



JOURNEYS WITHIN OUR COMMUNITY
NEWSLETTER

A nonprofit organization providing
assistance and support to local
communities in South East Asia

Fall 2006, Vol. II

www.JourneysWithinOurCommunity.org

Small Loans,
Big
Rewards





Hang Yoeum runs a small business in her village selling fruits, vegetables, and fish. She used her loan from JWOC to increase her supplies and goods to make her business more successful.



Narla Phay, Dollars for Scholars student and JWOC loan officer, records weekly repayments.



Kun Nearee used the JWOC loan to start a tailor shop in her village.

New Project: Village Microfinance Fund

Thanks to the help of the TravelAid volunteers who conducted household surveys in poor areas around Siem Reap, Cambodia this last summer, we found an alarming problem in need of a solution.

Rural villagers, who earn less than \$50 per month, were paying exorbitant interest rates of 100-300% on their small business loans to local money lenders. The problem is that without collateral, banks refuse to give loans and lacking this ability to borrow money, it is nearly impossible for the poor population to establish credit.

Because of the high interest rates and without other options to start a small business, many find it difficult or impossible to implement their business ideas. What money they do make is needed to buy necessities and they are unable to reinvest in their business. Caught in this endless cycle they are never able to help themselves out of poverty.

To address this problem, JWOC created a Village Microfinance Fund. Based on the Grameen micro-lending system, this fund gives fair interest rate loans up to \$100 to local entrepreneurs interested in expanding or starting businesses.

A small business loan in the hands of poor entrepreneurs can transform their lives, the lives of their family, and entire communities.

Businesses funded by the Village Microfinance Fund include such things as market stalls, a tailor shop, a recycling business, and a pharmacy. To date all loan payments have been paid in full and on time. The men and women running these businesses are benefiting from small affordable loans that allow them to move out of the cycle of poverty.



Mian Prek sits with her daughters in front of her food stall, which was made possible by the Village Microfinancing Fund.



Village Microfinance Fund: - A Personal Account New Dollars for Scholars Students

Village Microfinance Fund: A Personal Account

In prewar Cambodia, Wong-Mon worked as a nurse in Kandal Province near Phnom Penh. When the Khmer Rouge took over the country they began to actively search out and kill those with higher education.

When Wong-Mon figured out what was happening she wisely hid her identity and ran away to a distant village where no one knew her. During the next harrowing few years she had to watch the Khmer Rouge doctors, who had no medical training, give the people wrong and often harmful treatments, knowing that her knowledge could be her death sentence.

In the early 1980s, when the Khmer Rouge troops were being defeated and pushed into exile, Wong-Mon heard it was safe to go back to the cities, but she decided to wait until she was certain. When she finally returned to her former home she brought back a new family and nothing else.

The Khmer Rouge had destroyed her nursing certificate, all her

savings and possessions had been confiscated and the government told her she would have to go back to school if she wanted to work in the medical field. With seven children, going back to school was not an option for Wong-Mon, so she was forced to find other work.

Now at 54, with the help of the JWOC Village Microfinance Fund, Wong-Mon has started a small business in the local market selling cosmetics and medicine. Using her previous medical training Wong-Mon can help those unable to afford a doctor by giving safe advice. She used the JWOC loan to purchase more products allowing her to operate a more successful business. With additional inventory came additional sales, and her profit margin has grown dramatically.

Wong-Mon says she has more money for her family because of the fair interest rate on the loan, and she wishes to take out another loan in the future to further expand her shop.



Wong-Mon sits outside her house. The loan she received from JWOC helped her develop a pharmacy, and because of the fair interest rate, she has extra income each month for her family.



From left: Neang, Narla, Bunsung, Sotheary, Vorng, Sony, and Ley.

New Dollars for Scholars Students

JWOC congratulates the seven new Dollars for Scholars students. The students are completing various Bachelors degrees from Management and Tourism to Computer Science and English.

The Dollars for Scholars Scholarship Fund gives high achieving students who could not otherwise afford to go a chance to attend university.

The program involves selecting motivated students who can demonstrate a keenness for self-study. Selected students can choose where they want to study as well as their desired major. JWOC then agrees to find sponsors for these students to help them complete their university education.

As part of their scholarship, each student agrees to give back 5 – 10 hours per week volunteering in the local community.

Good luck to Sony, Vorng, Neang, Bunsung, Sotheary, Ley and Narla!



Volunteer Stories - From the Field

JWOC Volunteer Blog

Introducing the JWOC Volunteer Blog

JWOC has had some wonderful help from volunteers assisting with various projects. The volunteers worked in the field, getting their hands dirty and directly helping the local community.

To give these fabulous helpers a platform to share their experiences, we have created a volunteer blog. The JWOC Volunteer Blog is a place where volunteers can share their stories and experiences.

Read about their experiences and stories at:

<http://jwoc.blogspot.com>



Volunteers Sean and Kaitlin stand with students from the Wat Thmei Language School in front of the new garden they helped to create.

"The houses in the village are not much more than one room huts, many with dirt floors, and all with large numbers of people living in them. Perhaps the most surprising observation we had was how everyone was quick to smile and hospitable, despite living in such poor conditions." - Sean and Kaitlin



Rhodri, Anya, Mike and Andrea from Oxford University, representing the charitable organization TravelAid, stand in front of a well they donated.

"All in all a fantastic day and it showed to us how much the villagers appreciate the wells and the help that we can provide. Rarely, if ever, had we met so many genuinely friendly and welcoming people." - TravelAid Volunteers



Brett explains an English lesson to a small group of students at the Wat Thmei Language School.

"Standing in front of a class of 40 students that go to school for 2 hours, 5 times a week, not because they have to, not because their parents want them to, but simply because they want to learn and make a better life for themselves and their family is amazing. I had a great time and I think I was able to help a few people along the way. This is definitely something I will not forget." - Brett Briard



Project Update:

- Peace Village

The Founders' Society

Project Update: Peace Village

JWOC, in partnership with Cane International, raised \$8,000 for the Thanh Xuan Peace Village in Hanoi, Vietnam to support needed repairs and improvements at the center. Construction is currently under way to make the bathrooms safe, convenient, and wheel-chair accessible. Improvements to the kitchen facilities include providing air-tight containers for food and cooking utensils. The remaining funds have been used to purchase fans to cool the classrooms during the summer, and blankets to keep the children warm during the cold winter nights. Thank you very much to Volunteers For Peace in Hanoi for making this possible!



Left: Fans help cool the dorms during the summer. Top Right: A young boy eats lunch. Bottom Right: News shelves keep food sanitary. Bottom Middle: Blankets help to keep the children warm in the winter.

JWOC would like to recognize and thank the following Founders' Society members:

Gold Founder Membership (over \$5,000)

Dudley & Philippa Nigg
David & Janyce Hoyt
Paul and Cassandra Hazen

Silver Founder Membership (\$1,000 - \$4,999)

Journeys Within Tour Company
Clyde & Janet Ostler

Bronze Founder Membership (\$500 - \$999)

Robert Chlebowski
Mike James
Carl Reichardt

The Founders' Society

The members of the Founders' Society understand the ideal of a well-run organization and ensure that not just one but all the JWOC projects can run effectively. By providing the necessary support for operational costs, the Founders' Society provides JWOC with the resources to fulfill its goals and improve living conditions for communities in need.





How To Help

How To Help

JWOC is making significant steps to improve educational opportunities and health standards in South East Asia, and the success of JWOC relies upon the support of its generous sponsors. JWOC asks for your help in making this possible through a donation to the projects of your choice.



I/We would like to support Journeys Within Our Community (JWOC) by making a tax-deductible contribution toward the following project:

Clean Water Project. Giving the gift of clean water. Enclosed is \$ (\$100 for one well)

I would also like to make a sign above the water well to include the following information:

.....

Language School. Enclosed is \$ to support the Language School at Wat Thmei.

Dollars For Scholars Scholarship.

Enclosed is \$ to support one student for one year at university (\$ 400).

Enclosed is \$ to support one student through graduation of 5 years (\$ 2,000).

Enclosed is \$ for the general scholarship fund.

Peace Village. Enclosed is \$ to support the Thanh Xuan Peace Village in Hanoi, Vietnam.

Village Microfinancing Fund. Enclosed is \$ to develop small businesses.

General Project Fund. Enclosed is \$ for JWOC to use as they see fit or as described above.

Comments:

.....

Name(s):

.....

Address:

.....

City/State/Zip:

.....

E-mail:

.....

Phone:

.....

Please make checks payable to
'Journeys Within Our Community' and mail to:

Journeys Within Our Community
 3212 Jefferson St.
 PMB 273
 Napa, CA 94558-3436

Journeys Within Our Community is a tax-exempt non-profit charitable organization under section 501(c)(3) of the US tax code (Tax ID # 47-0953817). All contributions are tax-deductible in accordance with US tax law.