

# SUCCESS STORY

## Coffee Chouk Chey

### One savvy small-business owner's path to financial stability



Photo: Amanda Epling

Tek Eng, 43, retrieves ice from her new freezer. Eng took out a loan from her WORTH group in Koh Kchong, Prey Nub District to purchase the fridge.

*“This group allowed my store to grow to a point which previously I did not think was possible. My next step will be buying a laptop for my children,” said Tek Eng.*

Coffee in Cambodia is cheap, sweet, and ubiquitous; street vendors and small neighborhood shops serve the drink iced with condensed milk and sell it for only 1,000 KHR, or 25 cents. For the last seven years, Tek Eng has operated one such coffee shop out of her home in the fishing community of Koh Kchong. “When I first started my shop, I only had one table and used plastic bags for the coffee because I could not afford to buy cups.”

Eng’s store has grown from plastic bags into a center of community activity. Its success is due to Eng’s smart business decisions and her participation in Chouk Chey (or Success), the WORTH group in her community that meets weekly in her store. Chouk Chey is one of twenty WORTH women’s empowerment groups which are a part of Pact’s “Empowering Underprivileged Fishing Communities through Literacy, Savings-Led Microfinance and Health Promotion” project. The project, funded by Chevron’s Overseas Petroleum (Cambodia) Limited (COPCL) program strengthens the capacity of over 400 men and women living in Preah Sihanouk Province through literacy and numeracy training, health and sanitation awareness building, and village banking. Pact’s WORTH program provides women with the tools to attain financial security and economic and educational empowerment.

Each week, Eng contributes 10,000 KHR (\$2.50) to her WORTH group’s savings: 5,000 KHR (\$1.25) is her group’s mandatory savings amount. Eng contributes 5,000 KHR/week voluntarily to ensure that at the end of the month she has enough to pay off her electricity bills. In the beginning of 2011, Eng took out a \$100 loan from Chouk Chey to buy a freezer for her store. With the purchase, Eng has been able to grow her client base from 10 to 15 per day, and she has been able to expand her inventory to include popular products such as ice cream. In addition to increasing her store’s profit, from her role as group treasurer Eng has learned how to better manage her business’ finances and account records. “Before joining Chouk Chey, I was unable to save anything, but now I am able to pay my electricity bills and have doubled my income from 30,000 KHR/day to being able to earn as much as 70,000 KHR/day. All of my hard work is worth it when I realize I am now able to support my three children through school.”