implementation by orientation, explaining to project/unit staff and questions and answers.</li> <li>• Coordinated for “in-house” training as planned or facilitated in staff capacity building via training courses “outside” as required.</li> <li>• Job descriptions developed/ revised for some new positions.</li> <li>• Revised FLD personnel policies and procedures.</li> </ul>
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<p><b>Finance Unit</b></p> <ul style="list-style-type: none"><li>• Re-assigning of Accountants to work under respective program</li><li>• Open new account for Staff Insurance Fund</li><li>• Staff training on auditing, budgeting, accounting</li><li>• Updating financial policies and procedures</li></ul>	<ul style="list-style-type: none"><li>• Finance Unit has re-assigning of accountant to work under respective program</li><li>• Finance unit has opened separate new bank account for FLD staff insurance fund</li><li>• Finance unit provided orientations to FLD staff related to financial policy and procedure every 3-month review of individual project at FLD head office in Phnom Penh. For Finance Team FLD never sent to attend other training courses to improve their specialization.</li><li>• Financial policy and procedure were already updated signed by the Chairperson of Board.</li></ul>
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*On a merit of Board Meeting No.01118 dated on 5 February 2011*

*Approved by Dr. Yang Saing Koma*



**Chairperson of Board of Directors**