



The group of children pictured is waiting for their snow cones from Pol Yeat

Pol Yeat, 40, is a farmer and also a business woman in her community. She sells a variety of snacks such as snow cones, biscuits, candies, food ingredients and soft drinks to the people in her community. A 46-year-old Pol Yeat is a mother of three, aged 12, 15 and 22. Her oldest kid works in a garment factory located in Phnom Penh city, a biggest city of Cambodia and other two of whom are students. Pol Yeat lives in a Spean Chrey village, Dountey commune, Kampong Cham province, where is about 3 and a half hours drive from Phnom Penh city. Besides running a small stand selling food products, Yeat works growing cassava and raising pigs.

Since becoming a client of CREDIT through a Vulnerable Service Unit program, Yeat has taken three loans to dramatically improve her living condition. The first loan of KHR 250,000 (\$USD 63) was used to grow cassava. She used the loan to pay for laborers to clear grass and the leftover was to buy fertilizer. Last year the output of cassava was not so productive and not profitable. Pol Yeat applied for her second loan of KHR 700,000 (\$USD175) to purchase a sow to produce offspring. In the same year, her sow could produce four offspring. "At the beginning, I was so happy to have four piglets, but now two of them were dead even they already had immunization and vaccination", explains Yeat. Last year is the bad year for her family, her crop and her livestock were not so profitable. To put more consideration on how to protect her clients from the heat of sun during this dry season, Yeat applied for her third loan of KHR 1 million (\$USD 250) to build a roof to cover her food stand business that it will allow for shade from being outside in the hot sun. The roof was just built last month.

Smiling with hope from inside, Yeat believes that this year will be a good year for her livestock and her cassava from being more cautiously taken care and grow. Yeat showed last impression that she really thanks for all the loans which has impacted on her family. Thus, without the loan, she would not have any capital to start up her business and her livestock. Thanks so much for your assistance to the poor.