

Golden Futures Handbook

Introduction to Golden Futures

Golden Futures is a UK based trust, working using a microfinance model to give disadvantaged Cambodians the opportunity to brighten their futures. We were founded in October 2007 by two students, following their work at the New Future for Children (NFC) orphanage in Phnom Penh, to try and help solve the problems encountered by the children when they became old enough to leave the centre.

We collect donations in the UK, and use this money to provide free loans to the children. We allow them to borrow to support their education - perhaps with school fees or living costs when attending university, or even to set up a small business. We lend money for anything that will enhance their future earning potential. Then, we ask that when they are earning above a pre-agreed amount, they pay a proportion of their income back to us. It works very like the UK student loans system, except we do not charge interest, and rely entirely on donations for support. As well as allowing us to help many more people with the same amount of money, microfinance also allows the children to keep their self respect, and encourages confidence and self-reliance.

Microfinance also allows each donation to be put to work again and again, and so much more good can be done with the same amount of money. If we lend someone \$1000 to set up a shop, once they have paid it back, we can lend the money out again. The same \$1000 can open 100 shops, or help 100 people through university.

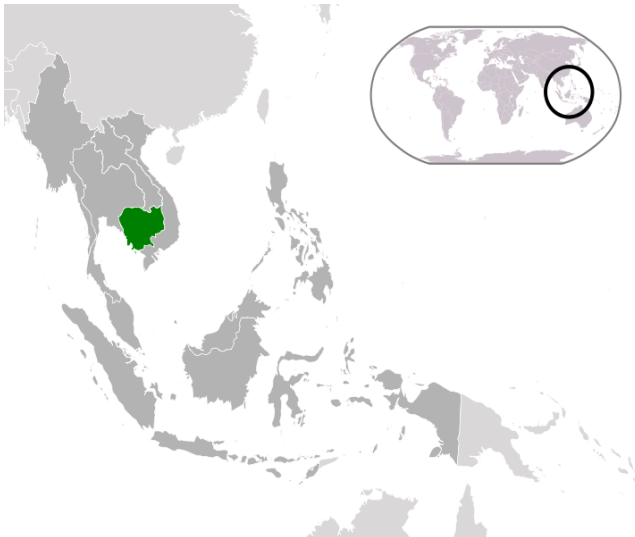
We provide potential borrowers with the support they

need to make applications through our careers support project. This includes training in budgeting, opening bank accounts and money management. We also produce a booklet giving information on university courses and their costs.

Cambodia 101

Key facts

Population	14,805,000 (2009)
GDP per capita	US\$823
Human Development Index ranking	137/182
Currency	Riel, US Dollar
Official Language	Khmer
Capital City	Phnom Penh
Government	Constitutional Monarchy
King	King Norodom Sihamoni
Prime Minister	Samdech Hun Sen
Gained Independence	09/11/53



History of Cambodia

Cambodia is a country in South-East Asia, bordering Thailand, Laos and Vietnam. From the 9th to the 15th Century, it was the centre of the Khmer Empire, which controlled most of modern day Thailand, Vietnam, Laos and parts of Malaysia and China. During this time successive kings developed their capital city, known as Angkor, with more and more ambitious building projects. From Siem Reap tourists can visit the remains of these temples. The most well-known is Angkor Wat, which is the only building to appear on a national flag, and a cornerstone of Cambodian national identity.

Cambodia is also well-known for less pleasant reasons. From 1975-1979 Cambodia was controlled by the Khmer Rouge, who were a Maoist guerilla movement that took control of the country by exploiting the unrest caused by the American bombing of Cambodia during the Vietnam war, and the unpopularity of the pro-American military government, led by Lon Nol, which had ousted the democratically elected government in 1970.

From 1975 to 1979, the Khmer Rouge killed over 2 million Cambodians. Some were executed as enemies of the regime, some starved to death due to inadequate food supplies, and some were killed in the Khmer Rouge's attacks on Vietnam.

Finally, in 1979, Vietnam invaded Cambodia and took Phnom Penh very quickly. The Khmer Rouge fell back into the forests, and continued a guerrilla war with the Vietnamese and the subsequent Vietnamese backed government. This war continued until 1992, when the UN intervened and set up UNTAC, the UN transitional authority in Cambodia, which oversaw the first democratic

elections in the country for over twenty years. The winning Cambodian People's Party (CPP), continued to fight against the Khmer Rouge, and by offering amnesties to all fighters who would give themselves up were able to finally defeat them.

In 1996 the CPP lost the next election to FUNCINPEC, the National United Front for an Independent, Neutral, Peaceful, and Cooperative Cambodia, and so in 1997 orchestrated a coup d'etat, and the streets of Phnom Penh were once again filled with fighting. King Sihanouk organised a compromise which placed the CPP leader, Hun Sen, as a "second prime minister". He went on to win the next, and all subsequent elections.

The current issues facing Cambodia include the dramatic increase in the urban population, battling corruption in public services, and managing the economic mainstays of the country - tourism and garment manufacture. The recent discovery of significant oil deposits under the sea bed near Cambodia means the next years are vital for Cambodia's development.

Keeping Healthy

None of the information in this section is a substitute for advice from a medical professional, which should be followed at all times. Have a meeting with your practice nurse, and have whichever vaccinations are suggested.

People worry about catching exotic tropical diseases in Cambodia, but the commonest problems are traveller's diarrhoea, sunstroke, and dehydration. Of the tropical diseases, malaria is the chief concern. The only place that

is free of malaria is Phnom Penh. Angkor IS a malarial area, though Ratanakiri and the Western provinces present a greater risk. Dengue fever is more common though less serious (but jolly unpleasant). There is a small risk of Japanese encephalitis and filariasis.

We would recommend volunteers arrange for suitable anti-malarial medication, and take them throughout the trip. While Phnom Penh, where you will be working, is not malarial, if you are tempted to travel elsewhere in country it is better to already be protected. Malarone and Doxycycline are also available to buy in Cambodia.

Good hygiene will help a lot. Drink only bottled water, and use bottled water to clean your teeth. Wash your hands before eating; try and use restaurants that look reasonably clean. Fruit and vegetables should be washed or peeled. Only take ice in your drinks if it's the tubes or cubes - crushed ice may have been chipped off a big block of ice that has been kept in unsanitary conditions.

Protecting yourself against mosquito bites is crucial to prevent many of the diseases mentioned above. This means using an effective repellent (DEET, 50% strength on skin and 100% strength on clothes) day and night, and sleeping under a net, or in a screened room. Wear long sleeves and trousers whenever possible, and be especially careful at dusk and dawn. Use a good sunscreen, cover your skin, try to get out of the sun during the hottest part of the day, and keep your fluid intake up.

HIV and hepatitis B & C are prevalent in Cambodia (some estimates say that over 40% of sex workers are HIV positive). Transmission of these and other sexually transmitted diseases is reduced but not eliminated by the use of a condom. Local brands of condom are not made to western quality, or sized for westerners. Reputable

Western brands can be bought from major pharmacies or supermarkets.

Quality health care is available in Cambodia but it's not comprehensive and it tends to be quite expensive compared to Thailand. Previous volunteers have had good experiences with the International SOS Clinic and the Tropical & Travellers Medical Clinic. Make sure you have adequate insurance, as treatment is not cheap, and any severe conditions will require evacuation to Bangkok or Ho Chi Minh City.

The main hospital in Phnom Penh is Calmette Hospital which is best avoided, especially at night when staff can be particularly scarce and disinterested. Also, they will happily let you die on their doorstep if you lack the needed funds for your treatment.

(information based on that available at www.talesofasia.com)

Staying Safe

Phnom Penh is not a dangerous city. However, walking around is like walking around in the UK with a t-shirt reading "I am carrying large sums of money." As a tourist you are easily identifiable, and far richer than most Cambodians. Be aware of this. Don't check your common sense in at the airport.

Do's and Don'ts

Don't walk alone at night.

General advice for any city - if you don't know your way around, and look like a tourist, don't walk alone at night. It is very easy to wander into an area you might not want to be in.

Don't carry large sums of money, and if you must do, be discreet.

Do be careful with your valuables.

Do be aware of who is around you, especially in markets.

There are many pickpockets, and nothing ruins your day like a pickpocket. Don't flash your cash when you pay for things.

Do be friendly to tuk tuk and moto drivers, and don't drive a hard bargain at night.

If someone seems to be erratic or drunk, don't travel with them. If someone is insisting on an unreasonable price, don't force them down, just go with someone else. Never make drivers bid against each other, and be especially careful at Elsewhere. A good driver will look after you, and help you out whenever they can.

Don't start fights with Khmer people. They carry guns, and if they are rich, have bodyguards.

Don't leave valuables in guest house rooms - use the safe at reception.

Don't drive a motorcycle unless you know how!

Driving in Phnom Penh requires an international driving license, and your insurance company will not cover you if you don't have it. Cambodian traffic is chaotic and takes a

long time to understand - you don't have time to do it!

Don't ride a motorcycle without a helmet on.

A helmet will cost you around \$20. I haven't checked the price at the new head shops, but I think they are quite expensive. Phnom Penh traffic kills three people a day. Don't be one of them.

Do look after your bags when on a tuk tuk or motorcycle, and don't wear a backpack, carry it.

Bag snatchings do happen, and if they pull you off the back of a bike to get at your bag, they don't really mind.

Don't resist if you are mugged.

Do seek medical treatment if you are ill.

British volunteers have to get over their aversion to paying to see a doctor. You will need to pay, and if you are sick, it is worth seeing a doctor immediately. There are lots of nasty diseases you can pick up, and if you nip them in the bud you can avoid extensive expensive treatment.

Do be careful of landmines in the countryside.

There aren't any mines in the areas that you are likely to visit, but if you go off the beaten track metaphorically, be careful not to go off the beaten track literally.

Acknowledgment of Personal Liability

I am going to Cambodia of my own free will. Being there is potentially dangerous, and so I take it upon myself to look after myself, take all advice from trip leaders, and be sensible. I recognise that Golden Futures is not employing me in any legal sense.

I, for myself, my heirs, my executors, my administrators, my trustees, and any and all successors in interest, fully and forever waive and release any and all rights and claims for any injuries and damages, including but not limited to demands or actions for negligence, premises liability, emotional injury, intentional conduct, resulting in unintended injury or damage tort claims, any other actions or demands of whatsoever nature, to the fullest extent permitted by law, I may have against Golden Futures, New Future for Children and all employees, principals, directors, shareholders, agents, members, managers, affiliates, volunteers, officials, and representatives acting for or on behalf of any of these entities.

I acknowledge that I am aware of the inherent risks involved in the event, and I voluntarily assume these risks. I attest and verify that I am physically fit and I have sufficient travel insurance, covering at least £1 million medical expenses and emergency evacuation.

Name

Signature

Date