

2014 ARDF Canada Myanmar Update

Program Name, Location: Province of Myanmar, Yangon, Myanmar

Background

When Five Talents first began funding this project in 2011, an existing savings and loan association (SLA) program had been operating out of the Provincial Office under the Mothers' Union in the Diocese of Yangon which focused around savings groups and basic business, life skills, and money management training. The plan was to expand this program to other dioceses in Myanmar, especially those affected by typhoon Nargis. The project was in need of technical assistance for program operations and governance in addition to capacity building among MU and church leaders, training materials, and loan capital. By building the capacity of the Mothers' Union and the Province as well as establishing a governance structure, more community members would be able to participate in SLAs and develop income-generating activities to help support their families.

Update

This project has three basic components: to provide relevant training on basic business skills, offer access to SLA services through SLAs, and the development of a governance structure within the CPM development department.

In order to meet the aims of the project the Church of the Province of Myanmar identified a need to build capacity of local staff, church and community leaders through training in basic business skills. In 2010 and 2011, Five Talents has organized a Business as Mission team, in partnership with the Diocese of Cascadia, to deliver business skills training at 6 events in 3 Diocese.

In 2012 the training took on the specific aim of Training Trainers who could continue to host events in their Diocese over time. Five Talents worked on this concept and the selection of candidates for the program with the MU and CPM development office and developed a Training of Trainers curriculum. In June 2012, a Business as Mission team returned to Myanmar to provide a Training of Trainers course to a dozen Burmese church and community leaders (trainers). The team then went on to train church parishioners in several communities throughout Myanmar, and using these events as practice and tutorials to build the confidence and capacity of the new resident trainers.

As a result of this approach additional training events were held in November 2012 and again in January 2013 with local trainers. The participants for the November 2012 training came from the Yangon Deanery and most of them are Mothers' Union members. A total of 35 people were trained, 33 mothers and 2 youth. Four separate trainers focused on business skills topics such as Christian Entrepreneurship, Marketing, Finances, and Business Planning. The training took place over two days and used a participatory method to teach the material to participants.

This aspect of the program has been quite successful and we want to acknowledge the impact of a strong working relationship with the Diocese of Cascadia and their long term commitment to a relationship with CPM.

Additionally, 482 members of the original Mothers' Union program have been trained in business skills training before receiving a loan.

Progress has been slower on the other two outcomes of the program.

As we described in the last update, the development of a governance body within the CPM development structure has moved too difficult to accomplish. This component of the program involved working closely with the Archbishop and building awareness with the other Diocesan Bishops, as well as identifying potential members for a Board of Directors and understanding the changing requirements in Myanmar for such a foundation. During 2011/2012 the Bishops were engaged, a potential board was

identified and met, and finally the government requirements for a foundation that includes ‘microfinance’ services was understood. After much deliberation the Archbishop decided that the time was not right to pursue a foundation for the CPM development office and do to specific requirements for microfinance services if a foundation is developed in the future it would not include microfinance. In place of the planned foundation, the MU Executive Committee, composed of 34 members who meet twice yearly, provide oversight for the program. A smaller working committee meets quarterly to provide more regular oversight and due diligence for the program and staff.

Since the program shifted from the development office to Mothers’ Union directly, 3 new staff were hired and trained. Two areas were identified for expansion of the program and 4 communities have been added in the Delta region and 63 new members who have joined the Five Talents supported program in both the Yangon and Delta area. Funding from ARDF provided loan capital for group members which they have invested in bean, rice, and betel palm plantations. Plans for continued growth to include 300 additional members will exceed the original outreach plan, albeit over a longer period of time.

Overall, since receiving the grant from ARDF Canada the program has had the following successes and challenges to the goals of impacting 180 people and establishing a local Foundation to administer a larger loan fund.

Goal	Target # of Beneficiaries	Target # Attained	% Achieved
Biblically Based Training	180	580	320%
Savings Group Formation and Membership	180	63	35%
Staff Members Trained in Group Formation, Savings & Loan Programs	3	3	100%
Trainers Trained in Basic Business Skills from each Diocese in Myanmar	<i>This was a modification & not a specific original target</i>	12	

Notes: Biblically based training includes BAM training, training provides to existing SLA members, and members who formed SLAs as a result of ARDF funding

Budget Reconciliation

Below is an expense reconciliation based on the original budget presented to ARDF. The original program period has extended as it essentially 'reset' in April 2012 with the shift to Mothers' Union and new staff. A balance of funds remains and will be disbursed for the next program period, January 2014 to July 2014.

	Budget	Total Spent	Balance
Revolving Loan Fund	\$ 10,000	4,292	\$ 5,708
Development Services	\$ 6,000	2,794	\$ 3,206
Program Capacity Building	\$ 5,000	5,000	\$ -
Church Leaders & Provincial Staff	\$ 5,000	4,515	\$ 485
Operations	\$ 4,000	4,699	\$ (699)
Trainers	\$ 3,800	1,020	\$ 2,780
Total	33,800	22,320	\$ 11,480

Monitoring and Evaluation

Five Talents continues to monitor the progress of this program through financial reports as well as semi-annual and annual narrative reports, and contact with Program leaders and monitoring visits.

Field Reflections

Client Story

May, a member of an SLA called “Elizabeth”, began to think about starting her own business once she received training in business planning. She worked with fellow group members and they planned together what would be a good business with good management and marketing design. May decided to start a traditional Myanmar rice and curry food business to provide needed income for her family. Most of her clients are people from the marketplace which allows her to earn an income.

When asked about her hopes and dreams for the future, May would like to open up a well designed shop in a more attractive location. When asked how the SLA has impacted her life, she says that “It is changing my life because I do not need to worry about my son’s education. I give my tithe to my church.” She now is able to fully support her son’s education and sometimes she has funds for her health as well.



In her own words, May explains how her business developed: “I joined the self help group in 2010 and received training on how to save money and how to start a business. Then I started to open a very small Myanmar traditional food [shop] and I received customers from the market place because my shop is in front of the local market. My husband is helping me before he goes to work. In 2012, 2013 we are more sufficient on this business and extend our shop. I believe that God is always giving us a blessing to extend our business [which] will be a benefit to me.”



November 2012

May, university student:

"This training has given me lots of new ideas. I am attending university in the second year and before I attend this training, I don't know much about doing business. I have some savings and I believe that I can do a small business after this. Both group discussions and individual inputs have given me some ideas.

Besides, as we discussed about real businesses, it gave me a great deal of ideas. I also learned ways to do business systematically. Knowledge on doing business based on Bible teaching is also something which gives me much insight about how we can do business.

I am thinking of doing mushroom-growing, liquid soap making and setting up a small business."

Susan, a Mothers' Union worker:

"This training has taught me that we can do business based on Bible teachings. I learned that God has given each of us unique skills and talents and that by using these, we can help the church grow. I also learned that we can use the blessings given to us and multiply them to help those in need from learning the lessons from the Five Talents parable.

Besides, I also obtained the knowledge about having perseverance, taking responsibility and having a good intention when doing business. Other useful insights such as keeping records systematically and not to just think about making profits are some of those valuable things I have learned from the training. Among these things, I also gained wonderful new friends.

At present, I am not doing any business but I am thinking of doing a small business with my own savings."