

Family Profile - Microloan Program

Duc Binh commune – Be household

This household consists of 7 people. The husband and wife have 5 children:

13 yrs: attending school in Yr 7

15yrs: Quang is disabled and is unable to attend school

17yrs: Hong is also disabled and unable to attend school

18 & 19 yrs: Both children have now finished their schooling and have passed the entrance exams to attend college. As they cannot afford to attend college, they will work for one year to save some money before continuing with their education.

This household commenced into the microloan program in February 2012 when they were only earning 162,000vnd per person/per month (US\$8.10). After 4 loan cycles their income has now increased to 250,000vnd pp/pmth (US\$12.50). Their current loan of 3.75Mvnd (US\$190) has been used to raise 100 chickens, 20 ducks and purchase fertilizer for a 2.5 rod rice crop. They work very hard.... the husband is a construction worker but work is not reliable and the income is not stable. The wife looks after the chickens, ducks, rice and also splits cashew nuts for a local factory. She cooks breakfast in the mornings which she sells to the local neighbours - and she also looks after her children who require constant supervision although Hong is able to help her mother with some of the cooking.

The local schools have been unable to accept Quang and Hong as they cannot cater to their special needs. Both children have physical and intellectual disabilities. Quang's disabilities are as a result of Agent Orange contamination and Hong's disabilities are attributed to an adverse reaction to a rabies vaccination she received after being bitten by a dog as a young child. Thien Chi has now included this family in the **Home Learning Box** program which aims to give parents the resources to provide a stimulated learning environment for children with disabilities in their own homes. Twice a week, a Thien Chi staff member visits this family and checks the work done and leaves appropriate learning resources for the coming week. Both children are responding well to the learning program. Hong has improved her writing techniques and is very keen to learn although her memory does not retain all of the information - her confidence has improved and she is awake at 5am every day practicing her writing skills. With support from Thien Chi, Quang has recently undergone successful eye surgery which has improved his eye sight and his learning capabilities.

This family will continue in the program until their income has increased to approx 600,000vnd pp/pmth (US\$30)



Family Profile - Microloan Program

Duc Binh commune - Thuan household

Ms Thuan has 3 children. The youngest 2 are still attending school in years 8 & 11. The eldest son is now attending University (2nd year) in HCMC. Thien Chi has also supported this family with a 500,000vnd (US\$25) scholarship for the child in year 11 and a 2Mvnd (US\$100) scholarship for the son for his 1st year in University.

This household commenced in the microloan program in 2010 when they were only earning 150,000vnd per person/per month (US\$7.50). After 8 loan cycles their income has now increased to 340,000vnd pp/pmth (US\$17.00).

Ms Thuan is 40 and works hard to earn enough to support her children to complete their education. She is currently raising 5 piglets, growing a rice crop, splitting cashew nuts for a local factory and making rice wine and baking cakes each day to help supplement their income. Her husband is 54 and still working as a construction labourer but the work is not reliable and his health is not as good as it used to be. Ms Thuan could obtain work during the local coffee harvest, but this work is not stable and would not allow her to be at home to look after her children. She has chosen to supplement their income by working at home.

Although the family has health insurance, her recent week's visit to the local hospital cost them 1Mvnd (US\$50) which is a very large expense for the household. Unfortunately, these visits to the hospital are ongoing for her.



Family Profile - Microloan Program

Duc Binh commune - Quan household



Mr Quan has a wife and a daughter who is 13 yrs old. She is attending school in year 7 with the support of a scholarship from Thien Chi.



Mr Quan (39yrs) is blind. He was diagnosed with a serious kidney disease in 2004 and was prescribed the wrong medication. As a result, his eyes were damaged and now he is completely blind. At that time he could not afford to prosecute the doctor as they had other medical expenses and the family decided to forgive the doctor and move on with their lives. Mr Quan sourced a special medicinal tree grown by local ethnic minority people, and after 4 years, his kidney disease improved and his kidneys were saved!



This household commenced in the microloan program in March 2009 when they were only earning 160,000vnd per person/per month (US\$8). After 12 loan cycles their income has now increased to 300,000vnd pp/pmth (US\$15). The current microloan of 3.5Mvnd (US\$175) is used to raise 5 piglets and grow 3 rods of rice.



Due to the family circumstances, this household receives special consideration from Thien Chi. In 2011, Thien Chi contributed 2Mvnd (US\$100) toward surgery for Mr Quan's gall bladder. He has also received support to plant 100 trees (*Sterculia Foetida*) - 83 of these trees survived and are now established. These trees produce a sap which can be sold (also used for his family's health), and when the trees are large enough, they provide a sturdy column which can support the growing of pepper trees for the family in the future.

Mr Quan works hard. He cooks for the family, does the household cleaning, raises the piglets, takes care of the trees and grows the rice. (The house and pig pens were immaculately clean when we visited!) Mr Quan's wife (32yrs) works for a local factory splitting cashew nuts. She receives 80,000 - 100,000 vnd per day (US\$4-\$5) but the work is not reliable and the income not stable.

Mr Quan still sings and plays the guitar well. In spite of his disability, he seemed happy, very conscientious and grateful for the support from Thien Chi.

One felt immense admiration and pride for what he has accomplished!

Family Profile - Microloan Program

Lac Tanh commune - Dung household



Ms Dung and her husband have had 3 children - one studying in year 6 and the youngest is 3 years old. Unfortunately, their eldest 12 year old son has recently passed away due to a drowning accident.

This household commenced in the microloan program in 2009 when they were only earning 200,000vnd per person/per month (US\$10). After 10 loan cycles their income has now increased to 500,000vnd pp/pmth (US\$25). Thien Chi is also supporting the family with a scholarship to enable their older child to stay in school and the local community has supported this family to build a house.



They are growing 7000 sqm of cassava trees and raising chickens to support the family. Both Ms Dung and her husband work as casual labour for

local rubber tree owners but this work is unreliable and does not provide a stable income. Mr Dung is considering moving the family to Laos where he has heard there is work with a Vietnamese agriculture company growing rubber trees.

Life is hard for this family.....they are looking forward to the cassava harvest next month and hope the selling price remains relatively high.

Family Profile - Microloan Program

Lac Tanh commune - Trung household



This household consists of 8 family members. Mr Trung, his wife, his mother (80 yrs), his disabled sister (47 yrs) and their 4 children. The 3 younger children are all still attending school in years 11, 9 & 3. The eldest son has completed school and is studying in HCMC at the college for ethnic minority peoples to increase his chances of obtaining entrance to a University with lower fees next year. Although he passed the university entrance exams this year, they could not afford to enrol him at the University for Mechanics which has fees of approx. 25Mvnd (US\$1,250).

This household commenced in the microloan program in 2009 when they were only earning 155,000vnd per person/per month (US\$7.50). At the end of 2012 their income had increased to 350,000vnd pp/pmth (US\$17.50). Their current loan cycle #10 is for 3Mvnd (US\$150) and is being used to raise 13 pigs and 100 chickens.

They are also growing 4,000sqm of cassava trees and 2,000sqm of rice which require 3-4Mvnd each year for fertilizer and pesticides.

Both Mr Trung and his wife work as casual labour for outside farmers when work is available. Mrs Trung would like to borrow more capital to enable her to increase her chickens and retain a female pig for breeding.

Mrs Trung has recently undergone surgery and although the family has health insurance, she was required to pay 3.5mvnd (US\$175) - 50% - toward these costs.

They both work hard to support their family and are very conscientious in earning enough to provide a good education for their children. They are very grateful to Thien Chi for their support and as a sign of gratitude, they prepared a chicken meal for us to share with them during our recent visit.

Their hospitality was very humbling!!