

Savings for Change

Responding to financial exclusion in Cambodia



What is savings-led Microfinance?



It is groups of poor women and men prepared to come together and help each other help themselves.

All we ever do is training and support so that they have the tools

Some key principles

NEVER subsidized inputs to the groups

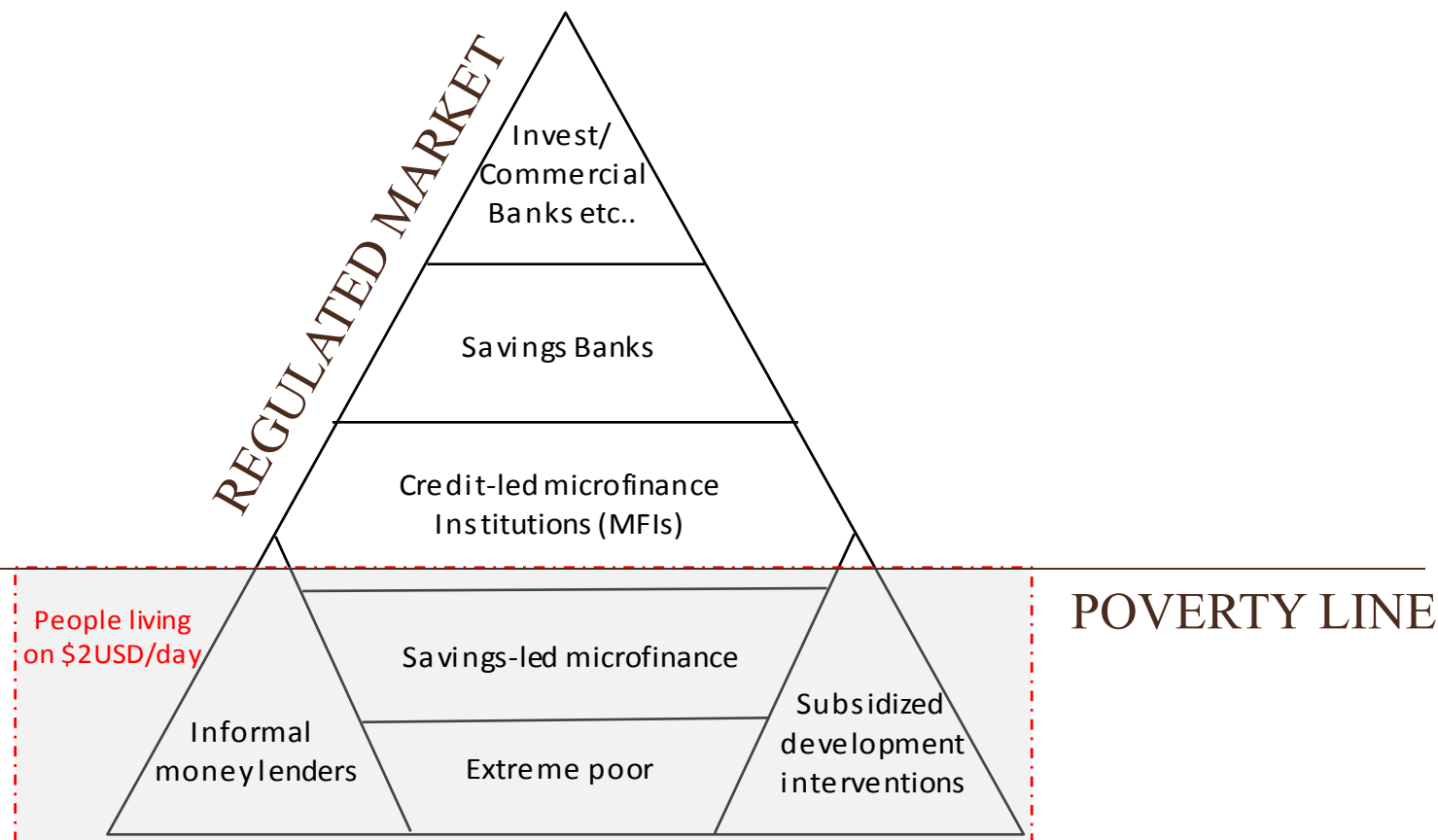
Trainers NEVER holds the group's money

The groups ALWAYS decide their membership

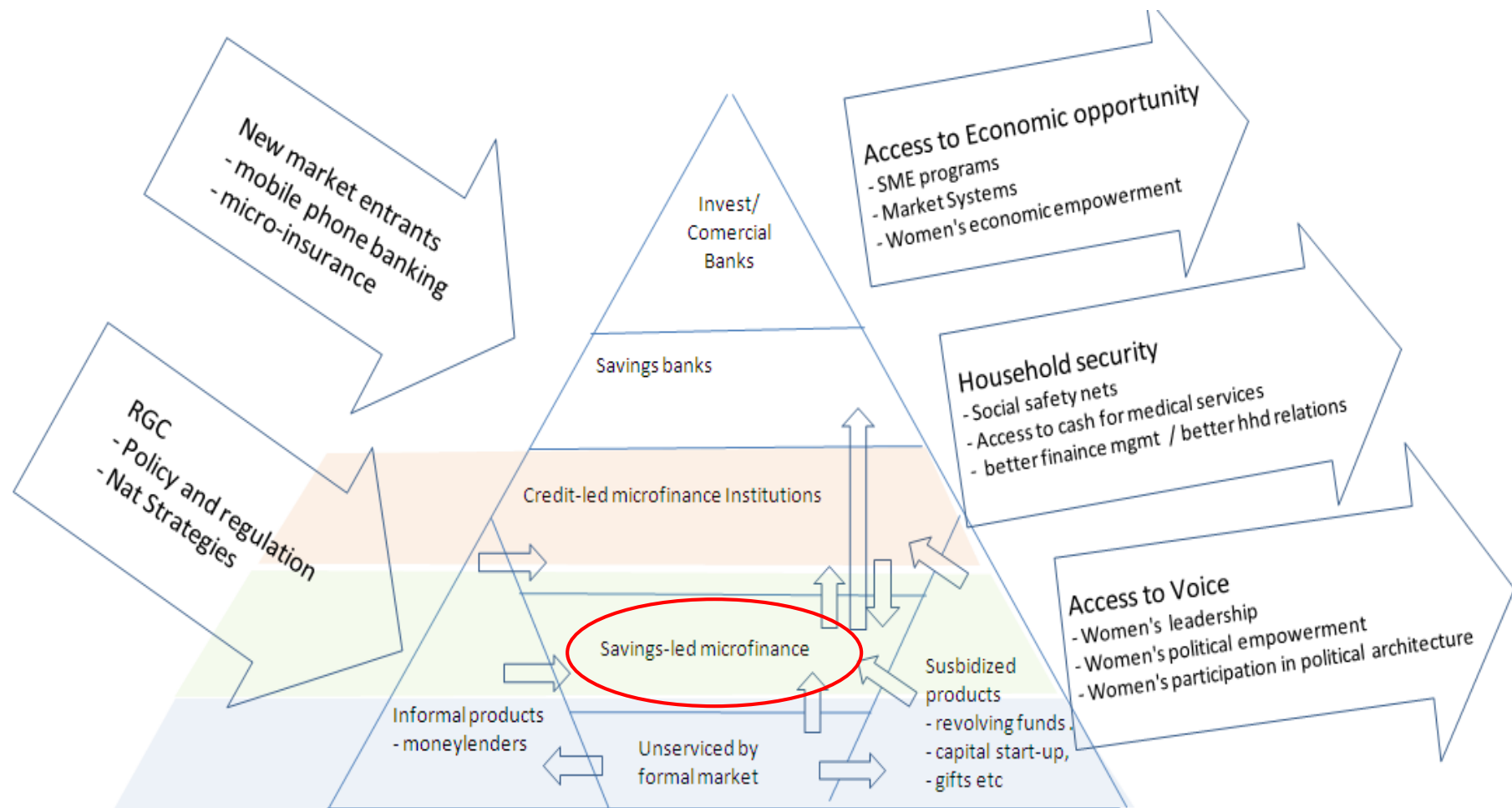
The groups ALWAYS decide their group leaders and rules

The groups ALWAYS decide who gets a loan and for what!

A simple framework to navigate the market



Position in the Market



Market performance

At 100,000 rural poor (85,000 women) in Cambodia.

Annualized savings of \$6.6 million loaned amongst group members for;

\$4.2million for agricultural inputs,

\$1.9 million for small business,

\$1.1 million for health

\$0.6 million for household security.

This is before we consider

interest earned,

retained savings

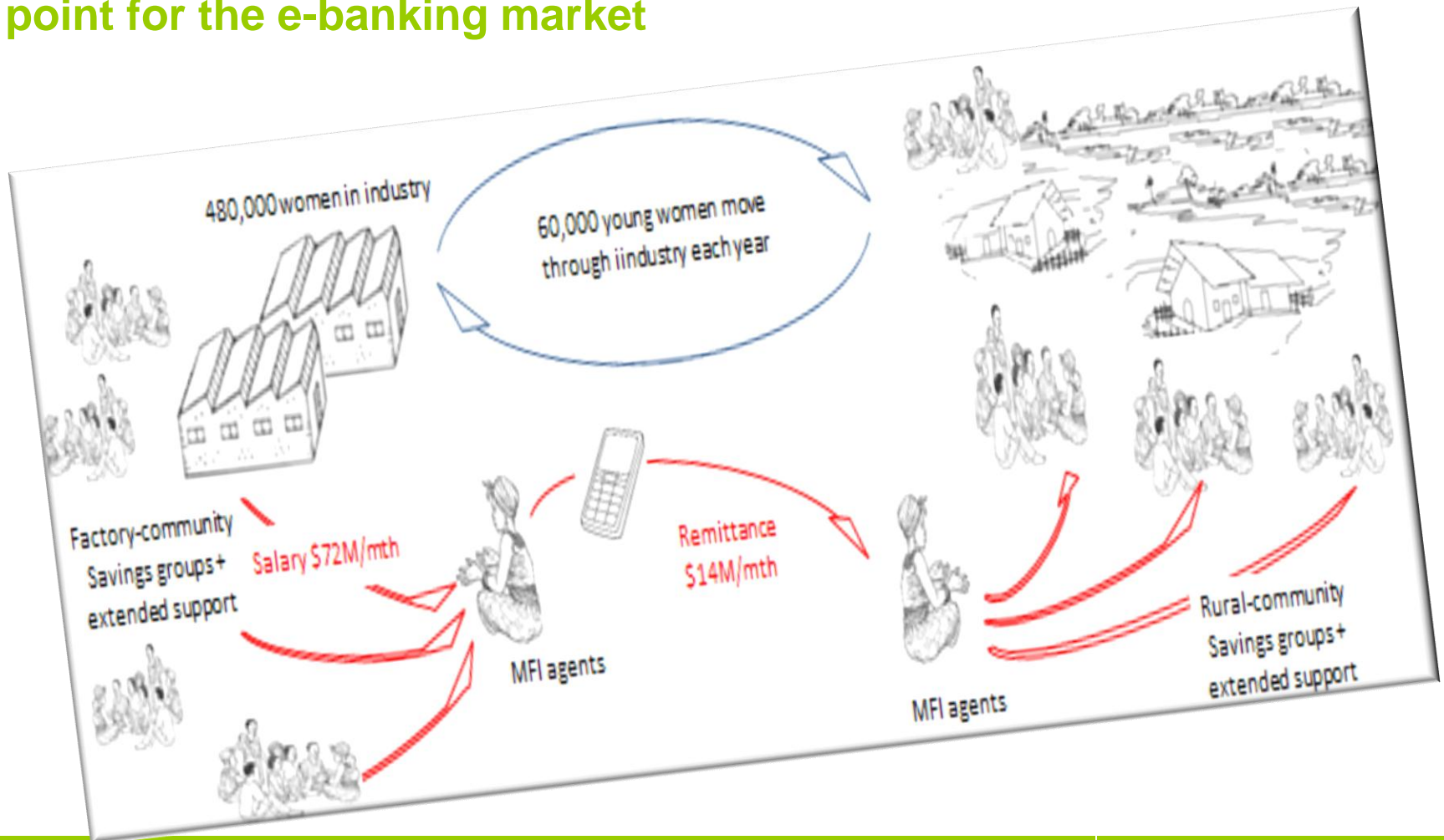
return on productive investments.



It is also before we consider the enormous impact of the social cohesion that this program brings, or the opportunity for new leaders to emerge. [<link>](#)

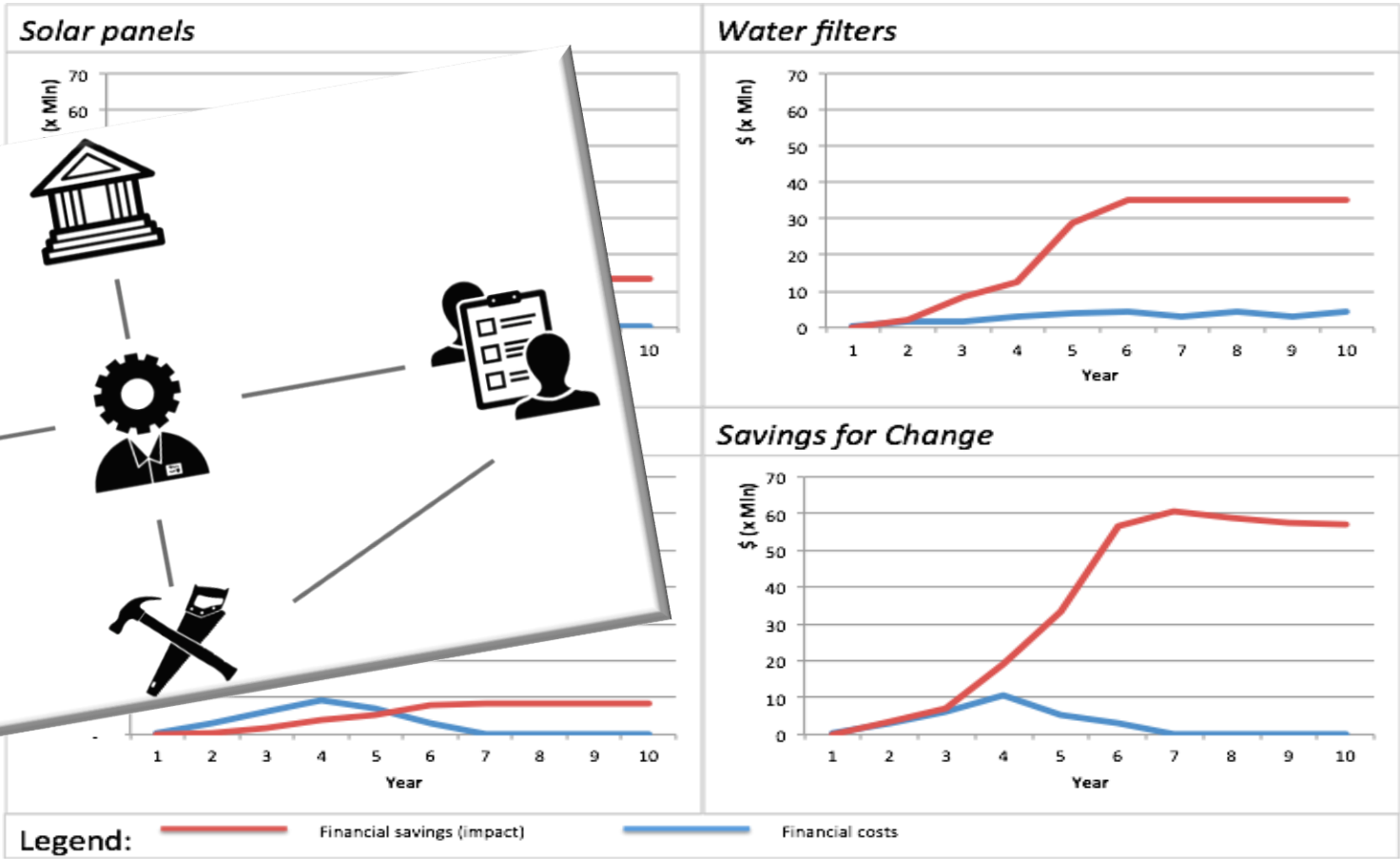
New finance instruments mean new partnerships

Cambodia's Garment sector as an entry point for the e-banking market



New finance instruments mean new partnerships

Development Impact Bonds - A new financial instrument for performance-based contracting at scale



Projected financial costs and projected financial benefits of four possible DIB projects over a 10-year timeframe.

Some of the development agencies championing Savings-led Microfinance

