

Social Impact Report: Children's Financial Literacy Program in Cambodia

2016-2022

A CUFA and
Teachers Mutual
Bank Limited
partnership and
joint report



TEACHERS MUTUAL
BANK LIMITED

Cufa
CREATING INFINITE VALUE





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Teachers Mutual Bank Limited

Phone: 13 12 21 | **Email:** enquiry@tmb.com.au | **Website:** tmb.com.au
Address: 28-38 Powell Street Homebush NSW 2140 | **ABN:** 30 087 650 459
AFSL/Australian Credit Licence: 238981

Cufa

Phone: +61 1300490 467 | **Email:** info@cufa.org.au | **Website:** cufa.org.au
Address: 2/25 Cooper St, Surry Hills NSW 2010 | **ABN:** 12 217 831 154

Design: frescocreative.com.au

Summary

Social Impact of the Children's Financial Literacy Program (CFL) in Cambodia 2016 – 2022

A development agency and bank Partnership

The Bank has been a long term supporter of Cufa and in 2014 we discussed ways that the bank could fund a specific Cufa project that focused on teachers and education with measurable social impact.

About Cufa

Cufa is an international development agency that has worked across 27 countries in the Asia Pacific, is fully accredited by the Department of Foreign Affairs and Trade (DFAT). Cufa currently works across Cambodia, PNG and Myanmar. Cufa's project work focuses on economic, education, enterprise and employment activities that help the poor to make, save and keep more money, and creates social change by working to provide the skills, knowledge, resources and support so that the poor and disadvantaged can break the poverty cycle themselves.

The Children's Financial Literacy Program

The CFL program, developed and run by Cufa, has been operating in Cambodia and Myanmar for the past decade. It is sponsored by DFAT through their Australian NGO Cooperation Program (ANCP) and since 2016 the bank has funded two thirds of the CFL program - an investment of \$329,000 over 7 years.

The goals of the CFL

The program aims to increase the financial literacy of children aged 6-11 years old, to encourage critical saving habits, educate students on financial services, help children set up their savings accounts in community-owned banks, and to ensure that the impact of this education is lifelong and makes a meaningful difference to community life. The project has specific goals for gender and disability inclusion, and takes account of cross cutting social issues.

Key Social impacts over seven years:

- 36,845 children have received financial literacy training, 19,507 children have started saving;
- 809 teachers have conducted teacher 89 workshops;
- 2,361 financial literacy lessons held in 107 schools;
- 2,372 home visits to 7,081 people were conducted;
- The Banks' total Social Return on Investment (SROI) is \$2,961,000 from a cash investment of \$329,000.

Staff giving

Over the years, bank staff have donated \$40,000 to CUFA through staff workplace giving, fundraising days, and charity events, including a Cufa Mad Day, raising \$1,356 to supply 190 of the poorest students across 20 schools, including 128 girls, with school uniforms.

Bank study tour

Prior to the recent travel impacts of COVID-19, Bank staff were invited by Cufa each year to travel to Cambodia to observe first-hand the project, community and the country. 27 staff have visited the project on five study tours since 2016, this is 4.6% of FTE and are advocates for Cufa.

National roll-out pilot

July 2022 marks the 10th anniversary of the Children's Financial Literacy program with a stakeholder event in Phnom Penh. Cufa, DFAT and the Cambodian Government are examining options for a national roll-out of CFL with various stakeholders including the Asian Development Bank (ADB), National Bank of Cambodia (NBC) and Ministry of Education Youth and Sports (MoEYS). A pilot program for financial education in the National Cambodian curriculum is being launched, called: "Integrating Financial Education in Cambodian School Curriculum" Cambodia has 7,228 primary schools and approximately 2 million students.

Social Impact over 7 years

2016-2022



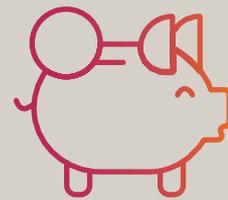
2,361

**FINANCIAL LITERACY
LESSONS CONDUCTED**



809

TEACHERS PARTICIPATED
89 teachers workshops
conducted



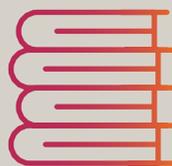
19,507

CHILDREN STARTED SAVING



36,845

**CHILDREN RECEIVED THE
CHILDREN'S FINANCIAL
LITERACY PROGRAM**



107

SCHOOLS REACHED



7,081

**PEOPLE RECEIVED
A HOME VISIT**
4,319 female; 2,762 male;
2,372 homes visited



\$2.96m

**TOTAL TEACHERS MUTUAL
BANK LIMITED IMPACT**



\$2.63m

**SOCIAL RETURN ON
INVESTMENT (SROI)**



\$329,000

**INVESTED BY TEACHERS
MUTUAL BANK LIMITED**

About Cufa

Cufa is an international development agency committed to alleviating poverty and creating sustainable results across the Asia Pacific. Cufa's project work focuses on economic, education, enterprise and employment activities that help the poor to make, save and keep more money.

Cufa creates social change by working to provide the skills, knowledge, resources and support so that the poor and disadvantaged can break the poverty cycle themselves.

Cufa works across 27 countries in the Asia-Pacific region including countries like the Solomon Islands, Papua New Guinea, Cambodia, Myanmar, Sri Lanka, and Timor-Leste.

Work extends to all areas of financial development such as micro-enterprises, social enterprises, employment placement programmes, financial literacy education for both children and adults, and livelihoods programmes.

Cufa is an independent development agency, fully accredited by the Department of Foreign Affairs and Trade (DFAT), through the Australian Aid programme. Cufa is a registered NGO in Cambodia and has a Memorandum of Understanding with relevant ministries of the Cambodian Government.

Cufa is an active member of the Australian Council for International Development (ACFID), undertakes reporting requirements and is a signatory of its Code of Conduct. ACFID has over 130 members working in 90 developing countries. ACFID acts as a standard-bearer for good practice in the international development and humanitarian world. Its agenda includes influence, unity, teamwork, quality, and effectiveness.

Cufa's roots go back to the customer-owned banking movement in Australia in 1971, where a group of dedicated Australian bankers in the credit union industry came together to support vulnerable communities in the Asia-Pacific region.





36,845

CHILDREN
RECEIVED THE
CHILDREN'S
FINANCIAL
LITERACY
PROGRAM





About Teachers Mutual Bank Limited

Teachers Mutual Bank Limited is one of the largest customer owned banks in Australia, with over 220,000 Members and \$10 billion in assets. Our purpose is to provide banking for good, for those who do good.

Certified



Corporation

The Bank became a Certified B Corporation (B Corp) in January 2022. B Corps are global leaders in using business as a force for good.

We serve Australians working in education, emergency services, health care and universities through five

divisions: Teachers Mutual Bank, Firefighters Mutual Bank, Health Professionals Bank, UniBank and digital bank Hiver.

Our members contribute so much to society and they deserve a bank that makes a positive social impact.

B Corp builds on our socially responsible banking credentials, such as being:

- named as One of the World's Most Ethical Companies for nine years in a row by The Ethisphere Institute;
- the only bank named as a Responsible Investment Leader by RIAA;
- the only bank in Australia to have all wholesale investments and retail mortgages and deposits certified as Responsible Investments by RIAA, reaching \$9.7 billion by Dec 2021; and
- the first bank to join the IGCC-led Climate League 2030, an initiative to cut Australia's emissions by 45% in line with the Paris Agreement.

The Bank has been a long term supporter of Cufa and in 2014 reviewed with Cufa options for the Bank to fund a specific Cufa project that focused on teachers and education with measurable social impact.

About the Children's Financial Literacy Program

The CFL program, developed and run by Cufa, has been operating in Cambodia and Myanmar for the past decade. It is sponsored by DFAT through their Australian NGO Cooperation Program (ANCP), and since 2016 Teachers Mutual Bank Limited has sponsored an estimated two thirds of the CFL program.

The CFL program aims to increase the financial literacy of children aged 6-11 years old, to encourage critical saving habits, educate students on financial services, help children set up their savings accounts in community-owned banks, and to ensure that the impact of this education is lifelong and makes a meaningful difference to community life. Cufa not only provides training to teachers, but also conducts in school and at home visits to students.

The key objective is to equip children with financial knowledge and skills to improve their financial futures.

To achieve this objective, one of the aims of the CFL program is for 60% of participating children to save money at home or in a community saving bank.

The CFL program has exceeded this target so far, with 63% of children saving money. Cufa expects this percentage to increase as the CFL program continues and community banks improve their skills and coverage.

The project has specific goals for gender and disability inclusion, and takes account of cross cutting social issues.

Cufa's target is to educate 9,000 children a year (3,000 by DFAT and 6,000 by Teachers Mutual Bank Ltd) in 43 schools in Takeo, Kampong Chhnang, and Svay Reing Provinces.

Financial Literacy Lessons

**1. UNDERSTANDING
MONEY & SAVINGS**



**2. UNDERSTANDING
COMMUNITY SAVINGS BANKS
& BENEFITS OF BEING A MEMBER**



**3. SETTING
FINANCIAL GOALS**



4. BUDGETING



**5. BORROWING
AND LENDING**







Holistic approach

The CFL program takes a holistic approach to enhance the knowledge of financial literacy for children affected by poverty, and how their early financial choices will impact their future. Trained field officers monitor the program and provide educational materials, including engaging interactive games to assist the children in the retention of key information.

While the CFL program primarily focuses on teaching kids aged 6 to 12, the structure ensures that all members of the community gain a deep understanding of the program's purpose, its implementation, and its impact. Field officers constantly maintain a high level of engagement with local educators and families over the course of the program. This approach allows the whole community to have a positive outcome on financial literacy increasing their awareness about the future; also, by training local educators, the CFL Program allows teachers to educate children once Cufa officers finish the program.

Teacher training

After the Khmer Rouge was overthrown in 1979, teachers were trained at a rapid rate, with courses lasting from a week up to a month. While this pragmatic decision quickly boosted teacher numbers it has led to a continued lack of qualified teachers, with only 693 teachers receiving pedagogical training, out of a combined 84,312 teachers nationwide. Teaching remains an undesirable job today, with teachers paid around 60% of what similarly educated professionals would receive with little career progression.

10 year anniversary

July 2022 marks the 10th anniversary of the Children's Financial Literacy (CFL) program. Cufa has been operating the CFL programme over the past decade to improve financial literacy for children and their families. This has been achieved by strong support from long-standing donors Teachers Mutual Bank Limited and DFAT. To acknowledge the impact of this investment, about 60 stakeholders will meet in Phnom Penh to celebrate the 10-year anniversary – recognising the impact on financial literacy in Cambodia for thousands of children and families.

National roll out

Cufa has been discussing with DFAT and the Cambodian Government options for a national roll-out of the CFL programme, based on the experiences of implementing the CFL program over the past 10 years.

The various stakeholders being consulted include the Asian Development Bank (ADB), National Bank of Cambodia (NBC) and Ministry of Education Youth and Sports (MoEYS).

A pilot program for financial education in the National Cambodian curriculum is being launched, called: "Integrating Financial Education in Cambodian School Curriculum".

Cambodia has 7,228 primary schools and approximately 2 million students.



Case Study: Student

Chanthavy

Chanthavy is an 11-year old student and like many children her age, she loves going to school to see her friends and learn about new things. Her siblings are also at school, while her mother is a garment worker, and her father looks after them in the village of Kngokpong. She started taking classes with the CFL program in 2021 and, thanks to the skills she has learned, Chanthavy has been able to make better decisions about what to do with her money.

Chanthavy was visited by Cufa's field staff recently, and she told them that before she did the CFL program, Chanthavy would save some of her money, but not consistently, and she did so without a savings goal. Chanthavy admits she was just following what her sister would do.

"In 2021, I got a chance to participate in the CFL program at my school. The program has changed my saving concept, now I understand how important saving is and I save with a goal. Since learning the program, I now save my money regularly by allocating a proportion of my daily pocket money."

Since starting the CFL program she has been able to share with them the financial skills she has learned, including reading the story book for her friends. Cufa staff are delighted to see the change that CFL program has had on Chanthavy and how she has shared this with those closest to her.

Cross cutting social issues

The program aims to increase the financial literacy of children aged 6-11 years old, to encourage critical savings habits, educate students on financial services, help children set up their savings accounts in community-owned banks, and to ensure that the impact of this education is lifelong and makes a meaningful difference to community life. The project has specific goals for gender and disability inclusion, and takes account of cross cutting social issues.

Youth

The Cambodian youth face a series of challenges, including unemployment, vulnerability to violence, exploitation, and access to quality education. Due to an underdeveloped education system and a lack of connection between learning and the labour market, young people often struggle to find meaningful work. Young people are more vulnerable to a wide range of physical dangers and mental health problems, with orphans and young migrants being the most at risk of exploitation and violence. Reproductive and sexual health is a major challenge for the Cambodian youth, with a lack of information being a primary problem. These health risks are not universal experiences, with differences based on ethnicity, gender, marital status and economic status.

Disability

In the last two years, the CFL has coached 25 children with disabilities, as well as a teacher with a disability who participated in the teacher's workshop. Due to the nature of their disabilities, Cufa ensures these children receive the extra support needed for them to attend the program. On top of this, Cufa's officers also visit their families to encourage the CFL program and ensure their integration and full support into the program. To further help kids understand disabilities, Cufa has created a "Gender & Disability Inclusion Toolkit". This is a reader-friendly book using culturally relevant pictures to help children understand disabilities, and how to implement disability inclusion in the classroom, and into their lives.

Gender

Cambodia is a patriarchal society where there is significant inequality between men and women. In 2017, Cambodia's Gender Inequality Index placed it 116th out of 160 countries, behind other ASEAN countries. Cufa believes in equal opportunities regardless of gender. Despite the country's patriarchal society, Cufa has a set of operating principles,

among which is non-discrimination on the grounds of gender; thus, Cufa encourages the CFL to have equal participation of boys and girls. In the past three years, around 12,695 girls have participated in the program, totalling 46% of all the participants.

Social

Due to the legacy of war, young people are often cautious about participating in socio-political activities. Civic and political engagements are seen as pointless, divisive, and not worth the risk. These challenges and beliefs often come from parents who have been victims of the legacy of the Khmer Rouge, and these ingrained social ideologies of improvement have become difficult to challenge. Cufa challenges these norms and tackles inequality, underdevelopment, and poverty through its CFL program. As home visits are one of the main activities offered by the CFL program, this time is used to encourage parents and members of the community to engage with the financial opportunities over the long-term. These visits encourage communities to become more approachable and engage in other social issues.

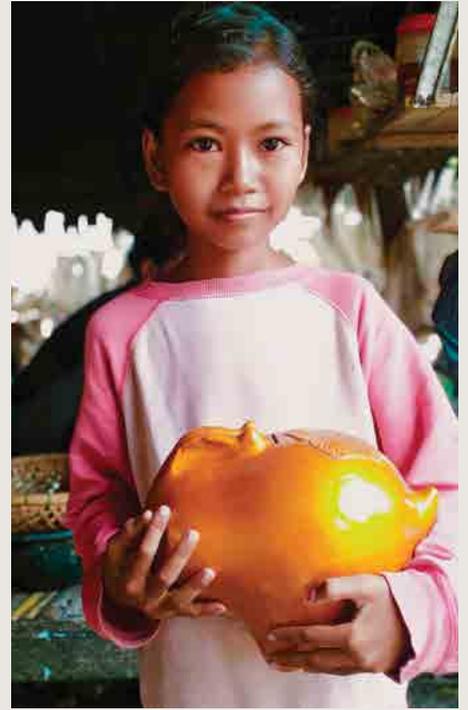
Rural development

Only 23% of Cambodians live in urban areas. Rural communities are often at risk of food security, limited infrastructure, and poor allocation of resources by the Cambodian government. The lack of access to adequate sanitation and health services, and the migratory nature of the rural workforce increases the potential impact of COVID-19. Cufa acknowledges the need for financial inclusion, and development in the most excluded regions of the country, and the CFL targets these areas due to their disadvantage and inequality as compared to urban centres. Teaching financial literacy will help these communities become more independent and financially capable of sustaining themselves over the long-term.



19,507

**CHILDREN
STARTED SAVING**
10,309 female;
9,198 male



Measuring impact and project progress by Cufa

Reporting and Accountability undertaken by Cufa

The Bank's total Social Return on Investment (SROI) is \$2,961,000 from a cash investment of \$329,000. Cufa undertakes a range of reporting and accountability, including;



REPORTS

CREATION OF MONTHLY AND QUARTERLY REPORTS ANALYSED BY PROGRAM



ROLE CALL

COLLECTION OF ATTENDANCE RATES OF EACH LESSON



RECALL

APPLICATION OF QUIZZES THAT TEST ALL KNOWLEDGE RETAINED BY CHILDREN AFTER EACH LESSON



VISITS

PROJECT MANAGERS UNDERTAKE 1-2 VISITS TO DOCUMENT PROGRESS MADE WHERE THE CFL PROGRAM IS IMPLEMENTED



COMPARE

ANALYSIS OF THE OUTCOMES AND OUTPUTS OF PREVIOUS YEARS TO MONITOR AND COMPARE PROGRESS AND TO DISCUSS WHETHER PROGRAM ACTIVITIES ARE BEING IMPLEMENTED AND GOALS ARE MET



SHARE

SHARING REPORTS WITH PARTNERS, LOCAL NGOS, AND OTHER ORGANISATIONS TO FURTHER EXPAND KNOWLEDGE AND DRIVE MORE EFFECTIVE IMPLEMENTATION OF FUTURE PROGRAMS



The importance of financial literacy for Cambodia

Cambodia is a developing country with a national GDP of US\$27.09Bn with an annual GDP growth of 7%. Due to the COVID-19 crisis, the World Bank believes this growth will be reduced to 2.9%.

This reduction, a level not seen since 1994, is a result of mass closures of the manufacturing and tourism sectors which represent 70% of their economy.

The percentage of Cambodians living in poverty was reduced from 50.2% in 2003, to 16.5% in 2016.

Given the ongoing lockdown measures, it is too early to state the effects that COVID-19 will have on the poverty rate. As the current unemployment rate remains high, there are fears that this rate will increase dramatically. This compounds serious challenges for a country that continues to experience severe poverty, inequality, corruption, and limited human resources, among other social issues. Therefore, investment in areas such as education relies heavily on foreign aid.

Since 1999, Cufa has been working in Cambodia pursuing the creation of financial inclusion and poverty reduction. One of the most important tools to tackle all these social and economic issues is through early education. Cufa believes financial literacy to be one of the four core pillars in empowering people to break the poverty cycle.

The Children's Financial Literacy Program reinforces Cufa's beliefs by providing children with essential knowledge such as smart savings, key investments, and long-term financial planning.

In 2015, Cufa integrated a financial literacy app, which engages with children using five stories to better understand savings and assist in smart spendings.



Case Study: Teacher

Mr Heng

Teachers are the heart and soul of the CFL program, with their connection to their students and their ability to amplify the lessons learned about financial literacy leading to an ever increasing generation of children who are able to make good financial decisions. Our field officers spoke to one such teacher, Mr Heng, a grade 3 and grade 6 teacher at Angsa'art Primary School. He says there is a noticeable difference in the spending habits of the children at the school since the CFL program started.

Mr Heng sees the difference, when children buy healthier food than before, like rice and bread, which saves money. He has seen the children spend less money on toys, and they have money to save after the Khmer New Year, when previously they would spend it all. Mr Heng thinks the program has been such a success, he would even like to see it expanded to high school students.

"I think this project is very good because it help students realise the value of money and think wisely before spending money. If possible, the project should be also implemented in high school."

What our investment supports

The Bank provides more than \$50,000 per year to the project which funds a range of project costs



6,200

RONNY RIEL LESSON BOOKLETS



RANGE

OF SCHOOL MATERIALS FOR CHILDREN

Notebook, pens, pencils



CLASS

TRAINING MATERIAL



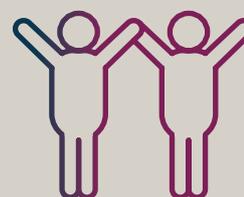
PRINTING

AND COPYING FOR CLASS LESSONS



TOUR

SAVING BANK STUDY TOUR



2x

PROJECT OFFICERS



3 DAYS

TRAINING TO CUFA STAFF

to ensure they are equipped with appropriate skills and knowledge



1-HOUR

WORKSHOPS FOR TEACHERS AND SCHOOL DIRECTORS AT EACH SCHOOL



TRAVELS

(IN-COUNTRY) AND MONTHLY MONITORING OF THE PROGRAM



Bank staff fundraising

Bank staff contributions

Over 7 years, bank staff have donated \$40,000 to CUFA through staff workplace giving, fundraising days, and charity events.

In November 2021, in support of the Cufa Mad Day, staff raised \$1,356. This supplied 190 of the poorest students across 20 schools, including 128 girls, with school uniforms.

This donation greatly contributed to solving the challenges faced by these most vulnerable students, allowing them to continue their study.

Mad Day School Uniform Funding

An unfortunate impact of COVID-19 has been an increase in the drop-out rates in schools, as confirmed in meetings with principals and teachers. This increased drop-out rate has been highest amongst girls in grades 5-6.

There are two primary reasons behind these numbers. Firstly, some families lack the means to pay for school uniforms. The students feel ashamed to have to wear an inappropriate uniform, which results in reduced attendance. Secondly, due to the financial distress some families found themselves in during COVID-19, combined with the disconnect they felt to their learning while not being able to attend in-person classes, some students temporarily went to work in garment factories or other informal labour. After making money for themselves, they did not want to return to school.

Selection Process

In consultation with each school committee, the selection of target students focused on those who didn't have the ability to afford a proper school uniform. Those selected came from the lowest income students, who are most vulnerable to drop out, and prioritised girls as part of back-to-school motivation. Teachers, principals, and parents were also extremely grateful, with one parent saying: "This is a small gift, but it is very meaningful to us that we see the smile of the children with a nice school uniform."

COVID-19 Impact

Cambodia, like much of the world, has been significantly affected by the COVID-19 pandemic. It has also negatively impacted the ability to deliver this Program, particularly to rural and regional villages.

The previous 12 months have provided plenty of challenges for the CFL program, with COVID-19 making it difficult for staff and students to connect in person, as schools closed and communities restricted access by visitors, in the hopes of keeping locals safe. This did not prevent the CFL program from continuing, with Cufa's dedicated staff finding innovative solutions to work around the issues that arose.

Staff

Cufa staff were unable to continue running programs in person, as local authorities restricted new visitors entering their communities and schools were closed longer than originally anticipated. Staff were able to adapt however, delivering workshops and training via worksheets and video recordings. Staff worked with teachers and local authorities to ensure students could continue learning.

Students

While students missed the interactions they enjoy having with their classmates and teachers, they were able to keep learning and found the CFL games fun. Students in rural areas have less access to internet and smartphones, making remote learning challenging, and some families

earnings were affected which impacted students' savings habits. However, through the lessons learned in the CFL program, they had savings that were able to assist their families during these challenging times.

While nothing can replace face-to-face teaching, delivering lessons online has allowed Cufa to continue to support vulnerable communities despite the challenges COVID-19 brings.

In person teaching has resumed where possible and will continue to be the goal moving forward.

Future

Schools have reopened, and though some class sizes are not at full capacity yet, this has meant that students are back doing their CFL classes. The immediate goals for the CFL program include but are not limited to; conducting 180 home visits, 3,000 children having lessons across eight different schools, 60% of children starting a savings account and ensuring that the 6,000 students covered by eachers Mutual Bank Ltd funds receive CFL education.





Case Study: Student

Reasmey

Reasmey sits down with friends in class, seeing Cufa booklets and curious as to what the class may be about. It isn't long before she is enthusiastically participating. Prior to attending classes in the CFL project in her school in the Chre village, Reasmey, nine years old, never saved money. She never learned about saving from her family and whenever she had money of her own, she would spend all she could. If there was ever anything left, then she would spend it the next day. After participating in the CFL program, she became interested in saving. She shared her excitement with her mother and asked for a piggy bank.

"In [early] 2021, I received the CFL booklets and learned about saving in classroom. By reading those booklets, I got saving concepts which inspire me to save. And then, I asked my mother to buy a piggy bank for me and I started saving."

Now Reasmey is a regular saver. She is always putting some of her money away for future use, hoping she might be able to help her mother if she ever needs it. She has shared with her parents the lessons she has learned from the CFL program, reading booklets at home, and helping to make a positive impact on her family's saving habits. Reasmey missed attending school during COVID-19 closures, but now that school is back, she is back in the classroom and enjoying being with her friends and learning.



Teachers Mutual Bank Limited study tour

Prior to the recent travel impacts of COVID-19, Teachers Mutual Bank Limited staff were invited by CUFA each year to travel to Cambodia to observe first-hand the project, community and the country.

The purpose of the study tour is to provide our people the opportunity to immerse themselves in the project to witness and learn about the realities of daily life in poor communities, how CUFA works, visiting their office, the CFL project its schools and teachers, local Village Entrepreneurs and community banks. Participants are expected to communicate and champion the work and act as ambassadors to advocate for Cufa.

27 staff have visited the project on five study tours since 2016, this is 4.6% of FTE.

The tour starts with the history of Cambodia, and the Tuol Sleng Genocide Museum and the Killing fields.

This exposes the study tour to the impacts of the Khmer Rouge, the current progress in the country, and cultural and historical perspectives.

“I enjoyed showing our guests the Children’s Financial Literacy and Village Entrepreneur programs and as most of our guests had banking backgrounds, the objectives of these two programs is very aligned with their expertise. The Children’s Financial Literacy kids are always very interested to learn about the saving habits of Australian kids and how they save. I feel like the guests could learn a lot from the kids and Village Entrepreneur families.” – Sreyneang Pok, Project Coordinator Cufa who led the TMBL tour.







Cufa
CREATING INFINITE VALUE

អរគុណចំពោះការគាំទ្ររបស់អង្គការជំនួយសហរដ្ឋអាមេរិក ក្នុងការផ្តល់ឱកាសដល់កុមារក្រីក្រ ក្នុងការអានសៀវភៅ និងបង្កើនចំណេះដឹងរបស់គេ ដើម្បីក្លាយជាមនុស្សល្អ និងមានសមត្ថភាពក្នុងការងារ ក្នុងថ្ងៃមុខ។

Australian Aid

ការផ្សព្វផ្សាយរបស់ **ក្រុមហ៊ុន** អ៊ីនធឺណិត



អរគុណចំពោះការគាំទ្ររបស់អង្គការជំនួយសហរដ្ឋអាមេរិក

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Phone: 13 12 21 | **Email:** enquiry@tmbl.com.au | **Website:** tmbl.com.au
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All project data supplied by cufa.