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*“Savings groups participants have peace of mind and a sense of security.”*



**Footnote:** *The strong and highly sophisticated community Credit Union movement, now firmly entrenched in many developed countries, started in this very fashion among poor farmers in rural Germany in the mid nineteenth century. Congratulations Ratha*

**Welcome** to our first newsletter for 2011. It's a little bit late but better late than never! What a disastrous start to 2011 it's been – floods and cyclones in Australia, the dreadful earthquakes in New Zealand and Japan, the tornadoes in America and so on. We've all seen via the media the suffering of those involved and many of us have reached out to help. But please remember that in developing countries people struggle everyday just to get by. It's those people that Helping Hands reaches out to and we need your continued help to keep on helping them.

## **Micro-finance, Helping Hands style by Brian Kuhl**

We are thrilled at the success of this micro-finance initiative and the manner in which it has been embraced by the village communities. Brainchild of our Agricultural Training Officer, Miss Ratha, these “savings teams” are formed by members participating in the Helping Hands Agricultural Training Course, at the conclusion of their respective courses.

The groups continue to meet once a week to discuss agricultural issues; and to participate in a Community Savings Scheme. At each meeting members deposit a small amount of money. Members may then borrow back from the Scheme, as required, to buy inputs for their farming enterprise, eg, seeds, tools, fertilizer and livestock. They may also borrow from the Scheme to fund medical assistance if a family member takes ill.

The threat of illness is a cause for great worry and stress in these isolated rural communities. Now, Savings Group participants have peace of mind and a sense of security knowing that they can borrow their money back from the savings team for medical emergencies.

A set of rules and guidelines provide the basis for management of each Group, which is undertaken by a small committee, elected by the members annually. Presently there are six established Savings Groups, with a seventh due to be set up at the conclusion of the Agricultural Course now running.

The first group, from Prasat Char Village, has accumulated a balance of 2.7 million Cambodian Reil (\$US675) in just two and a half years. This is a significant sum in a country where many rural families exist on less than \$1 per day; a remarkable achievement and a wonderful example of micro-finance in action at the grass roots level.



*Growing vegetables*



*Growing financial security*

## Our Medical Programmes

Helping Hands likes to encourage people to help themselves, but occasionally we encounter people with medical problems who are too poor, or who have no access to the appropriate medical care. In these instances we offer them whatever help they need.

### *The story of Mrs. Chom Sokna by Thea*

Mrs. Chom Sokna was married to Mr. Korng Sophal in 2008. Her parents arranged the marriage. Mrs Sokna is 21 years old and Mr Sophal is 23. They are from L'berk village. Both of the families are very poor and they had to get married before they finished secondary school. After Sokna and Sophal were married they decided to build a small house next to Sokna's parents so they could begin a family together.

*"Mrs Sokna and her husband are very grateful for Helping Hands Cambodia for saving her life."*



*Note: Mrs Sokna is very lucky that Thea found out about her and enabled her to get medical help. Without the assistance of Helping Hands Cambodia she would have died – her family quite simply would not have been able to pay for her treatment. The total cost of her treatment was \$425.00. A large portion of that was for the blood transfusion. - Deborah*

Although the family is very poor, Mrs. Sokna does not give up. She works very hard on the rice field while her husband works in construction in Siem Reap (for a couple of dollars a day). Even with both of them working, they cannot make what the family needs. Mrs. Sokna and her husband always wanted to have a child as they believed that it would bring them happiness and luck in their lives. 2 months later, Mrs. Sokna discovered that she was pregnant and that her wish had been granted. Mrs. Sokna and her husband worked very hard to prepare for their first child.

9 months is not a long time to get ready for a baby, but Mrs. Sokna did not care. She does not have enough education and she had never been a mother so she continued working right up to 9 months and did not visit the doctor.

In March 2011, as it was time for Mrs. Sokna to give birth, she still continued to work as often as she could. One afternoon on her way home from work, she suddenly felt dizzy and had a stomachache and a headache. She made it home but then she fell down some stairs and onto the ground. Many people went to her but no one believed she was still alive because she was bleeding so much and she was unconscious. Mr. Mean, the village leader in L'berk, was told about the situation and he decided to contact Thea, the Medical Coordinator of Helping Hands Cambodia, for urgent help.

After hearing about the emergency, Thea went to the Provincial Hospital and organized an ambulance to transport Mrs. Sokna from her village to Siem Reap. He arranged for her to have an operation as quickly as possible.

While Mrs. Sokna was in the operating room many people were scared and they cried to Thea. Four hours later the operation was over and the doctors had given Mrs. Sokna blood transfusions and she was doing better. People were relieved, but Mrs Sokna was not. The doctors were able to save her, but not her baby.

After they left the hospital, Thea visited and continues to visit Mrs. Sokna and teaches her about how important it is that she sees the doctor, especially when she is pregnant. She will make sure that she shares this information with other women in the village.

Mrs. Sokna, her husband and all of the villagers in Lberk would like to say thank you to Helping Hands Cambodia and especially to all those who work very hard to find the money to save people's lives.

Mrs Sokna and her husband are very grateful for Helping Hands Cambodia for saving her life. She said she would have died without the help of Mr Thea and Helping Hands Cambodia.

*"They believed the pain was caused by something that the patient did to his grandparents a long time ago."*



*Representatives from MSAVLC (Medical and Scientific Aid to Vietnam, Laos and Cambodia) visited Siem Reap in March. MSAVLC very generously help with funding for our medical programmes.*

*Top row: Peter Lacy, Deborah, Chanty and Thea.*

*Bottom row: Peter Lidgard, Mary Lidgard and Sheila Lacy.*

*Mr Ngoun's medical treatment cost \$308.25*

## **Mr Ngour Ngoun by Thea**

On 24<sup>th</sup> January, 2011, Thea, the Medical Coordinator of Helping Hands Cambodia (HHC) was riding a motorbike from Prasat Char village to L'berk village on his way to visit patients. Suddenly there was a strange sound and a crowd of people asking for help.

Thea went through the crowd and saw a man asking for help to stop his pain. Quickly, Thea organized for a remork (a trailer pulled by a motorbike) to take him to the hospital in Siem Reap. The villagers told Thea that they believed the pain was caused by something that the patient did to his grandparents a long time ago. The people in the village prayed for him.

An hour later Mr. Ngour Ngoun's pain had gotten worse. Thea asked him about where he was hurting and if he had ever had pain like that before. "Did he have diarrhoea?" Mr. Ngoun said he had never had strange pain like this before. After Thea received all of the information, he started to think that maybe Mr. Ngoun had a kidney stone or gastric perforation and as both are dangerous illnesses, Thea decided to take him to the hospital. The people in the village continued to pray for Mr. Ngoun.

As Thea suspected, it was almost too late for Mr. Ngoun. The doctors said he would have died if he had come to the hospital any later. Mr Ngoun had a gastric perforation and needed to have an urgent operation. Thea organized the operation as soon as possible.

Mr. Ngoun's wife, Mrs. Chan Sombo, and their five children cried from worry about Mr. Ngoun, who is 55 years old. They had never been to a hospital and they were scared and worried that he may die. They were also worried about the cost of the operation and that it would be too expensive, they did not have much money.

When the family were told of Mr. Ngoun's successful operation and that Helping Hands Cambodia had paid for the operation the family were very excited and they smiled a lot. Mr Ngoun and his wife said that from now on, they will never pray when they feel sick. Instead they will go to the doctor. They also said that from now on, their god is Helping Hands Cambodia because without HHC, Mr. Ngoun would have died.

Now Mr. Ngoun is fine. He cannot work as hard as he was able to, but in time he should be able to.

## **Postcard from a Staff Member**

### **Thea – Medical Programme Co-ordinator**

I was born in Kampong Thom thirty years ago and came to Siem Reap about eight years ago to look for work. I worked in a busy tourist restaurant called Khmer Kitchen for five years. In addition to improving my English, the job also taught me administration and staff training skills.

When my first daughter was born I decided I had to find a better job that would make a better life for me and my family. At first I did some casual work for Helping Hands driving people and goods to the villages in a tuk tuk. But then Deborah asked me to take responsibility for guiding the big number of visitors who come to see our



projects.

Now, with the kind people in Britain and others funding our medical aid programme, my job has become very busy as co-ordinator of that programme.



I love my job because every day I am able to help very sick people get to help at the hospital. Without that help many of them would die or be ruined for life. It is also great to help organise ear clinics with our partner NGO All Ears Cambodia for the children and adults from the countryside.

A further part of my job is to run the Health and Hygiene Training Courses that the villagers must do to qualify for a Helping Hands toilet. The people love learning about the good hygiene and I love instructing them.

Village people say to me “you and Deborah are the gods - you save many of our lives” But I say back to them “no you must thank the many people from many parts of

the world who give from their saved money because they know they live in lucky countries and they wish to help us.”

Thank you for reading my postcard.

Thea

### ***The growing Helping Hands family***



*English teacher Sovanne’s little baby David.*

*Medical Programme Co-ordinator, Thea, with his family and new baby Susannah.*

*Deborah’s baby Kai making friends in the village. (Note that the two babies are the same age.)*



**PHOTO GALLERY – they say a pictures tells a thousand words.....**  
so here are some photos showcasing some of our current work.



*Sowana and her kindergarten class.*



*Volunteer Frank and Sovanne teaching English.*



*Students on the English excursion visiting Siem Reap.*



*English class in action.*



*Enjoying a nutritious breakfast at the school.*



*Volunteer June teaching computers.*



*Volunteer Frank teaching computers*



*Shy students.*



*A drip irrigation system supplied to participants in our agriculture training programme.*



*A happy patient after eye surgery.*



*Inside one of the toilets built as part of our sanitation project.*



*A proud family showing off their toilet.*



*Villagers working on a road in order to earn a bicycle.*



*The partly completed road.*



*One of the most important things bicycles are used for is to go to school.*



*Chanty and a student enrolling in university.*



*Our first female university student, looking towards a brighter future.*



*A hardworking villager making brooms.*

**Our contact details:**

Deborah Groves - Founder  
0412 665 656 (in Australia)

*Email contact is the best way to get in touch initially.*

Ho Chanty - Director

012 286 382 (in Cambodia)

+855 12 286 382 (from outside Cambodia)

Web: <http://www.helpinghandscambodia.com>

Email: <mailto:grovesphotography@yahoo.com.au>

**DONATING - The Aussie dollar continues to be very strong. That means your donation goes much further, so it's great time to donate!**

*Please remember to let us know if you want a tax receipt. Details on how to donate are below.*

**HOW TO MAKE DONATIONS**

The work that Helping Hands Cambodia does is only possible because of the generous financial support of our donors.

There are a number of options for making donations. Simply choose the option below that suits you best.....

- |   |                       |
|---|-----------------------|
| <i>Do you want to deposit <b>directly to our bank accounts</b>?</i>   | Please go to OPTION 1 |
| <i>Do you want to donate via <b>Paypal</b>?</i>                       | Please go to OPTION 2 |
| <i>Do you want to post a <b>cheque</b> or money order?</i>            | Please go to OPTION 3 |
| <i>Are you an <b>Australian</b> and require a <b>tax receipt</b>?</i> | Please go to OPTION 4 |
| <i>Are you an <b>American</b> and require a <b>tax receipt</b>?</i>   | Please go to OPTION 5 |

**OPTION 1 – Deposit directly to our bank accounts**

Australian bank account details:

Bank:	St George Bank
Account Name:	Helping Hands Cambodia
BSB No:	114-879
Account No:	419 526 714

Cambodian bank account details:

Account Name:	Helping Hands Cambodia
Account Number:	743105
Bank:	ANZ Royal Bank (Cambodia) Ltd
Swift Code:	ANZBKHPP

## **OPTION 2 – Donate via PAYPAL**

- ❖ This method allows you to send money to an email address.
- ❖ Just go to [www.paypal.com](http://www.paypal.com)
- ❖ The relevant email address to send the payment to is:  
[helpinghandscambodia@yahoo.com.au](mailto:helpinghandscambodia@yahoo.com.au)

## **OPTION 3 – Sending a cheque or money order via post**

You can send a postal order or cheque, made out to *Helping Hands Cambodia*, to:

Helping Hands Cambodia  
PO Box 3870  
Caloundra D.C., Qld, 4551,  
Australia.

## **OPTION 4 – If you require an Australian tax receipt**

**Global Development Group** is an umbrella organisation that we partner with in order to be able to issue tax-deductible receipts to Australians and Americans. There are several options for making tax-deductible donations via Global Development Group.

*IMPORTANT NOTE: When making a donation via Global Development Group you must make sure you mention that it is for **project J213**.*

- A. By secure **CREDIT CARD ONLINE** at [www.globaldevelopment.org.au](http://www.globaldevelopment.org.au).
- B. By **CHEQUE**: Post to Global Development Group,  
56 Goorari Street,  
Eight Mile Plains, Qld, 4113.

Don't forget to include a note containing:

- a). the total of your donation
- b). that your donation is for Helping Hands Cambodia Project J213
- c). the name and address to mail (or email) the receipt to.

- C. By **DIRECT DEPOSIT** to Global Development Group's bank account:

Account Name:	Global Development Group
Account number:	10200094
Bank:	Commonwealth Bank of Australia
BSB:	064-118

Don't forget to email us your donation details. [info@globaldevelopment.org.au](mailto:info@globaldevelopment.org.au). Please include:

- a). the details of your deposit
- b). Helping Hands Cambodia Project J213
- c). the name and address to mail (or email) the receipt to.

## **OPTION 5 – If you require an American tax receipt**

**Global Development Group** is an umbrella organisation that we partner with in order to be able to issue tax-deductible receipts to Australians and Americans. There are several options for making tax-deductible donations via Global Development Group.

**IMPORTANT NOTE:** When making a donation via Global Development Group you must make sure you mention that it is for **project J213**.

A. By **CREDIT CARD ONLINE** at <https://www.globaldevelopment.org.au/usa/donations.php>

B. By **CHEQUE**. Post to Global Development Group USA Inc.  
1314 Longwood Oaks Blvd  
Lakeland, Florida 33811 USA

Don't forget to include a note containing:

- a). the total of your donation
- b). that your donation is for Helping Hands Cambodia Project J213
- c). the name and address to mail (or email) the receipt to.

C. By **DIRECT DEPOSIT** to Global Development Group's bank account:

Global Development Group USA Inc  
Routing Number: 263179804  
Savings Account Number: 39599501

Bank Information:  
Mid Florida School FCU  
6040 South Florida Avenue  
Lakeland, Florida 33813  
(863) 688-3733  
[www.midflorida.com](http://www.midflorida.com)

Don't forget to email us your donation details. [info@globaldevelopment.org.au](mailto:info@globaldevelopment.org.au). Please include:

- a). the details of your deposit
- b). that your donation is for Helping Hands Cambodia Project J213
- c). the name and address to mail (or email) the receipt to.

**Thank you for caring!**