



EIE-06-256 REEPRO



Promotion of the Efficient Use of Renewable Energies in Developing Countries

Financing tool catalogue

January 2010

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2 Cambodian and Lao Programmes

GEF and UNDP Small Grant Programme (SGP)

Programme Name	GEF and UNDP Small Grant Programme (SGP)
Organisation	The programme is funded by the Global Environment Facility (GEF) as a corporate programme, implemented by the United Nations Development Programme (UNDP) on behalf of the GEF partnership, and executed by the United Nations Office for Project Services (UNOPS).
Street	Central Programme Management Team (CPMT) 304 East 45th Street, FF-956
Postal code	10017
City	New York, NY
Email	sgp.info@undp.org
Telephone	Phone: +1 212 906 6028 Fax: +1 212 906 6568
Target countries	SPG works in 122 countries in Africa, Asia and the Pacific, Arab States, Europe and the CIS, Latin America and the Caribbean. http://sgp.undp.org/index.cfm?module=Projects&page=AdvancedSearch
Type of Support	Participation, democracy, flexibility, and transparency are cornerstones of the SGP approach. The programme encourages and supports the participation of communities, local people, NGOs, CBOs (community-based organizations), and other stakeholders in all aspects of programme planning, design and implementation: <ul style="list-style-type: none"> • The formulation of country programme strategies; • The development, presentation, and execution of project concept papers and proposals; • Building partnerships to broaden the scope of the programme and to communicate and replicate successful SGP initiatives; • Raising public awareness of global environmental issues and changing public attitudes and practices; • Influencing government environmental policies and programmes; and • Mobilizing in-kind and monetary resources to support project and programme sustainability.
Available Money	The maximum grant amount per project is US\$50,000, but averages around US\$20,000.
Share of total budget	N/A
Who can apply	Grants are made directly to community-based organizations (CBOs) and non-governmental organizations (NGOs).
Requirements for application	Key role they play as a resource and constituency for environment and development concerns.
Targeted areas	<ul style="list-style-type: none"> • Biodiversity • Climate change • International waters • Land degradation

	<ul style="list-style-type: none"> Persistent Organic Pollutants
Short description	SGP is rooted in the belief that global environmental problems can best be addressed if local people are involved and there are direct community benefits and ownership. SGP is convinced that with small amounts of funding, members of local communities can undertake activities that will make a significant difference in their lives and environments, with global benefits, in contrast with top-down, expert-reliant development interventions.
Documents	Please contact UNDP
Source of information	http://sgp.undp.org/
Year of beginning	N/A
Information website	http://sgp.undp.org/index.cfm?module=activeweb&page=WebPage&s=21_new_countries_add
Programme Name	National Biodigester Programme
Organisation	Department of Animal Health and Production; PRASAC-MFI; and Amret Financial Institute
Street	Local provincial Department of Animal Health and Production of Cambodia
Postal code	
City	Coverage areas of 8 provinces: K-Chhnang, K-Speu, Kampot, Kandal, K-Cham, Prey Veng, Svay Rieng and Takeo
Email	admin@nbp.org.kh
Telephone	Tel: +855 23 992 609
Type of Support	Special Loan for Biodigester Construction
Available Money	Loan amount is 150.00US\$ - 1,000.00US\$, or 600,000 Riel – 4,000,000 Riel/plant, but not allowed more than the plant cost
Share of total budget	Besides the USD 150 subsidies from NBP, the rest of the cost is covered by house owners
Who can apply	Any one who registered for the NBP biodigester plant construction and living in the 8 coverage provinces of NBP
Requirements for application	Complete form and meet the criteria of NBP which is mainly the house owner has to have at least 2 cows
Targeted areas	Promote for renewable energy and agriculture for farmers
Short description	Due to the joint efforts of FMO, PRASAC-MFI and NBP in November 2007 and expand its effort to Amret Financial Institute in May 2009, all farmers in the NBP provinces have access to a special biodigester credit at favourable terms compared to regular micro-credit.
Documents	From Provincial Department of Animal Health and Production
Source of information	http://www.nbp.org.kh
Year of beginning	2007
Information website	http://www.nbp.org.kh

3 Cambodian Programmes

3.1 Rural Electrification Fund

Programme Name	Rural Electrification Fund
Organisation	REF
Street	No. 23B, Street 306, Sangkat Boeng Keng Kang 1, Khan Chamcar Mon
Postal code	12000
City	Phnom Penh
Email	admin@ref.gov.kh
Telephone	+855 23 997 600
Type of Support	For the year 2008, the rate of grant assistance is as follows: <ol style="list-style-type: none"> 1. \$ 45 per new connection; 2. \$ 100 per SHS with the minimum capacity of 40 Wp; 3. \$ 400 per kW for development of micro and mini hydropower plants; and 4. \$ 300 per kW for development of other renewable energy technologies power plants.
Available Money	Currently, REF is funded by Global Environmental Facility Trust Fund (GEF) US\$5.8 million, and grant from the Royal Government of Cambodia US\$9 million.
Share of total budget	The source of the RGC money is a loan from the World Bank credit in the amount of US\$8.8 million ⁴ , grant of US\$5.1 million and counterpart money of US\$180,000 to fund the rural electrification effort by REF.
Who can apply	Rural Electrification Enterprise, Private companies
Requirements for application	<ol style="list-style-type: none"> 1. For new connections, for development of micro and mini hydropower plants and other renewable energy technologies power plants: <ul style="list-style-type: none"> • The REE or Developer has to have valid licence for providing electric power services in the Kingdom of Cambodia from Electricity Authority of Cambodia (EAC) with a term of at least 5 years; • The REE or Developer has to apply for grant assistance from REF; • The REE or Developer has to receive the approval/adoption from REF Secretariat and/or REF Board and/or the World Bank; • The REE or Developer has to sign Agreement with REF and should have a bank account in the Kingdom of Cambodia.; and • Grant-assistance would be given only to “eligible” REE or Developers’ providing electric power services in rural areas of the Kingdom of Cambodia. 2. For SHS: <ul style="list-style-type: none"> • The company must be validly registered under the Commercial Law in Cambodia, having office and qualified people for installing and maintaining the Solar Home System (SHS) installations, in Cambodia, and having a bank account in Cambodia. • The company has to provide company background related to solar business so that we recommend to our REF Board to put these companies in the list of “eligible” Suppliers for grant-assistance. • The company has to sign an Agreement with REF which includes a condition that all SHS equipment must be in conformity with the REF Technical Specifications for SHS. • Grant-assistance would be given only to “eligible” suppliers’

	installations in rural areas of Cambodia, using REF approved SHS equipment and fulfilling the Agreement conditions.
Targeted areas	<ul style="list-style-type: none"> • For new connections, for development of micro and mini hydropower plants and other renewable energy technologies power plants • For SHS:
Short description	The Rural Electrification Fund (REF) has the honour to inform the Public, Private Companies, Rural Electricity Enterprises (REE), and Stakeholders in power sector - who are currently services providers or having the plan to provide these services, that the targets of the Royal Government of Cambodia (RGC) are that, by the year 2020, all the villages throughout the Kingdom of Cambodia will have electricity of various form and by the year 2030, at least 70 % of all households will have access to grid quality electricity.
Documents	Contact to RER
Source of information	www.ref.gov.kh
Year of beginning	December 2004
Information website	www.ref.gov.kh

3.2 UNIDO Promoting Renewable Energy

Programme Name	UNIDO Promoting Renewable Energy
Organisation	United Nation Development Programme (UNDP)
Street	#53, Pasteur Street, Boeung Keng Kang I P.O. Box 877, Phnom Penh, Cambodia
City	Kratie and Ratanakiri Province
Email	n.sok@unido.org
Telephone	012 75 73 27
Type of Support	<p>Technology Demonstration: Demonstrating the technical, economical and social feasibility of using different renewable energy technologies for augmenting rural / urban electrification. Promoting renewable energy technologies for industrial applications in energy intensive manufacturing SMEs, which have requirements for motive power, and process heat for low or high temperature applications.</p> <p>Policy Support: Enabling policy environment that helps in promoting renewable energy technologies, markets and investments. Fostering agreements between the industrial sector and the national energy and environment sector regulators, utilities and financing agencies</p> <p>Capacity Building: Supporting capacity building of national institutions, public decision-makers, local entrepreneurs and the industry in the field of renewable energy for rural electrification and productive uses. Strengthening manufacturing capacities of local industries and enterprises to manufacture, assemble and maintain renewable energy technologies and systems</p>
Who can apply	Community in Rural area, Partner
Requirements for application	Global Activities: Bringing together experts, institutions and decision-makers in high level global fora to raise awareness, and promote partnerships. Discussing and reviewing current developments and trends in renewable energy technologies, lessons learned and best practices
Targeted areas	Kratie and Ratanakiri Province
Short description	The responsibility of UNIDO is to promote access to energy for productive uses while at the same time supporting patterns of energy use by industry that mitigate climate change and are otherwise environmentally sustainable. More broadly, UNIDO's services can be categorized as follows: Renewable and Rural Energy, Industrial Energy Efficiency and Climate Change and Energy Policy and Partnership

Documents	Contact to UNIDO
Source of information	www.unido.org
Information website	www.undp.org

3.3 UNDP small grant programme

Programme Name	UNDP small grant programme
Postal code	12000
City	Phnom Penh
Email	Mr. Lay Kim, Renewable Energy Project Manager: l.khim@undp.org ; Ms. Ngin Navirak, SGP National Coordinator: ngin.navirak@undp.org
Telephone	Tel: +855 23 216167 / 217193 Fax: +855 23 216257 / 721042
Type of Support	Types of Mitigation Projects: <ul style="list-style-type: none"> • Renewable Energy • Energy Efficiency • Carbon Sequestration (Forestry projects)
Available Money	The maximum grant amount per project is US\$50,000, but averages around US\$20,000. Grants are channelled directly to CBOs and NGOs.
Share of total budget	N/A
Who can apply	Grants are made directly to community-based organizations (CBOs) and non-governmental organizations (NGOs).
Requirements for application	Key role they play as a resource and constituency for environment and development concerns.
Targeted areas	<ul style="list-style-type: none"> • Biodiversity • Climate change • International waters • Land degradation • Persistent Organic Pollutants
Short description	SGP is rooted in the belief that global environmental problems can best be addressed if local people are involved and there are direct community benefits and ownership. SGP is convinced that with small amounts of funding, members of local communities can undertake activities that will make a significant difference in their lives and environments, with global benefits, in contrast with top-down, expert-reliant development interventions.
Documents	Contact to UNDP
Source of information	http://sgp.undp.org/
Information website	http://www.un.org.kh/undp

3.4 SWITCH Programme- SWITCH ASIA Programme 2008-2009

Programme Name	SWITCH Programme- SWITCH ASIA Programme 2008-2009
Organisation	EC
Street	No. 1, Street 21, Sangkat Tonlé Bassac, Khan Chamcarmon PO Box 2301
Postal code	12000
City	Phnom Penh
Email	europeaid-switch-asia@ec.europa.eu
Telephone	Tel: +855 (0) 23 216996 / 211102 / 220611 / 220612
Type of Support	Promoting Sustainable Consumption and Production
Available Money	€ 90 million
Who can apply	Applicants and partners must be non-profit-making organisations such as networks, Chambers of Commerce, industry associations, and local

	governments that support SMEs.
Requirements for application	Each partnership must contain at least one EU partner and at least one partner from an eligible Asian country. It is strongly encouraged to involve more partners.
Targeted areas	Projects should be designed to help SMEs access the right knowledge, training and technologies to minimise the polluting effects of their production cycle or to improve their efficient use of inputs and reduce waste. They may also address the consumer to encourage changes in behaviour and use informed markets to demand more environmentally friendly products and services.
Short description	The SWITCH-Asia Programme responds to the need for a change from unsustainable to sustainable patterns of development. The Programme encourages a cleaner and more energy efficient industry in Asia. It targets small and medium-sized enterprises (SMEs) due to their key role in development providing local employment, their high contribution to air and water pollution, and their difficulties in making the transition to a more environmentally sound mode of operation.
Documents	Contact to EUC in Cambodia
Source of information	http://ec.europa.eu/europeaid/where/asia/regional-cooperation/environment/switch_en.htm
Year of beginning	2007-2010
Information website	http://ec.europa.eu/index_en.htm

3.5 Thematic Programme for Environment and sustainable management of natural resources, including energy

Programme Name	Thematic Programme for Environment and sustainable management of natural resources, including energy
Organisation	EC
Street	No. 1, Street 21, Sangkat Tonlé Bassac, Khan Chamcarmon PO Box 2301
Postal code	12000
City	Phnom Penh
Email	Delegation-Cambodia@ec.europa.eu
Telephone	Tel: +855 (0) 23 216996 / 211102 / 220611 / 220612
Type of Support	http://www.delkhm.ec.europa.eu/en/calls/index.htm
Available Money	EUR 62 650 000
Share of total budget	N/A
Who can apply	<ul style="list-style-type: none"> • be legal persons and • belong to one of the following categories: <ul style="list-style-type: none"> • non-State actors (NSAs); • private sector organisations; • public or parastatal bodies, local authorities and consortia thereof or associations representing them; • international (intergovernmental) organisations, as defined by Article 43 of the Implementing Rules of the Financial Regulation • be nationals of : <ul style="list-style-type: none"> • an eligible partner country as listed in the first column of the table under "Location" at 2.1.3, or • another developing country specified in the OECD/Development Assistance Committee (OECD/DAC) list
Targeted areas	Including water, and energy, shall be to integrate environmental protection requirements into the Community's development and other external policies as well as to help promote the Community's environmental and

	energy policies abroad in the common interest of the Community and partner countries and regions.
Short description	http://www.delkhm.ec.europa.eu/en/calls/index.htm
Documents	http://www.delkhm.ec.europa.eu/en/calls/index.htm
Source of information	http://www.delkhm.ec.europa.eu/en/calls/index.htm
Year of beginning	2007
Information website	http://www.delkhm.ec.europa.eu/en/calls/index.htm

4 Programmes in Lao PDR

UNDP small grant programme

Programme Name	UNDP small grant programme	
Organisation	SGP Laos Asia & Pacific Lao PDR	
Street	Lane Xang Avenue, P.O.Box 345, ,	
City	Vientiane	
Email	Mr. Phetdavone Phet Chaleunsouk National Coordinator Email: phet.chaleunsouk@undp.org	Mrs. Siampaivanh Ampai VILAYHONGS Programme Assistant Email: siamphayvanh.vilayhongs@undp.org
Telephone	Phone: 856 21 267777 ext 658 Fax: 856 21 264939, 267799	Phone: Tel:(856)21-267657 Fax:(856)21-267799
Type of Support	Types of Mitigation Projects: <ul style="list-style-type: none"> • Forest Protection • Sustainable Tourism • Sustainable Use and Management • Biodiversity (Management, Preservation) 	
Available Money	The maximum grant amount per project is US\$50,000, but averages around US\$20,000. Grants are channelled directly to CBOs and NGOs.	
Share of total budget	N/A	
Who can apply	Grants are made directly to community-based organizations (CBOs) and non-governmental organizations (NGOs).	
Requirements for application	Key role they play as a resource and constituency for environment and development concerns.	
Targeted areas	<ul style="list-style-type: none"> • Biodiversity • Climate change • International waters • Land degradation • Persistent Organic Pollutants 	
Short description	SGP is rooted in the belief that global environmental problems can best be addressed if local people are involved and there are direct community benefits and ownership. SGP is convinced that with small amounts of funding, members of local communities can undertake activities that will make a significant difference in their lives and environments, with global benefits, in contrast with top-down, expert-reliant development interventions.	
Documents	Contact to UNDP	
Source of information	http://sgp.undp.org/	
Information website	http://www.un.org.kh/undp	

5 Microfinance Sector in Lao PDR

Microfinance initiatives were first established in Laos in 1996, and as at November 2006, various initiatives (including MFIs) have been established. These can be characterized as:

5.1 Fonds Cooperative

Fonds Cooperative which is an APEX body for the network of Cooperative de Credit de Soutien aux Producteurs (CCSP) established in 1996 with branches in Vientiane Capital (Xaysetha, Naxaithong, Hong Ngoa and Chantaboury), Xiengkhuang Province (Paek), Vientiane Province (Vangvieng and Kasi), Champhasack Province (Pakxong), Saravane Province (Nateuy and Kongxedone), Xekong Province (Thateng) and Luang Phrabang Province (Luang Phrabang)

Table 1: The characteristics of Fonds Cooperative

Main strengths	Experience, backing of shareholders, vision, largest network
Main weaknesses	Lack of experienced staff, weak internal controls/oversight, portfolio quality, insufficient deposits/funding for credit demand
Loan Size	1,000,000 – 10,000,000 Kip
Loan Term	< 12 months
Payment Frequency	Monthly
Interest Rate	3% month
Fees	6,000 Kip
Collateral Requirements	Home, land title, vehicle, solidarity group
Market	
• Number of borrowers	1,151
• Number of Savers	1,738
• Number of villages	174
Comments:	
<p>The first CCSP was founded in 1996, and by 2001 there were nine CCSP's. Together they decided to establish the shareholder company FC as an apex body to channel funding, provide mutual support and start new CCSPs. The shareholder company FC was founded by the CCSPs with significant support from donors/investors with 500 million kip. FC lends its capital to its CCSP partners at 18% p.a. It has started four new CCSPs, but three are facing possible shut down due to employee fraud. FC recognises that lack of control over its CCSP partners has been problematic since the majority of their funding is now from FC, rather than savers. CCSPs boards are weak and loan officers require more training. FC is now revising its vision and is considering become a more open network, providing funding to non-CCSPs</p>	

5.2 The Rural Development Cooperative (RDC)

The Rural Development Cooperative (RDC) started in August 2001 in Vientiane Capital (Naxaithong)

Table 2: The characteristics of the Rural Development Cooperative

Loan Size (Max)	30.000.000 Kip (Group) 10.000.000 Kip(Individual)
Loan Term	4-5 months
Re-payment Frequency	Seasonal Repayments are set according to cash flow
Interest Rate (Monthly)	4-5% (Group) 5-6% (Individual)

Fees	10,000 Kip (Group) 10,000 Kip (Individual)
Collateral Requirements	Savings and equipment Fixed Assets
Market	
• Number of borrowers	1,300
• Number of savers	1,761
• Number of villages	46
Growth potential	High
Comments: RDC is a business-oriented MFI. It generates a net profit of over one hundred million kip per annum. It has benefited from a 128 millions Kip loan from Vientiane municipality at a subsidised rate of 3%, which has been fully repaid. Its expansion is limited by its ability to raise funds. It will likely be eligible for the ADB Microfinance fund, which will be administered by the Bank of Lao. Comments: RDC is a business-oriented MFI. It generates a net profit of over one hundred million kip per annum. It has benefited from a 128 millions Kip loan from Vientiane municipality at a subsidised rate of 3%, which has been fully repaid. Its expansion is limited by its ability to raise funds. It will likely be eligible for the ADB Microfinance fund, which will be administered by the Bank of Lao.	

5.3 Saving and credit unions

Three savings and credit unions, which were started by the ADB in 2003 in three provinces: Luang Phrabang (Luang Phrabang), Vientiane Province (Phonehong) and Savannakhet Province (Outhomphone). The characteristics for the latter, also known as the Seno Savings and Credit Union (SSCU)

Table 3: The characteristics of three savings and credit unions

Main strengths	Clear legal structure, profitable, member-owned, funded through savings, MIS system
Main weaknesses	No professionally trained loan officers.
Loan Size (Max)	5,000,000 Kip
Loan Term	6 months
Payment Frequency	Monthly
Interest Rate (Monthly)	4%
Fees	10,000 Kip
Collateral Requirements	Savings, Land, house
Market	
• Number of borrowers	205
• Number of savers	303
• Number of villages	unknown
Comments: SSCU is one of the three ADB-sponsored credit unions under the draft savings and credit union regulations. It is a membership organisation, which includes members of the provincial government who were the official recipients of ADB support. It is receiving technical support from SNV and will be eligible for more ADB funds (a cooperative loan fund) administered by the Bank of Lao. The current structure, designed by WOCCU, does not have loan officers, rather it relies on board members to find loans, analyse and approve them.	

5.4 Ekphathana Microfinance Institution (EMI)

Ekphathana Microfinance Institution (EMI) started in 2006 in Vientiane Capital (Xaysetha, Xhantaboury, Sikhottabong, Sisathanak, Xaythani and Pak Ngeum)

Table 4: The characteristics of Ekphathana Microfinance Institution

Main strengths	Experienced management, privately-owned, innovative
Main weaknesses	New, limited funding and deposit-base, untested equal structure
Loan Size	500,000 – 20,000,000 Kip depending on type of customer (individual, group or enterprise)
Loan Term	6-12 months
Repayment Frequency	Monthly (Principal+interest)
Interest Rate	3-4% depending on type of customer
Fees	5,000 – 50,000 Kip depending on type of customer
Collateral Requirements	Group Savings, equipment, land and house, salary, Savings, equipment
Market	
• Number of borrowers	505
• Number of Savers	400
• Number of villages	city only
Comments:	EML is the first private company licensed under the new MFI regulations. It was started by the founder the microfinance training center and ten Lao businessmen. The challenging is refinancing the high demand of the credit

5.5 Micro credit of Agriculture Promotion Bank (APB)

Name	Micro credit
Organisation	Agriculture Promotion Bank (APB)
Type of Support	Provide loan only for agricultural activities
Available Money	Maximum 10,000,000kip or 1,000 \$/family,
Share of total budget	Short duration: 6 months to 1 year, Middle duration: 1 month - 3 years, Long duration: more than 3 years Interests: 10%/year Provide loan to group famer at least 7 families/group
Who can apply	poor families working in agriculture
Targeted areas	agriculture
Short description	<p>The Agriculture Promotion Bank (APB) was established in 1993 as a state-owned policy bank, and has since been considered as the country development bank, focusing on the agricultural sector. APB is the main public instrument in rural finance, with 50% of total lending directed towards policy lending. Since its creation, APB has effectively never been supervised nor regulated by the central bank. In 2002, a diagnostic study that included the first external audit of APB found that 88% of APB's loans were non-performing. The bad financial situation resulted from a lack of profit orientation, poor lending mechanisms, and weak provisioning. APB entered in 2003 in a formal phase of restructuring, including phasing out of policy and subsidised lending, adoption of market-based principles, improvement of lending policies, recapitalisation and strengthening of information systems and management capabilities.</p> <p>120,000 households (15% of the population) have access to the APB. Among them, 40,000 (5%) have access to its microfinance initiatives. APB provides mostly commercial credit. In microfinance, it uses group lending techniques, modelled on the</p>

	<p>BAAC in Thailand, which target rice production and livestock. With a maximum of 3 years term, APB loans have a subsidized interest rate of 12% per year. This low interest rate attracts the interest of non-poor groups, which in turn restrict the access to the poor, and increase corruption.</p> <p>The government of Lao PDR has developed over recent years six microfinance initiatives, mostly funded by UNDCF-UNDP, AFD and the Asian Development Bank, which involved APB participation.</p> <p>After an initial assessment undertaken in 2003, and funding for technical assistance provided by the ADB, APB supports the development of three pilot commercially-oriented Savings and Credit Unions, which are member-owned. Also funded by ADB, a microfinance fund will be established to support start-up and growth of MFIs.</p>
Source of information	http://www.bwtp.org/arcm/laos/II_Organisations/Supporting_Organisations/APB_laos.htm
Information website	http://www.bwtp.org/arcm/laos/II_Organisations/Supporting_Organisations/APB_laos.htm

5.6 Village Banking system

Programme Name	Village Banking system
Organisation	Women Union Organization
Who can apply	Only member can borrow, the amount is depending of how much the money has in the account and also depends of number of borrowers.
Targeted areas	Community development, agriculture
Short description	<p>The system is in charged by Women Union Organization, they train villager how to save money properly. At the village level, the system is managed by villagers itself, they select their leader, establish saving fund management committee. Every month they collect money from member at least 5000 kip or 0.5\$/month. Maximum no limited.</p> <p>Decision of interests has made by members, from 3 - 5%/month.</p> <p>One year maximum. With the loan, usually villagers borrow for currying out income generation.</p>