

QUANG NGAI RURAL DEVELOPMENT
PROGRAM (RUDEP) - PHASE 2

Village Savings and Credit Facility: Annual
Review Report – July 2005 to June 2006



VIETNAM-AUSTRALIA

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Acronyms

AMC	Australian Managing Contractor
AusAID	Australian Agency for International Development
CCG	Commune Contact Group
CPC	Commune People's Committee
CWU	Commune Women's Unions
DCG	District Contact Group
DDO	District Development Officer
DWU	District Women's Union
DPC	District People's Committee
DPI	Department of Planning and Investment
FA	Farmers' Association
FCO	Finance and Credit Officer.
GOA	Government of Australia
GOV	Government of (the Socialist Republic of) Vietnam
MB	Management Board
MF	Microfinance
MD	Monitoring Form
MFI	Microfinance Institution
MS	Accounting Form
MTR	Mid-Term Review
NGO	Non Governmental Organization
PAR	Portfolio at Risk over 30 days
PCF	People's Credit Funds
PDA	Participatory Development Adviser. Prefix 'V' Vietnamese
PDD	Program Design Document
PFI	Participating Financial Institution
PMU	Program Management Unit
PPC	Provincial People's Committee
PCC	Program Coordination Committee
PPP	Participatory Planning Process
PWU	Provincial Women's Unions
RUDEP	Quang Ngai Rural Development Program
SBV	State Bank of Vietnam
TAG	Technical Advisory Group
TNA	Training Needs Assessment
TOT	Training Of Trainers
ToR	Terms of Reference
URS	URS Sustainable Development (incorporating AACM International)
VBARD	Vietnam Bank for Agriculture and Rural Development
VSCF	Village Savings and Credit Facility
WU	Women's Union
VSO	VSCF support officers

1. Introduction

Background

The Village Savings & Credit Facility (VSCF) aims to provide the media for the provision of much needed financial services to selected poor households in Quang Ngai, and as such is a core component of the Quang Ngai Rural Development Program (RUDEP). RUDEP provided a seed capital grant to each VSCF aimed at capitalizing these groups and provided awareness and capacity –building training aimed to ensure that the VSCF shall be able to self-manage their VSCF operation and graduate after a 2- year period of implementation. Preceding and during the formation of VSCF groups RUDEP provides related livelihood training an on-going support, focused on providing technical and marketing knowledge and skills to targeted poor households.

This report will review all activities which have been implementing in the financial year 2005-2006. The purpose of this review is to focus on competency assessment and performance of 169 existing VSCFs. From this result, the strong points should be promoted and weak points must be addressed. Moreover, the result of competency assessment shall allow RUDEP to determine which VSCF can be graduated and which VSCF must be given with more assistance.

2. VSCF Program status:

2.1 Review the VSCF program in 05-06:

Table 1: No. of VSCF up to 30 June 2006

No	Commune	Existing VSCFs in 1July'05	More VSCFs formed in 05-06	No of VSCF closed down	Total VSCF at 30 June'06
1	Duc Phong	16	7		23
2	Tinh Tho	16	10		26
3	Son Hai	11	4	1	14
4	Nghia Tho	7	1	1	7
5	Hanh Phuoc	15	7	1	21
6	Pho Chau	13	5		18
7	Son Giang	6	1	1	6
8	Son Trung	6	3		9
9	Binh Minh	6	8		14
10	Nghia Son		3		3
11	Tra Lam		2		2
12	Tra Hiep		3		3
13	Long Son		6		6
14	Son Bua		3		3
15	Son Mua		3		3
16	Tra Lanh		3		3
17	Tra Trung		3		3
18	Ba Le		3		3
19	Ba Nam		2		2
	TOTAL	96	77	4	169

Table 1 shows that: 1st July 2005 we have 96 existing VSCFs in 09 communes and in the fiscal year 05-06 Rudep formed 77 more VSCFs in 19 communes. However, at the end of June 2006, there were 169VSCFs remained in the program. 04 VSCFs¹ were closed down due to bad operation such as not follow the regulations, the defaulters did not repay their overdue loans over many months, the VSCF members did not turn up the VSCF monthly meeting and it had not been improved after 03 months when the concern letters were sent to VSCFs and CPCs.

2.2 Review seed capital transferred to VSCFs and loans in term of using purposes and time:

2.2.1 Status of seed capital:

An investigation² of seed capital balance in all 169 VSCF was made to identify where the seed capital is increased or decreased.

Table 2: Seed capital located at 19 RUDEP communes

Unit: in VND 1.000

No.	Communes	No. of VSCFs	No. of current members	Seed capital transferred	Status(+,-)
1	DUC PHONG	23	639	2,007,000	90,000
2	TINH THO	26	595	1,869,000	84,000
3	SON HAI	14	271	729,000	(84,000)
4	PHO CHAU	18	476	1,506,000	78,000
5	HANH PHUOC	21	574	1,794,000	72,000
6	NGHIA THO	7	123	390,000	21,000
7	SON TRUNG	9	178	555,000	21,000
8	SON GIANG	6	103	426,000	117,000
9	BINH MINH	14	387	1,194,000	33,000
10	LONG SON	6	155	480,000	15,000
11	NGHIA SON	3	72	198,000	(18,000)
12	SON BUA	3	75	225,000	-
13	SON MUA	3	66	198,000	-
14	TRA LAM	2	60	180,000	-
15	TRA HIEP	3	64	192,000	-
16	TRA TRUNG	3	75	225,000	-

¹ Thuan Hoa I in Hanh Phuoc commune, Village IA in Nghia Tho commune, Ta Mat I in Son Hai commune, Dong Giang I in Son Giang Commune.

² See Annex 3 for further detail

17	TRA LANH	3	71	222,000	9,000
18	BA LE	3	72	147,000	.(69,000)
19	BA NAM	2	43	135,000	6,000
	TOTAL	169	4,099	12,672,000	375,000

The main purpose for doing this investigation is to provide RUDEP information on which VSCFs that need more seed capital and VSCFs have over seed capital. This information would be useful for RUDEP to prepare financial plan for over seed capital if VSCF component is converted to MFI or other forms. Moreover, this will also allow RUDEP to know where the transferred seed capital is over than as regulated³ and discuss with the relevant VSCF MB to mobilise more poor members to joint the VSCFs. Otherwise, the amount of over seed capital may be **withdrawn back and handed over to the nominated VSCFs where the seed capital are not enough as regulated.**

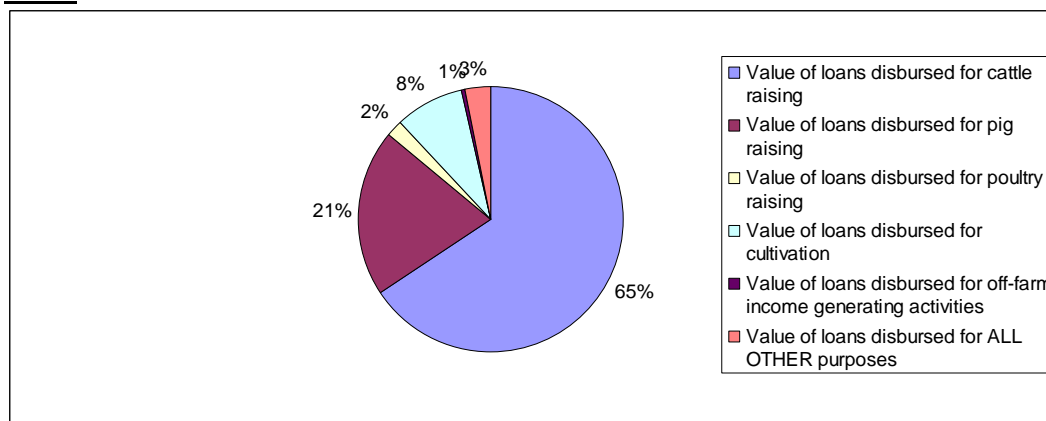
As indicated in **Table 2**, VSCFs in 3 communes: Son Hai, Nghia Son and Ba Le need to be provided with more seed capital because VSCFs in Son Hai and Nghia Son have more members than seed capital transferred, Rudep transferred a half of seed capital as regulated for Goi Le I VSCF in Ba Le and the remain will be transferred when this VSCF can run well and that seed capital was not enough for disbursement. Meanwhile, the rest of VSCFs in 11 communes have over seed capital: Duc Phong, Tinh Tho, Pho Chau, Hanh Phuoc, Nghia Tho, Son Trung, Son Giang, Binh Minh, Long Son, Tra Lanh and Ba Nam . Total balance of seed capital for 19 communes is VND 375,000,000. It means that all over-seed capital VSCFs in 11 mentioned communes should mobilise more poor members.

The relevant nominated WUs staff were informed about the information mentioned above and requested to ask the over-seed capital VSCF MBs to mobilise more poor HHs to participate in their VSCFs.

2.2.2 Cumulative loans distributed by purposed and loan terms from July 05 to June 06:

a, Loans in term of using purposed:

Pie 1:



³ VND 3,000,000/official VSCF member.

Pie 1 shows that most of the loans was used for cattle raising purposes (65%). This rate is only good if the money were used for cattle fattening purposes. However, if we consider loans as risk, that rate can be risky if disease happens in cattle. As recommended by MTR and STA, the off-farm activities should be generated and implemented by the borrowers, especially the poor.

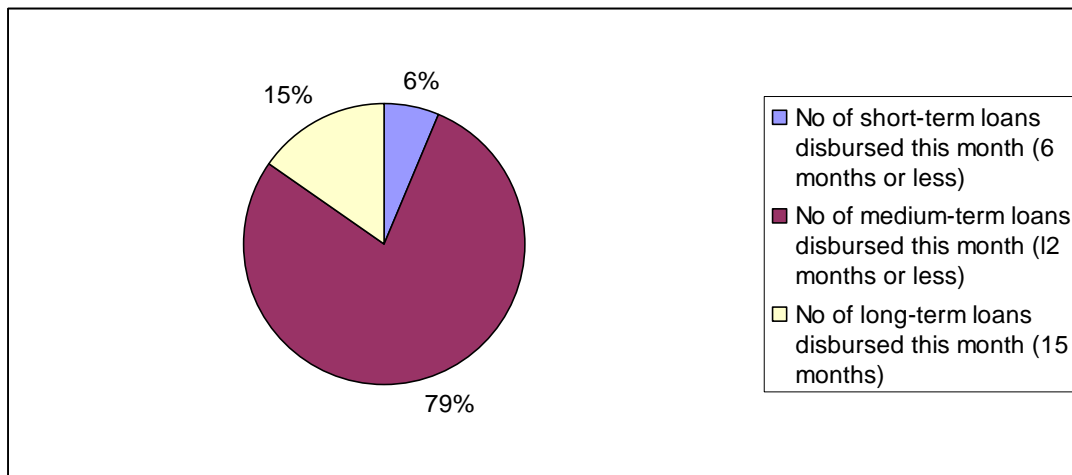
However, the VSCF OP regulated that at any time no more than 30 % of loans are used for the same purpose, therefore

Recommendation:

- *The VSCF members should get loan for various purposes.*
- *The loans should be collected in next year and ensure that will not happen again.*
- *Service providers must teach them about the purposes of loans as regulation.*

b, Loan term

Pie 2:



Pie 2 indicates that most of loan (79%) was of medium term. This rate is reasonable and acceptable in terms of financial safe.

3. Review of VSCF Performance indicators and competency:

3.1 Performance indicators of 169 existing VSCFs (up to 30 June 2006).

Performance indicators	0	Benchmarks	Explanation
<i>Sustain:</i>	Jun '06		
Operating self-sufficiency: <i>net operating income / operating expenses (includes financial expenses and loan loss provisioning).</i>	115%	>100%	OSS shows the ability to cover the costs of operations with internally generated income. 100% indicates breakeven, with >100% indicating surplus generation.
Profitability & Efficiency:			
Gross portfolio yield: <i>net operating income / average loan portfolio. This ratio is the income generated off the portfolio, and should be same as the effective interest rate (viz 12%) if there is full loan repayment</i>	1.01%	>1%	This ratio illustrates the ability of the portfolio to generate income, and can be largely equated to interest and fee income generated from the portfolio expressed as a percentage.
Level of loss reserve provision: <i>loan loss reserve provision x12 as % of avg loan portfolio</i>	2.00%	>2%	8.72%
Operating expense ratio: <i>operational expenses / average loan portfolio</i>	1%	<9%	The operating expense ratio is the most common indicator measure of microfinance program efficiency. It should generally be declining. The
Asset Quality:			
Portfolio at risk (PAR) ratio: <i>balance of loans with ANY arrears over 1 day / total loan portfolio outstanding</i>	1.62%	< 5%	The PAR ratio is generally taken as the best measure of portfolio quality as it measures the full risk of not having delinquent loans repaid (rather than the amount which has not been repaid).
Risk coverage ratio: <i>loan loss reserve / PAR > 1 day</i>	10.30%	>100%	The risk coverage ratio provides an indication of the readiness to cover loan losses. 100% would indicate that all the VSCF's have made an expense provision that could cover all loans that have delinquent payments of one day and over.
Growth:			
Loan portfolio growth: <i>growth in outstanding portfolio since previous period</i>	11.21%	>20%	A rapid rate of growth should be targeted to meet the needs of low income communities, although too rapid a growth rate can be
Borrower growth: <i>growth in total borrowers since previous period</i>	11.08%	>20%	A rapid rate of growth should be targeted to meet the needs of low income communities, although too rapid a rate of growth can be
Member turnover rate: <i>member "dropouts" as a % of total clients from prior period</i>	2.00%	<5%	The degree to which members drop out of the program can be indicative of member satisfaction levels, as well as being somewhat related to
Saving ratio: <i>savings balance as a % of loan portfolio end balance</i>	10.74%	<50%	Savings is an important source of funding for VSCF's as well as providing some indication of liquidity risk (in respect of voluntary demand savings)
Capital adequacy ratio <i>equity/total assets</i>	93.99%	>20%	The capital adequacy ratio shows the degree to which VSCF's can use their own funds to meet potential losses. The usual ratio used is capital

Table 3: Monitoring of VSCFs Performance

Indicators	Data (%)	Benchmark (%)	Comments
Operating self-sufficiency	115	>100	Good
Gross portfolio yield	1.01	>1	Not good
Level of loss reserve provision	2	>2	Good
PAR%	1.62	<5	Good
Risk cover ratio	10.30	>100	Not good
Loan Portfolio growth	11.21	>20	Not good
On-Time Repayment (members)	94	>90	Good
On-Time Repayment (funds)	123	>100	Good
Growth in Equity	25.27		No comment
Growth in Assets	24.04		No comment
Growth in Savings	7		No comment
Level of borrowing (% RUDEP seed funds)	63	>80	Not good
Women Membership	74	>40	Very good
Membership Retention	98	>80	good
Meeting Attendance	96	>90	good

The VSCF indicators show that almost indicators are good if compare with Benchmark criteria. However, some indicators such as Portfolio at risk ratio, risk coverage ratio, loan portfolio growth, borrower growth are not good.

3.2 Review of accounting skill of 96 VSCF MB members

Accounting skill is one of the most important indicators to assess whether a VSCF is operating effectively or not. A format of competency assessment has been developed and used to assess the accounting skill of each VSCF MB member who participated in the VSCF program. The pre-test (as a “leading point” was done in 30 Dec 2005 and after 6 assistance inputs⁴ provided by WUs, the post-test (as a “lagging point”) was done in 30 June 2006.

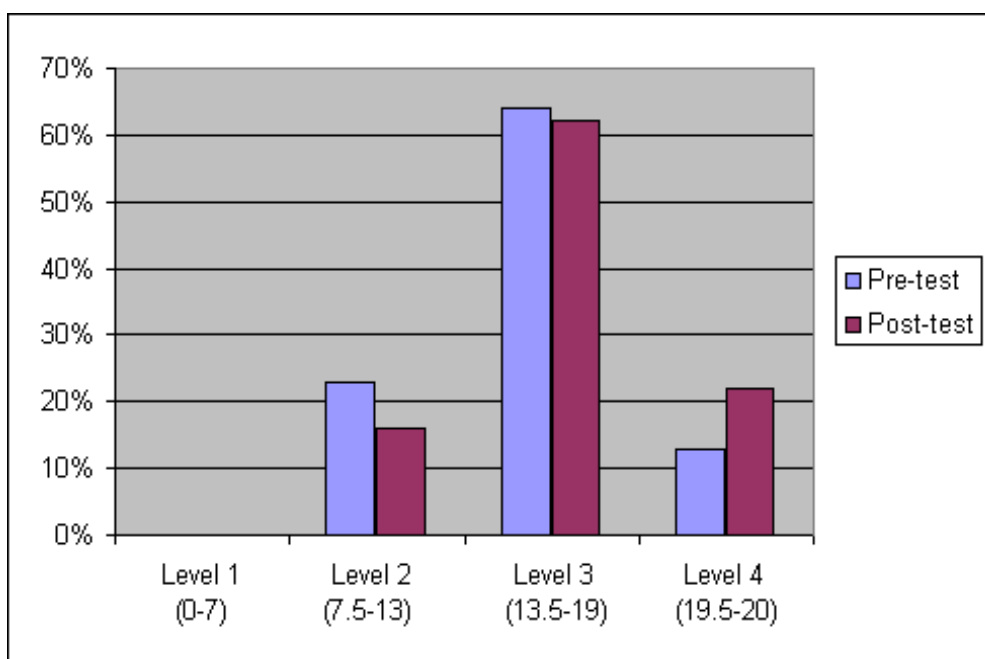
How to assess: The competency assessment format was designed based on the accounting forms and divided into 5 columns. Each column will allow us to assess the accounting skill of member for a certain accounting form. The point is varied from 1 (bad) to 5 (good). There are four level of competency:

- Critical level (0-7 points) = Level 1 (0-33%).
- Serious level (7.5-13 points) = Level 2 (34-67%).
- Consolidating level (13.5-19 points) = Level 3 (68-95%).
- Competent level (19.5-20 points) = Level 4 (96-100%).

Who assessed: Relevant WUs were requested to assess the accounting skill of VSCF MB members who they have supported.

Table 4: Result of accounting skill assessment of 96 VSCF MBs:

	Level 1 (0-7)	Level 2 (7.5-13)	Level 3 (13.5-19)	Level 4 (19.5-20)
Pre-test	0%	23%	64%	13%
Post-test	0%	16%	62%	22%



Actually, these 96 VSCFs had been provided some assistance inputs from WUs before 30 Dec 2005.

Table 1 shows that the level 4 (Competent) is a little bit increased (9%) after 6 inputs. However, Level 3 (Consolidating) is reduced (-2%), Level 2 is reduced (-7%). The reasons for this are as the following:

- After finishing the 3 day- training course for MB, the post –test was conducted to determine what competent level of this VSCF MB was. At that time, MB members were active in learning and preparing accounting forms in cooperation with WU support. However, because of some reasons such as it is done once a month, low allowance ...these members have not paid attention to prepare accounting forms correctively. It means that they ignored the regulations, did not spend their minimum time to finish all required forms.
- WUs just focused on assisting VSCF accountants. When old accountants got replaced by new ones who have limited experience on accounting, neither them or VSCF MBs members can do this job well.
- WUs as service provider have not fulfilled their responsibilities in providing assistance to these VSCF MB members.
- Some non-accountants (but they are the members of VSCF MB like Leaders, Treasurers, Contingencies) have been trained on accounting but having no chances or few chances to practice their accounting skills. As a result, their accounting skills, as time went by, have been reducing.

Recommendations:

1. *Rudep should consider some allowance for VSCF MBs in order to encourage them to do their job well.*
2. *WUs must focus on assisting the non-competent accountants. The VSCF MBs should interact with preparing the accounting forms of VSCF.*
3. *Let all of VSCF MB members have chances to practice accounting forms, encourage them to learn from doing.*
4. *Identify strong points and weak points of relevant accountants, work out why they are weak in accounting and provide appropriate assistance package to improve their accounting skills.*
5. *The service providers are not allowed to complete accounting form for VSCF MBs but they must train MBs to improve their skill.*

3.3 Performance assessment of 96 existing VSCFs (VSCF level):

3.3.1. Applying new Competency Assessment Format of a VSCF (hereafter referred as VSCF-CA)

As mentioned above, the old competency assessment format was not appropriate. Therefore, in order to improve this issue, the appropriate competency assessment format⁵ has been developed, tested and applied by FCO at the end of December 2005. However, in the new service contract, the VSCF competency assessment will be developed into a new format⁶. This new form will be applied to assess at the end of December 2006.

How to assess? This form is assessed by three parties: (i) service providers (WUs or VSO), (ii) self- MBs and (iii) RUDEP FCO. Based on what have happened exactly at each VSCF and in comparison with 5 given main indicators, WUs marked on the provided VSCF-CA form, base on the VSCF operation and MBs action, MB marked themselves. At

⁵ See Annex 2a

⁶ See Annex 2a

the same time, FCO also assessed the competency of relevant VSCFs through field trips to the relevant VSCFs and /or via the submitted Form 5. In order to have more accurate results, three assessors conducted their assessments separately. After finishing, data was collected and recorded in spreadsheet. Any big difference from three assessments was discussed by these assessors. The result of assessment was sorted in a descending way. The result of this assessment is considered as a pre-test (a leading point) for the new WU Service Contract 06-07 and it will be used to assess performance of these 169 VSCFs at the end of Dec 2006 as a post –test⁷ (as a lagging point) .

The new format of Competency Assessment was used to assess the performance of a VSCF quarterly or every 6-month by relevant Wus, self- MBs and FCO. This format consists of 5 main indicators with hopefully provision to us enough information to determine how the performance of a VSCF management Board is and what level of competency this VSCF has been achieved at a certain time. This new format is considered as better than the old format which was used to assess.

The result of current Competency Assessment of 120 existing VSCFs(there are 49 VSCFs have just operated in 2 months before assessment so the competency assessment did not applied for these VSCFs) applying this form are shown on the **Annex 2b**.

3.3.2. Outcome⁸ of competency assessment and its ranking:

Up to June 2006, RUDEP have 169 existing VSCFs , of which 49 new VSCFs have been operated only 2 months so we don't assess these VSCFs. The remaining 120 existing VSCFs will be assessed, marked and ranked below:

Table 5: Ranking of competency level of 120 existing VSCFs at the end of June 2006

There are four level of competency:

- Critical level (0-17 points) = Level 1 (0-33%).
- Serious level (17-33.5 points) = Level 2 (34-67%).
- Consolidating level (34- 47.5 points) = Level 3 (68-95%).
- Competent level (48-50 points) = Level 4 (96-100%).

No	Name of VSCF	Commune	Total	Level of competency
(1)	(2)	(3)	(4)	(5)
1	THO DONG I	TINH THO	48	4
2	THO TAY I	TINH THO	49.5	4
3	THO BAC I	TINH THO	50	4
4	LAM THUONG II	Duc phong	50	4
5	VAN HA I	Duc phong	48	4
6	HOA VINH I	Hanh Phuoc	48.5	4

⁷ This is the main output of the service contract 06-07.

⁸ For more information, see Annex 2b.

7	VINH TUY I	Pho Chau	48.5	4
8	HUNG LONG I	Pho Chau	48	4
9	HUNG LONG II	Pho Chau	50	4
10	CHAU ME I	Pho Chau	49	4
11	VINH TUY II	Pho Chau	50	4
12	TAN LOC II	Pho Chau	49	4
13	CHAU ME II	Pho Chau	48.5	4
14	CHAU ME III	Pho Chau	50	4
15	TAN LOC III	Pho Chau	49	4
16	MY LONG II	Binh Minh	48.5	4
17	THO TRUNG I	TINH THO	47	3
18	THO TRUNG II	TINH THO	46.5	3
19	THO TRUNG III	TINH THO	34.5	3
20	THO TRUNG IV	TINH THO	47	3
21	THO NAM I	TINH THO	45.5	3
22	THO NAM II	TINH THO	46	3
23	THO TAY II	TINH THO	47	3
24	THO ĐÔNG II	TINH THO	39.5	3
25	THO BAC II	TINH THO	41	3
26	THO TAY III	TINH THO	41.5	3
27	THO TAY IV	TINH THO	44	3
28	THO BAC III	TINH THO	40.5	3
29	THO NAM III	TINH THO	41.5	3
30	THO TRUNG V	TINH THO	42	3
31	THO BAC IV	TINH THO	43	3
32	THO NAM IV	TINH THO	43	3
33	THO DONG III	TINH THO	38	3
34	THO TAY V	TINH THO	41.5	3
35	THO TAY VI	TINH THO	36	3
36	LAM HA I	Duc phong	41	3
37	THACH THANG I	Duc phong	46	3
38	LAM HA II	Duc phong	40.5	3
39	LAM THUONG I	Duc phong	42	3
40	CHÂU ME I	Duc phong	41.5	3
41	LÂM THUONG III	Duc phong	47	3
42	VAN HA II	Duc phong	44	3
43	CHAU ME II	Duc phong	44	3
44	CHAU ME III	Duc phong	45.5	3

45	THACH THANG II	Duc phong	45	3
46	THACH THANG III	Duc phong	44	3
47	THACH THANG IV	Duc phong	45	3
48	LAM HA III	Duc phong	44.5	3
49	VAN HA III	Duc phong	47	3
50	THACH THANG V	Duc phong	45	3
51	LAM HA IV	Duc phong	43	3
52	CHAU ME IV	Duc phong	43	3
53	LAM THUONG IV	Duc phong	45	3
54	VAN HA IV	Duc phong	43	3
55	LANG REN I	SON HAI	45	3
56	TAPIA I	SON HAI	43	3
57	KA RANH I	SON HAI	43.5	3
58	LANG TRANG I	SON HAI	37.5	3
59	LANG RA I	SON HAI	34	3
60	LANG ROC I	SON HAI	37.5	3
61	B'DEO I	SON HAI	34.5	3
62	LANG HE I	SON HAI	35	3
63	B' DAO I	SON HAI	34.5	3
64	HA UA I	SON HAI	36.5	3
65	ĐE AN I	Hanh Phuoc	45.5	3
66	HOA SON I	Hanh Phuoc	38	3
67	VINH THO I	Hanh Phuoc	45.5	3
68	VINH THO II	Hanh Phuoc	45.5	3
69	HOA THO I	Hanh Phuoc	47	3
70	AN CHI TAY I	Hanh Phuoc	43	3
71	AN CHI ĐÔNG I	Hanh Phuoc	45.5	3
72	HOA THO II	Hanh Phuoc	37.5	3
73	HOA SON II	Hanh Phuoc	44	3
74	ĐE AN II	Hanh Phuoc	45	3
75	AN CHI ĐÔNG II	Hanh Phuoc	42.5	3
76	AN CHI TAY II	Hanh Phuoc	45.5	3
77	HOA MY I	Hanh Phuoc	44	3
78	HOA VINH II	Hanh Phuoc	45.5	3
79	HOA MY II	Hanh Phuoc	43	3
80	ĐE AN II	Hanh Phuoc	45.5	3
81	AN CHI ĐÔNG III	Hanh Phuoc	43	3
82	ĐE AN IV	Hanh Phuoc	45	3

83	TAN LỘC I	Pho Chau	42	3
84	VINH TUY III	Pho Chau	44.5	3
85	HUNG LONG III	Pho Chau	36.5	3
86	TAN LOC IV	Pho Chau	41	3
87	HUNG LONG IV	Pho Chau	34	3
88	THON IIA	Nghia Tho	36	3
89	THON IIB	Nghia Tho	40	3
90	THON IID	Nghia Tho	42.5	3
91	THON IIE	Nghia Tho	43	3
92	LANG LUNG I	Son Giang	36.5	3
93	LANG RI I	Son Giang	38	3
94	GIA RY I	Son Trung	36	3
95	LANG RIN I	Son Trung	35	3
96	LANG NA I	Son Trung	36	3
97	GO ROC I	Son Trung	37	3
98	TA MAU I	Son Trung	37	3
99	TAN PHUOC I	Bình Minh	46.5	3
100	TAN PHUOC II	Bình Minh	43.5	3
101	LOC THANH I	Bình Minh	45.5	3
102	MY LONG I	Bình Minh	42	3
103	TAN PHUOC III	Bình Minh	43.5	3
104	MY LONG III	Bình Minh	42.5	3
105	DUC AN II	Bình Minh	43	3
106	LOC THANH II	Bình Minh	39.5	3
107	MY LONG IV	Bình Minh	43.5	3
108	TAN PHUOC IV	Bình Minh	42	3
109	VINH TUY IV	Pho Chau	32	2
110	TAN LOC V	Pho Chau	33	2
111	CHAU ME IV	Pho Chau	32.5	2
112	VINH TUY V	Pho Chau	32	2
113	THON IB	Nghia Tho	32.5	2
114	THON IC	Nghia Tho	22.5	2
115	THON IIC	Nghia Tho	23	2
116	GO NGOAI I	Son Giang	27.5	2
117	ĐÈO ĐINH I	Son Giang	19	2
118	LANG RE I	Son Giang	18.5	2
119	LANG ĐEO I	Son Trung	20	2
120	DUC AN I	Bình Minh	26.5	2

Comments: This is VSCF performance-based assessment. The Table 2 shows that:

- 16 VSCFs (13%) reached level 4 (of which: Pho Chau commune makes up 56%, Tinh Tho: 19%, Duc Phong: 13 %; Hanh Phuoc and Binh Minh: 6 %).
- 92 VSCFs (77%) reached level 3 and,
- 12 VSCFs (10%) reached level 2 (of which: VSCFs in Pho Chau Communes makes up 33%, Nghia Tho and Son Giang : 25% each, Son Trung and Binh Minh : 8.5%)

This result allows us to determine which VSCF is competent and shall be supported by Commune Women's Union. Otherwise, incompetent VSCFs need to be provided with more inputs and assistances and find out best solution for these.

Recommendations:

1. *Service providers, especially WUs should pay more attention to improve capacity for the 104 in-competent VSCFs, especially the bottom 7 VSCFs at level 3. However, service providers must find out the best way to assist them to improve their skill, Rudep does not allow service providers do all the work for VSCF MBs.*
2. *A competency assessment of VSCFs should be conducted at the end of December 2006 (after finishing 6 more inputs from WUs) to identify the improvement of VSCF capacity. This result will also be used to warn the service providers to try their best to achieve the outputs stated in the TOR of the service contract. After finishing 6 more inputs from Wus if the VSCFs that reached level 3 are not improved and VSCFs that reach level 4 will be closed down and Rudep shall take the initial seed capital back.*

4. Review of service providers and Performance.

4.1 Capacity of WUs in terms of human resource.

In 14-July 2006, RUDEP conducted a meeting with 10 relevant WUs representatives to discuss about the capability and availability of WUs staff, term and condition for the new service contract 06-07. Through this meeting, most of district WUs committed to provide their staff with more trainings and these staff will provide services to RUDEP VSCFs under the service contract. However, there is an issue relating to the staff of three service providers namely Tra Bong district WU, Tay Tra district WU and Son Ha District WU.

- For Tra Bong District Women's Union: due to lack of staff of Tra Bong District WU, only one skillful nominated staff is available, another one is studying so the Chairlady of Tra Bong District Women's Union refused signing new service contract.
- For Tay Tra DWU: Due to the fact that Tay Tra is a new District so the DWU is always busy with their work so they may not fully attend the VSCF monthly meeting in Tra Trung Commune.
- For Son Ha DWU: There are only two trained staffs and they are currently providing services to 29 existing VSCFs in 3 communes. In the financial year 06-07, there will be 18 more VSCFs formed. Total number of VSCFs will be 47 which may be impossible for the 2 nominated staffs to support them all.

Recommendations:

- 1. VSCF support officers will be looking after VSCFs in Tra Bong from July 2006 to the end of June 2007. Discuss with Tay Tra DWU to find out suitable solutions to overcome the issue and commit to achieve the outputs stated in TOR of the service contract. If the Tay Tra District Women's Union does not fulfil their responsibility in terms of attending and supporting VSCFs in Tra Trung and Tra Lanh, Tay Tra DWU shall not receive any remuneration and the VSCFs in Tay Tra District will supported by VSOs.*
- 2. Concentrate on capacity building for the Commune Women's Union to be a supporter for old VSCFs in Son Ha District or recruit new VSO if Son Ha District Women's Union does not fulfil their responsibilities.*

4.2 Capacity of WUs in terms of competency.

Competency level of WUs plays an important role in building capacity for VSCF MBs. In Dec 2005 a competency assessment was done to determine the competency level (mainly accounting skills) of WUs. However, after a certain time of providing service to RUDEP VSCFs, it is found that in order to assist VSCF MBs to be competent in managing their VSCFs independently and confidently, service providers will not only be competent in technical skills but also other relevant rural development and solving problem skills. An evaluation was also conducted to assess WUs (especially new WUs) who have not enough experiences in credit and savings.

As the same as the competency assessment of a VSCF, WUs nominated staff were also assessed their competencies in 5 main indicators/fields⁹ (i) Management skills, (ii) Rural development skills, (iii) Technical skills and solving problem skills, (iv) Capacity building skills, and (v) average competency level of the VSCFs which WUs have supported. Each indicator consists of two columns. Of which, one column was self-assessed objectively by the relevant WU staff and the other was assessed respectively by RUDEP FCO through performance of involved VSCFs. The result of competency assessment¹⁰ of WU nominated staff was recorded, sorted in descending way and shown on the following table.

There are four levels of competency:

- Critical level (0-17 points) = Level 1 (0-33%).
- Serious level (17.5-36.5 points) = Level 2 (34-67%).
- Consolidating level (37-47.5 points) = Level 3 (68-95%).
- Competent level (48-50 points) = Level 4 (96-100%).

Table 6: Competency level of WU nominated staff and its ranking:

⁹ See Annex 4a for further information on definitions of 5 main indicators.

¹⁰ See Annex 4b for further information.

No	Name of nominated staff	Agencies	Score	Level of competency
	(1)	(2)	(3)	(4)
1	Ngô Thị Đường	Duc Pho DWU	50	4
2	Tran Thi Quang Sinh	Son Tinh DWU	48.5	4
3	Huỳnh Thị Bích Hà	Duc Pho DWU	47.5	3
4	Trà Thị Lệ	Duc Pho DWU	46	3
5	Lê Thị Thanh Chín	Nghia Hanh DWU	45.5	3
6	Phạm Thị Lan	Binh Son DWU	45.5	3
7	Võ Thị Thùy Hương	Tu Nghia DWU	45	3
8	Lộ Thị Minh Khánh	Binh Minh CWU	44.5	3
9	Phan Thị Thủy Hoa	Tinh Tho CWU	43.5	3
10	Trương Thị Loan	Son Ha DWU	43.5	3
11	Lê Thị Mẫn	Hanh Phuoc CWU	43	3
12	Huỳnh Thị Ly	Binh Son DWU	42	3
13	Trịnh Thị Sương	Pho Chau CWU	41	3
14	Đinh Thị Minh Hoa	Son Tây DWU	41	3
15	Võ Thị Thủy	Binh Minh CWU	40.5	3
16	Lê Thị Kim Sang	Duc Phong CWU	39.5	3
17	Tran Thi Ai Viet	Son Tinh DWU	39.5	3
18	Nguyễn Thị Kiều Hoanh	Nghia Hanh DWU	39.5	3
19	Trần Thị Minh Phước	Son Ha DWU	39.5	3
20	Hồ Thị Tuyết Nhung	Tây Trà DWU	39	3
21	Nguyễn Thị Thanh Trâm	Minh Long DWU	38.5	3
22	Đinh Thị Thu Hằng	Tu Nghia DWU	38	3
23	Nguyễn Thị Lan Anh	Son Hai CWU	37	3
24	Trần Thị Thuý Vân	Hanh Phuoc CWU	36	2
25	Nguyễn Thị Yến	Son Trung CWU	35	2
26	Đinh Thị Hồng	Son Trung CWU	35	2
27	Võ Thị Thu Hiền	Pho Chau CWU	35	2
28	Hồ Thị Hưng	Tây Trà DWU	35	2
29	Đinh Thị Mai Phương	Son Tây DWU	34.5	2
30	Mai Thị Lan Phương	Minh Long DWU	34.5	2
31	Nguyễn Thị Yến	Tinh Tho CWU	34	2
32	Đinh Thị Út	Son Bua CWU	34	2
33	Võ Thị Ngọc Thạch	Long Sơn CWU	34	2
34	Đinh Thị Nhít	Son Giang CWU	33.5	2
35	Hồ Thị Hoà	Trà Trung CWU	31	2
36	Mai Thị Xinh	Trà Lãnh CWU	30.5	2
37	Đinh Thị Súc	Long Sơn CWU	30.5	2
38	Phạm Thị Hồng Vân	Nghia Tho CWU	30	2
39	Nguyễn Thị Thu Nguyệt	Son Giang CWU	30	2
40	Hồ Thị Hoa	Trà Lãnh CWU	30	2

41	Đinh Thị Bằng	Son Mùa CWU	29	2
42	Đinh Thị Nhèo	Son Hai CWU	28	2
43	Đinh Thị Nga	Son Bua CWU	28	2
44	Đinh Thị Vinh	Son Mùa CWU	26	2
45	Hồ Thị Huru	Trà Trung CWU	26	2
46	Hồ Thị Bé	Trà Hiệp CWU	25.5	2
47	Trịnh Thị Nữ	Trà Lâm CWU	24.5	2
48	Phạm Thị Hồng Nga	Nghĩa Sơn CWU	22.5	2
49	Hồ Thị Thiên	Trà Hiệp CWU	22	2
50	Phạm Thị Sâm	Nghĩa Sơn CWU	21.5	2
51	Hồ Thị Hà	Trà Lâm CWU	19.5	2
52	Phạm Thị Viên	Nghĩa Thọ CWU	18.5	2
53	Phạm Thị Thái	Ba Nam CWU	17.5	2
54	Phạm Thị Đường	Ba Nam CWU	17	2
55	Phạm Thị Khuynh	Ba Lễ CWU	17	2
56	Phạm Thị Đào	Ba Lễ CWU	17	2

Comments:

- Only 2 staffs (3.5%) are at level 4 (competent);

Why these staffs are competent? Because:

- + They have been involving in VSCF activities for a long time. Gradually, their technical skills are improved due to learning by doing (*technical skills*).
 - + They are enthusiastically and actively in solving problems occurred during their support process. (*Management skills*).
 - + They have appropriate presentation and assistance methods (*Capacity building skills*).
 - + Most of the VSCFs where they supported reach level 1.
- 21 staffs (37.5%) are at level 3 (consolidating).
 - The rest of 33 staffs (59%) are at level 2 (serious).

Why these staffs are not competent? Because:

- + Some of them have just been involving in VSCF activities for a short time. Especially, they are members of the Commune Women's Union in upland area where were no credit scheme before and they are only involving in VSCF activities in the service contract 05-06. The others had no chances to apply their trained knowledge to support VSCF such as some CWU staffs of Tra Trung, Tra Lanh, Tra Lam, Tra Hiep, Son Bua, Son Mua, Ba Nam, Ba Le...etc
- + They were not very enthusiastically and actively in solving problems occurred during their support process. They did not strictly follow the regulations.
- + They did not have appropriate presentation and assistance methods for each type of members.
- + They were not trained properly.

Recommendations:

1. *Provide more training courses/ topics to improve capacity of incompetent nominated staff.*
2. *Rudep organize the study tour for these new CWU outside in order to learn what other project do.*

4.3 Performance of WUs (against with TOR of the Service Contract 05-06).

The service contract 05-06 was signed by both Parties- RUDEP and Quang Ngai P/DWUs in July 2005. There are two main parts of this service contract:

- (i) Formation of new VSCFs 05/06 and,
- (ii) On-going support to existing and newly-formed VSCFs.

For the period of 2005-2006, 67 out of 77 VSCFs¹¹ were formed. Total VSCFs supported by the service provider is 173. In general, most of VSCF activities have been implementing according to the agreed plan. It means that Part (i) seems to be completed as required.

The capacity, especially accounting skill, of VSCF MBs and members is rarely increased after 06 assistance inputs provided by WUs. See [Session 2.1](#) above for further information. Other fields such as VSCF management skill, effective loan utilisation skill, skill on treatment of non-regulated compliance VSCFs...etc are improved.

Cost analysis:

Total actual payment of service contract 05-06 is VND 391,806,000. Of which 217,691,000 VND (accounts for 56%) was paid for on-going support activities.

Table 7: SWOT analysis on WUs service providers:

Strengths	Weaknesses
<ul style="list-style-type: none"> ○ Got familiar with VSCF's activities ○ Some WUs have experiences on assisting VSCFs. ○ They were trained in VSCF ○ Have good relationship with local WU system. ○ Have experience on gender development ○ Can combine some WU activities with VSCF activities (in communication campaign). ○ Have experience on solving problem in VSCFs such as overdue loans ○ Have lesson learn when involving in VSCF a long time 	<ul style="list-style-type: none"> ○ Theoretical rather than practical or talking rather than acting. ○ Poor community participation ○ Not professional on microfinance ○ Very busy with their office works and other projects ○ Poor presentation skills ○ Sometimes not strictly followed the Regulations. ○ Don't make pressure to VSCF MBs and members to obey OP.
Opportunities	Threats
<ul style="list-style-type: none"> ○ Can establish an MFI based on the Decreed 28 	<ul style="list-style-type: none"> ○ No required certificates and qualifications.

¹¹ One in Hanh Phuoc Commune, two in Nghia Tho commune, three in Son Trung commune, five in Son Giang commune could not be formed as planned

○ Can be the potential service providers on rural credit services.	○ Will not be continued to work with RUDEP due to poor performance.
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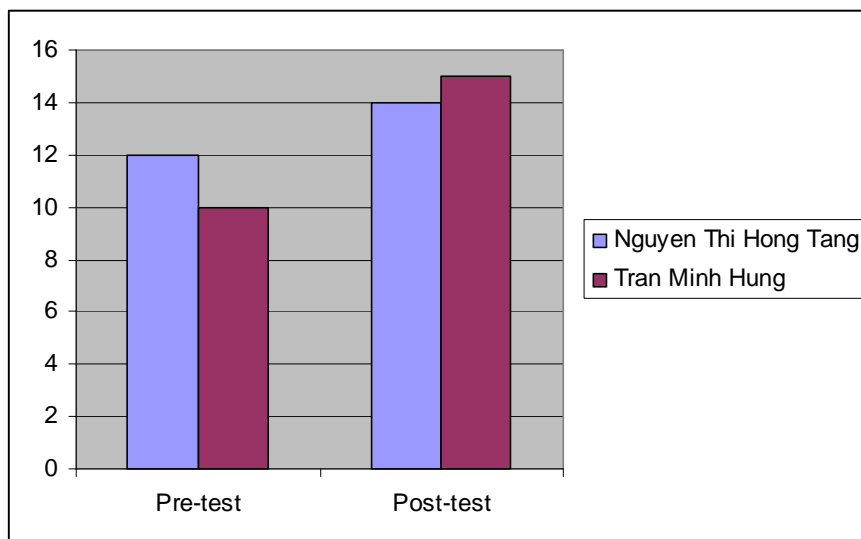
Comment: The table 7 shows that the WU can be the potential service provider on rural credit services and can be the owner to set up the micro finance institution if they only work for this and more special training courses on micro finance are provided.

4.4 Capacity of VSCF supports officers in term of competency:

In order to maintain VSCFs develop them more and more effective and prepare to run the micro finance institution, Rudep hired the graduated financial college for VSCF support officers¹² (VSO). In March'2006, there were 2 VSOs hired and trained for taken their responsibilities in VSCFs. After 2 days training course, their competency assessment is below:

Table 8: Result of competency assessment of VSO

	Pre-test	Post-test
Nguyen Thi Hong Tang	12	14
Tran Minh Hung	10	15



The table 8 shows that the VSOs are completely competent to look after VSCFs because they all graduated from the financial and accounting college (financial and credit university). If compare between Women's Union and VSOs, the VSOs have more profession than WU and they have enough time to be at VSCFs' monthly meetings. The VSOs look after VSCFs as a pilot of credit officer, therefore when the MFI begins to operate, the VSOs can work effectively and costly.

5. Review of Actions in compliance with the Recommendations from Short-term Technical Advisors of May 2006.

¹² See annex 5 for term of reference of VSCF supports officers.

Table 9: Actions in compliance with the Recommendations from Short-term Technical Advisors (STAs):

Recommendations from MTR (May-2006)	Status of Actions	Comments
<i>1. The Project needs to give specific attention to reversing the trend of increasing delinquency.</i>	Underway	FCO develops meeting and reports to ATL monthly and CPC will be informed monthly to solve the overdue loan when it first happens.
<i>2. The introduction of a structured self-assessment or grading mechanism would serve as both the basis for incentivising performance and as an "early-warning" system, and accordingly assist in managing delinquency and related issues.</i>	This is being developed.	
<i>3. Increase the current long term from 15 to 24 months, with a single repayment option of equally monthly repayments of both principle and interest.</i>	Not implemented yet.	This depends on how the Operational Procedures are revising, updating and submitting to PPC.
<i>4. The loan loss provision policy of accruing at the rate of 2/12% until an 8% level has been reached is incorporated to be reflected into the next audit.</i>	OK.	
<i>5. The next audited financial statements are reconciled with the financial statements of each VSCF.</i>	OK.	

6. Exit Strategy for VSCF Program.

Exit Strategy is the most important activity for VSCF program. In order to assist RUDEP to have clear understanding about which option is the most appropriate for the VSCF program, an input from TAG was conducted in 2 weeks in early of April 2006. Driven from TAG report, 3 possible options¹³ were suggested for consideration.

1. The VSCF program is performing extremely well by all prudential indicators, however, its impact on the rural poverty is unknown and the RUDEP exit strategy of graduating VSCFs, while based on a solid grounding in group credit management, nonetheless has an uncertain future. The formal credit sector in Quang Ngai, furthermore struggles to meet small frame credit requirements including failing to meet State directives on collateral- free loans for primary producers. The regulations supporting Decree No. 28 on governing MFIs have been drafted and submitted to the Government for reviewing. The SBV has indicated that private VSCFs are unlikely to require registration under Decree 28 and that a professionally managed, shareholder-based MFI, capitalized and owned by ex-VSCF members would be legally acceptable. This scenario creates the opportunities to form MFI proposed by RUDEP without the requirement of

¹³ See annex 8 of 6th TAG review for further information about option for VSCF program in the future.

compulsory membership. With only 40% of VSCF participants required to transfer their VSCF assets to a MFI to achieve class 2 registrations.

2. The Mission recommends that the RUDEP should discuss with its VSCF members the following options:
 - Option 1 would involve VSCF graduation from direct RUDEP control, wherein the savings of individual households and their proportion of any seed capital from the fund (minus any bad debts) would be given to the member households of the VSCF for their own management. It now seems like this will be a legally viable option under Decree 28 regulations. Graduated VSCF members would have the option of dissolving their group or continuing it under terms and conditions acceptable to its members. There are indications that many groups would continue their lending operations, although probably at reduced interest and rates and with less stringent principle repayment conditions, which are frequent requests from existing members. Either of these actions could threaten the financial sustainability of the credit group. Continued “light” RUDEP oversight of the groups would limit this risk and support their transition from regulated to an unregulated credit group, however, regional experience would indicate at least a reasonable failure rate post-project;
 - Option 2 would involve VSCF graduation and the investment of their capital (including savings less bad debts) into a professionally managed MFI, supervised by the Quang Ngai branch of the SBV and supported during RUDEP Phases 2 & 3 with technical advice, training, performance monitoring and some start-up equipment, civil works and operating costs. The statute of the MFI would be determined by its shareholders and would be expected to reflect the pro-poor focus of the VSCFs, but also allow for the development of a wider range of services as provided under the law. All rural entrepreneurs would be eligible to apply for loans from the MFI which would be financed based on their credit worthiness. Shareholders would share proportionally in the profits of the MFI, either through annual dividends or share issue for retained capital. For a shareholder to realize their investment in the MFI, they would have to sell their shareholding to another investor as the capital base of the MFI would not be divisible.
 - Option 3 would involve completing the development of the 171 VSCFs planned by June 30 2006 and freezing future VSCF growth. RUDEP would then apply the 5 billions VND planned for VSCF growth in FY 06/07 to the development of a Class 2 MFI, managed by an NGO specialized in micro credit management. Farmers in new project communes would be formed into borrower groups and given (initially conditional) individual shareholdings in the VSCF. The rules for forming shareholder groups would be very similar to those for VSCFs and the MFIs would provide credit to shareholder groups which would operate under group security and other loan conditions that approximate those currently applied to VSCFs by RUDEP. After two years of satisfactory group performance, new member’s conditional shareholding would be transferred to their ownership. Assuming a Phase 3, the inclusion of new communes into the project in subsequent years would lead to further capitalization (and conditional shareholding) in the MFI. Graduated VSCFs would have the option of transferring their capital to the MFI in exchange for share certificates as would private persons be interested in investing in the MFI. As in Option 2, for a shareholder to recover their investment in the MFI,

they would have to sell their shareholding to another investor as the capital base of the MFI could not be divisible. Shareholding would not infer any credit privileges from the MFI, but shareholders could enjoy dividend payments dependent on the charter and management policies of the MFI.

3. Assuming that the regulations supporting Decree 28, which are expected to be published at the end of June 2006, permit unregulated VSCFs and shareholding in MFIs, it is recommended that RUDEP immediately initiate steps to develop a shareholder based MFI capitalised with FY 06/07 VSCF funds as described under **Option 3**. This MFI would support the development of a pro-poor commercial credit market in all project communes. At the same time RUDEP should make existing VSCF members aware of their options of investing in a professionally managed Type 2 MFI. The establishment of an MFI would involve (i) preparing a vision and strategy for the development of the MFI; (ii) designing its operational structure and cost/benefit analysis leading to the preparation of a financial prospectus for its “flotation”; (iii) preparing terms of reference for MFI staffs and a Management Board; (iv) preparing a contract for the contestable award of its management to a competent NGO; (v) professional awareness training for prospective VSCF and other investors; (vi) participatory development of the MFI operational charter and statutes; and (vii) an invitation for existing and graduated VSCF members to invest in the MFI within a defined period. Membership should not be limited to VSCF members, but neither should individual shareholding exceed a limit mutually agreed with stakeholders during the development of the MFI charter/statutes.
4. In the event that RUDEP Phase 3 does not eventuate and assuming Decree 28 acceptance of unregulated borrower groups, then the project should stop the formation of further VSCFs and focus on the successful graduation of existing VSCFs.

7. Recommendations and follow up actions.

Most of Sessions have been provided with recommendations. This session will only be mentioned to the general Recommendations for Exit Strategy of VSCF program.

- ◆ Follow –up with the final Circular on Decree 28.
- ◆ Training program for converting VSCF will be outlined.

Annex 1

Accounting skills assessment of 96 VSFC MBs (2005-2006)

Annex 1 Competency-Based Monitoring Table For MS

POST-TEST on 30 Dec-2005 and POST-TEST on 30 June 2006

No	Name of VSCF	Name of members of MB	Position	No of inputs should be provided	No of inputs has been provide	Post -test				Periodical Test	Graduation at 30-Dec-05	No of inputs should be provided	No of inputs has been provide	Post -test				Periodical Test	Graduation at 30-Jun-06
						F1 abcd F2	F3 (a,b)	F4	F5					F1 abcd F2	F3 (a,b)	F4	F5		
Tỉnh Tho commune																			
1	Tho Dong 1	Nguy?n Thanh Son	Leader	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	3	18	0
		Nguy?n Thanh Binh	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	3	18	1
		Nguy?n Thi H?ng	Accountant	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	0
		Đ? Th?L?u	Treasurer	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
2	Tho Tay 1	Nguy?n Thu	Leader	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Bùi Ng?c Tu?n	Accountant	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	1
		Hà Ng?c Tu?n	Treasurer	6	6	4	4.5	5	4	17.5	0	6	6	5	4.5	5	5	19.5	0
3	Tho Trung 1	Nguy?n Ch?y	Leader	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	5	20	1
		Nguy?n Th?Tuy?t	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Ph?m Th?Cúc	Treasurer	6	6	3	3	3	2	11	0	6	6	5	4.5	4.5	4	18	0
4	Tho Trung 2	Đ? Th?Út	Leader	6	6	5	5	5	4	19	0	6	6	5	5	5	4.5	19.5	1
		Đ?ng Th?Thanh Hi?u	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Nguy?n T Kim Hoàng	Accountant	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
		Nguy?n Thi?Hoa	Treasurer	6	6	4	4.5	4	4	16.5	0	6	6	4.5	4.5	5	4.5	18.5	0
5	Tho Trung 3	Nguy?n Mai	Leader	6	6	5	5	5	4.5	19.5	1	6	6	2	3	4	3	12	0
		Đ?ng Văn Quy		6	6	4	4	4.5	4	16.5	0	6	6	4	4.5	4.5	5	18	0
		Đ?ng Chi Tâm	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	4	4	3	4	15	0
		Đ?ng Văn Long		6	6	4	4	4	4	16	0	6	6	4.5	4.5	4.5	5	18.5	0
		Đ?ng Văn Thành	Treasurer	6	6	5	5	5	4	19	0	6	6	4	4	4	3	15	0
6	Tho Trung 4	Châu Th?Phuong	Leader	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Hu?nh Th?Ái	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Đinh Th?H?c	Treasurer	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
7	Tho Nam 1	Lâm Văn Minh	Leader	6	6	5	5	4	4	18	0	6	6	5	5	4.5	4	18.5	0
		Phan Th?Thuý Hoa	Treasurer	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Trương Th?Hu?nh	Accountant	6	6	5	5	4	4	18	0	6	6	5	5	4.5	4	18.5	0
8	Tho Nam 2	Đ? Minh Tơ	Leader	6	6	5	5	5	4.5	19.5	1	6	6	5	5	4.5	4	18.5	0
		Võ Văn Đ?ng	Accountant	6	6	5	5	5	4	19	0	6	6	5	5	5	4.5	19.5	1
		Lý Th?Xuân Thu?	Treasurer	6	6	5	5	4	4	18	0	6	6	5	5	4	4	18	0
9	Tho Bac 1	Ph?m Văn L?h	Leader	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	1
		Đào Công L?c	Accountant	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	1
		Nguy?n Th?Nhung	Treasurer	6	6	5	5	5	4	19	0	6	6	5	5	5	4.5	19.5	1
10	Tho Tay2	Truong Quang Tho	Leader	6	6	4	4	4	3	15	0	6	6	5	5	5	4.5	19.5	1
		Truong Quang Huy	Accountant	6	6	5	5	4.5	4	18.5	0	6	6	5	5	4.5	4	18.5	0
		Le Thi Binh	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4.5	4	16.5	0
11	Tho Dong 2	Nguy?n Th?Nho	Leader	6	6	4	4.5	4.5	4	17	0	6	6	4	4	4.5	4.5	17	0
		Hu?nh Th?Liêm	Accountant	6	6	5	5	4.5	5	19.5	1	6	6	5	5	5	5	20	1
		Lê Th?Tr?ng	Treasurer	6	6	4	4	3.5	4	15.5	0	6	6	4	4	4	4	16	0
12	Tho Bac 2	Trương .Q. Phách	Leader	6	6	4	4	4	3.5	15.5	0	6	6	4	4	4	4	16	0
		Hà Minh H?i	Accountant	6	6	4	4.5	4.5	4	17	0	6	6	4.5	4.5	4.5	5	18.5	0
		Ph?m Th?Toàn	Treasurer	6	6	3	3.5	3	3.5	13	0	6	6	4	4.5	4	4	16.5	0
13	Tho Tay 3	Tr?n Văn My	Leader	6	6	4	4	4	4	16	0	6	6	4.5	4	4.5	4	17	0
		Tr?n Văn Bình	Accountant	6	6	4	4	4	4	16	0	6	6	4.5	4.5	5	5	19	0
		Ph?m.T.M? Nhân	Treasurer	6	6	3.5	3	3	3	12.5	0	6	6	4	4	3.5	3	14.5	0
14	Tho Tay 4	Nguy?n Tài Phú	Leader	6	6	4	3	3	3	13	0	6	6	4	4.5	4.5	4	17	0
		Tr?nh H?u Nghĩa	Accountant	6	6	4	4	4	4	16	0	6	6	5	5	5	5	20	1
		Nguy?n Th?Nhân	Treasurer	6	6	3	3	4	4	14	0	6	6	4	4.5	4	4	16.5	0

15	Tho Bac 3	Tr?n Xuân S?	Leader	6	6	3	4	4.5	4	15.5	0	6	6	4.5	4.5	4.5	4	17.5	0
		Tr?n Quang Kh?	Accountant	6	6	4	4	4.5	4	16.5	0	6	6	5	5	4.5	5	19.5	1
		Đoàn Th?L?i	Treasurer	6	6	4	4	4	4	16	0	6	6	4	4.5	4.5	4	17	0
16	Tho Nam 3	Ngô Văn T?n	Leader	6	6	4	4	4	3	15	0	6	6	5	5	5	4.5	19.5	1
		Lê Văn Thái	Accountant	6	6	4	4	5	4	17	0	6	6	5	5	4.5	4	18.5	0
		Nguy?n Th?Nhung	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4.5	4	16.5	0
				312	312	4.452	4.49	4.42	4.04	17.4	17	312	312	4.63	4.67	4.63	4.28	18.2	19
Duc Phong commune																			
17	Lam Ha 1	Tr?nh M?o	Leader	6	6	5	5	4.5	4	18.5	0	6	6	5	5	4.5	4.5	19	0
		Nguy?n Văn Như	Accountant	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	1
		Ph?m Đình Long	Treasurer	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
18	Thach Thang 1	Nguy?n B?n	Leader	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
		Nguy?n Xuân Ngo?t	Accountant	6	6	5	5	5	4	19	0	6	6	5	5	5	4.5	19.5	1
		Tr?nh Th?Thanh	Treasurer	6	6	5	5	4	4	18	0	6	6	5	5	4.5	4	18.5	0
19	Van Ha 1	Ph?m Xuân Dương	Leader	6	6	4	4.5	4.5	4	17	0	6	6	4	4.5	4.5	4.5	17.5	0
		Nguy?n Thanh Dung	Accountant	6	6	5	5	4	3.5	17.5	0	6	6	5	5	5	4	19	0
		Nguy?n Th?Huy	Treasurer	6	6	5	4	4	3.5	16.5	0	6	6	5	4	4	4	17	0
20	Chau Me 1	Ph?m Nguyễn Thanh	Leader	6	6	5	5	4	4	18	0	6	6	5	5	4	4	18	0
		Võ Đình Huy	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	5	20	1
		Nguy?n Th?Th?ch	Treasurer	6	6	5	5	4	3	17	0	6	6	5	5	4	3	17	0
21	Lam Ha 2	Nguy?n Th?Th?h	Leader	6	6	5	5	4	4	18	0	6	6	5	5	5	4.5	19.5	1
		Bùi Trung Đư?c	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	5	20	1
		H? Mư?i	Treasurer	6	6	5	4	4	4	17	0	6	6	5	4	4	4	17	0
22	Lam Thuong 1	Nguy?n Đ?	Leader	6	6	5	5	4	3.5	17.5	0	6	6	5	5	5	4	19	0
		Ph?m Ng?c Năm	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Cao Huy	Treasurer	6	6	5	5	3	3	16	0	6	6	5	5	3	3	16	0
23	Lam Thuong 2	Tr?n Th?Sáu	Leader	6	6	5	5	4	3	17	0	6	6	5	5	5	4.5	19.5	1
		Tr?n Th?Ngà	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Tr?n Th?Nghỉ?m	Treasurer	6	6	5	5	4.5	4	18.5	0	6	6	5	5	5	3	18	0
24	Lam Thuong 3	Ng. Khánh Hư?ng	Leader	6	6	4	5	4	3	16	0	6	6	4	5	4	3	16	0
		Phan Danh	Accountant	6	6	5	4	4.5	4	17.5	0	6	6	5	5	4.5	4	18.5	0
		Ng. Th?Hoàng Uyên	Treasurer	6	6	4	4	4	4	16	0	6	6	5	4	4	4	17	0
25	Van Ha 2	Nguy?n Th?Duyên	Leader	6	6	5	5	4	3	17	0	6	6	5	5	4	3	17	0
		Nguy?n Van Vang	Accountant	6	6	5	3	3	3	14	0	6	6	5	4	4	3	16	0
		Nguy?n Th?Tr?ng	Treasurer	6	6	5	4	4	4	17	0	6	6	5	5	4	4	18	0
26	Chau Me 2	Lê Th?Th?	Leader	6	6	5	5	4	3	17	0	6	6	5	5	4	3	17	0
		Cao Văn Mư?i	Accountant	6	6	5	5	4	4	18	0	6	6	5	5	5	4.5	19.5	1
		Th?n Th?S?	Treasurer	6	6	4	4	3	3	14	0	6	6	5	5	5	3	18	0
27	Chau Me 3	Võ Thanh Lâm	Leader	6	6	4	4	4	4	16	0	6	6	4	4.5	5	5	18.5	2
		Hư?nh Th?Ph?ng	Accountant	6	6	4	4.5	4.5	4	17	0	6	6	5	5	4.5	5	19.5	1
		Ph?m Th?Thy	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
28	Thach Thang 2	Lê Th?H?ng Canh	Leader	6	6	4	3	3	3	13	0	6	6	4	4	4	4	16	0
		Võ Xuân Hoài	Accountant	6	6	4.5	4.5	4.5	4	17.5	0	6	6	5	5	5	5	20	1
		Hu?nh Th?Mư?i	Treasurer	6	6	3	3	3	3	12	0	6	6	4	4	4	4	16	0
29	Thach Thang 3	Nguy?n Ng?c Tỉ?n	Leader	6	6	4	4	4	4	16	0	6	6	4	4.5	4	4.5	17	0
		Ngô Th?Vân	Accountant	6	6	4	4	4.5	4	16.5	0	6	6	5	4.5	4.5	5	19	1
		Nguy?n .T.X. Lan	Treasurer	6	6	4	4	4	3	15	0	6	6	4	4	4	4	16	0
30	Thach Thang 4	Nguy?n Bá Lăng	Leader	6	6	4	4	4	4	16	0	6	6	4	4.5	4	4.5	17	0
		Mai Đ?c Dung	Accountant	6	6	4	4	4	4	16	0	6	6	5	4.5	5	5	19.5	1
		Võ Th?Mai	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0

31	Lam Ha 3	Nguy?n Mau	Leader	6	6	4	4	4	4	16	0	6	6	4	4.5	4	4.5	17	0
		Hàn Văn Khoa	Accountant	6	6	4	4	4.5	4	16.5	0	6	6	5	5	5	4.5	19.5	1
		Tr?nh Th?Hu?	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
32	Van Ha 3	Lê Văn Tú	Leader	6	6	4	4	4	4	16	0	6	6	4.5	4.5	4	5	18	0
		Nguy?n Quang Văn	Accountant	6	6	4	4.5	4	4.5	17	0	6	6	5	5	4.5	5	19.5	1
		Đình Th?Nhi	Treasurer	6	6	4	4	4	3	15	0	6	6	4	4	4	4	16	0
				288	288	4.531	4.44	4.08	3.74	16.8	6	288	288	4.72	4.69	4.45	4.18	18	18
Son Hai commune																			
33	Lang Ren 1	Đình Thi San	Leader	6	6	4	4	4	3	15	0	6	6	4	4	4	3	15	0
		Đình Văn Tr?y	Accountant	6	6	5	5	4.5	4	18.5	0	6	6	5	5	4.5	4	18.5	0
		Đình Th?Hoàn	Treasurer	6	6	4	4	4	3	15	0	6	6	4	4	4	3	15	0
34	Ta Pia 1	Đình Th?Nhèo	Leader	6	6	4	4	4	3	15	0	6	6	4	4	4	3	15	0
		Nguy?n Th?Huê	Accountant	6	6	4	4	4	4	16	0	6	6	4.5	4	4.5	4	17	0
35	Ta Mat 1	Đình Th?L?c	Treasurer	6	6	4	4	3.5	3	14.5	0	6	6	4	4	3.5	3	14.5	0
		Đình Văn Tâm	Leader	6	6	3	3	3	3	12	0	6	6	3	3	3	3	12	0
		Đình Văn Trâm	Accountant	6	6	5	4	3	3	15	0	6	6	2	1	1	1	5	0
36	Ka Ranh 1	Võ Th?Thu Th?o	Treasurer	6	6	5	5	4.5	4.5	19	0	6	6	5	5	4.5	4.5	19	0
		Đình Thi Ti?p	Leader	6	6	5	4	3	3	15	0	6	6	5	4	3	3	15	0
		Đình Văn L?nh	Accountant	6	6	5	4	5	4.5	18.5	0	6	6	4.5	5	5	4.5	19	0
37	Lang Trang 1	Đình Th?Hu?	Treasurer	6	6	4	4	4	3	15	0	6	6	4	4	4	3	15	0
		Đình Văn Hoà	Leader	6	6	5	5	4	4	18	0	6	6	5	5	4	4	18	0
		Đình Văn Viêm	Accountant	6	6	5	5	5	4	19	0	6	6	5	5	5	4.5	19.5	1
38	Lang Ra 1	Nguy?n Th?Hoa	Treasurer	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
		Đình Văn Réo	Leader	6	6	4	3	3	3	13	0	6	6	4	3	3	3	13	0
		Đình Quang Phư?c	Accountant	6	6	5	4	4.5	4	17.5	0	6	6	3	2	2	2	9	0
39	Pa Dao 1	Đình Th?Hênh	Treasurer	6	6	4	3	2	2	11	0	6	6	4	3	2	2	11	0
		Đình Văn Trí	Leader	6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0
		Đình Văn B?	Accountant	6	6	3	3	3	3	12	0	6	6	3.5	4	3.5	4	15	0
40	Lang Roc 1	Đình Th?Mát	Treasurer	6	6	3	2	2	2	9	0	6	6	3	3	3	3	12	0
		Đình Văn Rôn	Leader	6	6	2	2	2	2	8	0	6	6	3	3	3	3.5	12.5	0
		Đình Văn B?i	Accountant	6	6	3	3.5	3	3	12.5	0	6	6	4	4	3	3.5	14.5	0
41	B'Reo 1	Đình Th?Gành	Treasurer	6	6	3	3	2	2	10	0	6	6	3	3	3	2	11	0
		Đình Văn Loa	Leader	6	6	3	3	3	3	12	0	6	6	3.5	3	3.5	3	13	0
		Đình Văn Sáng	Accountant	6	6	4	3	3	3	13	0	6	6	4	3.5	3	3	13.5	0
42	Ha Ua 1	Đình Th?Niêm	Treasurer	6	6	3	3	2	2	10	0	6	6	3	2	2	2	9	0
		Đình Văn Bô	Leader	6	6	3	3	3	2	11	0	6	6	3	4	3	3	13	0
		Đình Văn Trui	Accountant	6	6	4	3	3	3	13	0	6	6	4	4	3	3	14	0
43	Lang He 1	Đình Th?Tri	Treasurer	6	6	3	3	2	2	10	0	6	6	3	3	3	2	11	0
		Đình Văn Mai	Leader	6	6	4	3	3	3	13	0	6	6	4	3.5	3	3.5	14	0
		Đình Văn B?	Accountant	6	6	4	4	3	4	15	0	6	6	4	3.5	3.5	3	14	0
				198	198	3.879	3.56	3.27	3.03	13.7	0	198	198	3.82	3.62	3.35	3.09	13.9	1
Nghia Tho commune																			
44	Village 1A	Ph?m Vinh	Leader	6	6	4	4	3	3	14	0	6	6	3	3	3	2	11	0
		Ph?m Vương	Accountant	6	6	4	4	4	4	16	0	6	6	4	4	4	4.5	16.5	0
		Đình Thi No	Treasurer	6	6	4	4	4	4	16	0	6	6	4	4	4	4.5	16.5	0
45	Village 2A	Ph?m CHín	Leader	6	6	5	5	4	4	18	0	6	6	4	4	4	4	16	0
		Ph?m Văn Ngân	Accountant	6	6	5	5	4	4	18	0	6	6	5	5	4	4	18	0
46	Village 1B	Ph?m Th?Biên	Treasurer	6	6	4	4	3	3	14	0	6	6	3	3	3	3	12	0
		Ph?m Lông	Leader	6	6	3	3	3	4	13	0	6	6	4	4	4	4	16	0
		Ph?m Th?Viên	Accountant	6	6	4	4	4	4	16	0	6	6	4	4	4	4.5	16.5	0
47	Village 1C	Nguy?n Th?Kim Liên	Treasurer	6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0
		Đình Th?Bàì	Leader	6	6	3	3	2	2	10	0	6	6	3	3	3	2	11	0
		Ph?m Nguyễn	Accountant	6	6	3	3	3	3	12	0	6	6	4	3	3	3.5	13.5	0
				6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0

48	Village 2B	Ph?m Luong	Leader	6	6	4	4	3	4	15	0	6	6	4	4	4	4	16	0
		Ph?m Th?Nú	Accountant	6	6	4	4	4	4	16	0	6	6	4	4	4	4.5	16.5	0
		Ph?m Th?B?n	Treasurer	6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0
49	Village 2C	Ph?m Oanh	Leader	6	6	3	3	3	2	11	0	6	6	3	2	2	2	9	0
		Ph?m Th?Đ?c	Accountant	6	6	3	3	3	3	12	0	6	6	3	3	3	3.5	12.5	0
		Ph?m Th?? a	Treasurer	6	6	3	2	2	2	9	0	6	6	3	3	3	3	12	0
50	Village 2D	Ph?m Vu	Leader	6	6	4	3	3	3	13	0	6	6	4	4	4	4	16	0
		Đinh Văn Tri	Accountant	6	6	4	4	4	4	16	0	6	6	5	4	4	4	17	0
		Đinh Th?Niêu	Treasurer	6	6	3	3	3	3	12	0	6	6	4	3	3	3	13	0
				126	126	3.619	3.52	3.1	3.14	13.4	0	54	54	3.67	3.48	3.43	3.48	14	0
Hanh Phuoc commune																			
51	De An 1	Nguy?n H?u Hai	Leader	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	1
		Bùi Văn Toán	Accountant	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	1
		Bùi Th?C?m	Treasurer	6	6	5	5	4	4	18	0	6	6	5	5	4	3	17	0
52	Thuan Hoa 1	Ngô T?n Sinh	Leader	6	6	5	5	5	4	19	0	6	6	5	5	5	4.5	19.5	1
		Ph?m Tr?ng Tr?	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Trương Th?Chính	Treasurer	6	6	5	5	4.5	4	18.5	0	6	6	5	5	4.5	3	17.5	0
53	Hoa Son 1	Đình T?n Tíng	Leader	6	6	5	5	5	4.5	19.5	1	6	6	4	4	4	4	16	0
		Nguy?n H?ng Liên	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Ng. Th?Minh Tư?ng	Treasurer	6	6	4	4	4	3	15	0	6	6	4	4	4	3	15	0
54	Vinh Tho 1	Hu?nh Văn Nói	Leader	6	6	5	5	5	4	19	0	6	6	5	5	5	4.5	19.5	1
		Ph?m Đính Lô	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Nguy?n Th?Ki?u	Treasurer	6	6	5	4	4.5	4	17.5	0	6	6	5	4	4.5	4	17.5	0
55	Vinh Tho 2	Nguy?n Đính Quang	Leader	6	6	5	5	4.5	4	18.5	0	6	6	5	5	4.5	4	18.5	0
		Bùi Tâm	Accountant	6	6	5	4.5	5	4	18.5	0	6	6	5	4.5	5	5	19.5	1
		Ph?m Th?Liên	Treasurer	6	6	5	5	4	3.5	17.5	0	6	6	5	5	4	4	18	0
56	Hoa Tho 1	Hu?nh Văn Bé	Leader	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
		Ph?m Quy	Accountant	6	6	5	5	5	5	20	1	6	6	5	5	5	5	20	1
		Bùi Th?L?c	Treasurer	6	6	5	4	4	3.5	16.5	0	6	6	5	4	4	3	16	0
57	Hoa Vinh 1	Nguy?n Th?M?t	Leader	6	6	4	4	4	4	16	0	6	6	5	5	4.5	4.5	19	0
		Tr?n Th?Vàng	Accountant	6	6	4	4	4.5	4	16.5	0	6	6	5	5	4.5	4	18.5	0
		Nguy?n Th?Vi?n	Treasurer	6	6	4	4	4.5	3.5	16	0	6	6	5	5	4.5	3.5	18	0
58	An Chi Tay 1	Ng. Th?Thu Thu?	Leader	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
		Võ Văn Tuy?n	Accountant	6	6	5	5	4.5	4	18.5	0	6	6	5	5	4.5	4	18.5	0
		Tr?nh Th?Quang	Treasurer	6	6	5	5	5	4	19	0	6	6	5	5	5	4	19	0
59	An Chi Dong 1	Phan Th?L? Huy?n	Leader	6	6	5	5	4	4	18	0	6	6	5	5	4	4	18	0
		Phan Th?Qu?	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4.5	19.5	1
		Ng. Th?Kim Giảng	Treasurer	6	6	5	4	4	3	16	0	6	6	5	4	4	3	16	0
60	Hoa Tho 2	Ph?m Vu Th?ch	Leader	6	6	4	4	4	4	16	0	6	6	5	4.5	4	4.5	18	0
		Đình Th?H?ng	Accountant	6	6	4	4	4	4	16	0	6	6	5	5	4	5	19	1
		Ngô Th?Mai	Treasurer	6	6	4	4	4	4	16	0	6	6	4	4	4	4	16	0
61	Hoa Son 2	Hu?nh Th?Sương	Leader	6	6	4.5	4	4	4	16.5	0	6	6	5	4	4	5	18	0
		Tr?n Th?Thuy? Vân	Accountant	6	6	5	4	4	4	17	0	6	6	5	5	4.5	5	19.5	1
		Tr?n Th?Dung	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
62	De An 2	Ph?m nTh?Nh?t Thu	Leader	6	6	4	4	4	4	16	0	6	6	4.5	4.5	4	4	17	0
		Nguy?n Th?H?i	Accountant	6	6	4.5	4	4	4.5	17	1	6	6	5	5	4.5	5	19.5	1
		Th?i Th?Kim Khương	Treasurer	6	6	4	4	3	4	15	0	6	6	4	4	4	4	16	0
63	An Chi Dong 2	Lê Th?Biên	Leader	6	6	4	4	4	3	15	0	6	6	4	4	4.5	4	16.5	0
		Võ Th?Nhi	Accountant	6	6	4	4	4	4	16	0	6	6	5	4.5	4.5	4.5	18.5	0
		Tr?n Th?Kim Liên	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	3.5	15.5	0

64	An Chi Tay 2	Võ Th?Kim Liên	Leader	6	6	4	4	3	4	15	0	6	6	4	4	4	4	16	0
		Nguy?n.T.T.Truy?n	Accountant	6	6	5	5	4	4	18	0	6	6	5	5	4.5	4.5	19	0
		Nguy?n.T.X. Dung	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	3.5	3.5	15	0
65	Hoa My 1	Võ Th?Kim Y?n	Leader	6	6	4	4	4	4	16	0	6	6	4	4	4	4	16	0
		Phan Th?Thu Thu?	Accountant	6	6	4.5	4	4	4	16.5	1	6	6	5	4.5	4	4	17.5	0
		Đ? Th?Kim Chi	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
				270	270	4.589	4.46	4.24	3.94	17.2	10	270	270	4.74	4.61	4.41	4.14	17.9	13
Pho Chau commune																			
66	Vinh Tuy 1	Nguy?n Th?Nguy?t	Leader	6	6	4	4	4	4	18	0	6	6	5	5	5	4.5	19.5	1
		Truong Th?Kim Ánh	Accountant	6	6	5	4	5	4	19	0	6	6	5	5	5	4.5	19.5	1
		Ph?m Th?Tú Quy	Treasurer	6	6	5	4	4	4	19	0	6	6	5	5	5	4.5	19.5	1
67	Hung Long 1	Mai Văn B?	Leader	6	6	5	5	5	4	17	0	6	6	4	4	4	4	16	0
		Lê Th?Ái	Accountant	6	6	5	5	5	4.5	20	1	6	6	5	5	5	5	20	1
		Tr?n Th?Huy?n Trinh	Treasurer	6	6	5	4	5	4	19	0	6	6	4	4	4	3	15	0
68	Tan Loc 1	Tr?n Đ?	Leader	6	6	5	5	5	4.5	16	0	6	6	5	5	4	3	17	0
		Nguy?n Phu?c C?m	Accountant	6	6	5	5	5	4.5	18	0	6	6	5	5	5	4.5	19.5	1
		Nguy?n Th?Thu	Treasurer	6	6	5	5	5	4	20	1	6	6	5	5	4	3	17	0
69	Hung Long 2	L? Văn Lê	Leader	6	6	5	5	4	4	19.5	1	6	6	5	5	5	4.5	19.5	1
		Tr?n Đ?c H?u	Accountant	6	6	5	4.5	5	4	19.5	1	6	6	5	5	5	5	20	1
		Võ Th?N?	Treasurer	6	6	5	4	5	4	18	0	6	6	4	4	4	4	16	0
70	Chau Me 1	Nguy?n Ng?c Thu	Leader	6	6	5	5	4	4	18	0	6	6	5	5	5	4.5	19.5	1
		Tr?nh N?ng	Accountant	6	6	5	5	5	4.5	19.5	1	6	6	5	5	5	4	19	0
		Tr?n Th?Kim Đào	Treasurer	6	6	5	4	4	3	19	0	6	6	4	4	4	4	16	0
71	Vinh Tuy 2	Nguy?n Thanh Vinh	Leader	6	6	4	4	3	3	15	0	6	6	4	4	3	3	14	0
		Tr?n Văn Chư	Accountant	6	6	5	4	5	4	19	0	6	6	5	4	5	4	18	0
		Nguy?n Th?L?	Treasurer	6	6	4	4	4	3	18	0	6	6	4	4	4	3	15	0
72	Tan Loc 2	Nguy?n Nh?n	Leader	6	6	4	4	3	2	19.5	1	6	6	5	5	5	4.5	19.5	1
		Tr?n Th?Thanh Thu	Accountant	6	6	5	4	4.5	4	20	1	6	6	5	5	5	5	20	1
		Nguy?n Th?Tinh	Treasurer	6	6	5	4	4	3	18	0	6	6	4	4	4	3	15	0
73	Chau Me 2	Nguy?n Ninh	Leader	6	6	4	4	4	4	16	0	6	6	5	4.5	4	4.5	18	0
		Lê Th? Đ?u	Accountant	6	6	4	4	4	4	16	0	6	6	5	5	4.5	5	19.5	1
		Ph?m Th?Hi?n	Treasurer	6	6	4	4	3	4	15	0	6	6	4	4	4	4	16	0
74	Chau Me 3	Đinh Văn Trư?ng	Leader	6	6	5	4	4	4	17	0	6	6	5	4.5	4.5	4.5	18.5	0
		Võ Th?Tuy?t Mai	Accountant	6	6	5	5	5	5	20	0	6	6	5	5	5	5	20	1
		Ngô Th?Tâm	Treasurer	6	6	4	4	4	4	16	0	6	6	4	4	4	4	16	0
75	Vinh Tuy 3	Võ Đình Cương	Leader	6	6	4	4	3	4	15	0	6	6	4.5	4	4	4	16.5	0
		Nguy?n Th?L?	Accountant	6	6	4.5	4	4	4	16.5	0	6	6	5	4.5	4	4	17.5	0
		Lê Th?H?ng Linh	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
76	Hung Long 3	Đ? H?ng Nhanh	Leader	6	6	4	4	4	4	16	0	6	6	4.5	4	4	4.5	17	0
		Lê Văn Thái	Accountant	6	6	4.5	4	4	4.5	17	1	6	6	5	4	4.5	5	18.5	0
		Tr?n Th?Lan	Treasurer	6	6	3.5	3.5	3	3.5	13.5	0	6	6	4	4	3	4	15	0
77	Tan Loc 3	Cao Trung	Leader	6	6	4.5	4	4	4	16.5	0	6	6	5	4.5	4	4	17.5	0
		Nguy?n Hoành Sơn	Accountant	6	6	5	4	4	5	18	0	6	6	5	5	4.5	5	19.5	1
		Tr?n Th?M? Châu	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
78	Tan Loc 4	Nguy?n Thành Đư?c	Leader	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
		Nguy?n Minh Chúng	Accountant	6	6	4.5	4.5	4	4.5	17.5	0	6	6	5	5	4.5	5	19.5	1
		Lê Th?Đư	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
				234	234	4.551	4.24	4.09	3.86	17.3	8	234	234	4.62	4.49	4.35	4.18	17.6	14
Son Giang commune																			
79	Lang Ri 1	Đinh Văn Ếo	Leader	6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0
		Đinh Th?Tr?	Accountant	6	6	4	3	3	3	13	0	6	6	4	3.5	3	4	14.5	0
		Đinh Th?Quý	Treasurer	6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0

80	Lang Lung 1	Đình Văn Hón	Leader	6	6	4	3	3	3	13	0	6	6	4	4	3	3	14	0
		Đình Xuân H?	Accountant	6	6	4	4	4	4	16	0	6	6	4.5	4	4	4	16.5	0
		Phan Th?Thi?p	Treasurer	6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0
81	Deo Dinh 1	Đình Thành V?	Leader	6	6	2	2	2	2	8	0	6	6	3	3	3	2	11	0
		Đình Th?L?	Accountant	6	6	3	3	3	3	12	0	6	6	3	3	3	3	12	0
		Đình Th?Mú	Treasurer	6	6	2	2	2	2	8	0	6	6	3	2	2	2	9	0
82	Dong Giang 1	Đình Văn Gi?i	Leader	6	6	3	3	3	3	12	0	6	6	4	3	3	3	13	0
		Đình Văn Trắng	Accountant	6	6	4	3	3	3	13	0	6	6	4	4	3	4	15	0
		Đình Văn Cho	Treasurer	6	6	3	3	3	3	12	0	6	6	3	3	3	3	12	0
83	Go Ngoai 1	Đình Cà R?	Leader	6	6	4	3	3	3	13	0	6	6	4	4	3	3	14	0
		Đình Th?Lý	Accountant	6	6	3	3	3	3	12	0	6	6	4	3	3	3	13	0
		Đình Th?H?c	Treasurer	6	6	3	3	3	2	11	0	6	6	3	3	3	3	12	0
84	Lang Re 1	Ph?m Th?Kim Loan	Leader	6	6	4	3	3	3	13	0	6	6	4	3	3	3	13	0
		Vô T?n Thu	Accountant	6	6	4	4	3	4	15	0	6	6	4	3	3	4	14	0
		Vô Th?Tuy?t	Treasurer	6	6	4	3	3	2	12	0	6	6	4	4	3	3	14	0
				108	108	3.333	3	2.78	2.72	10.1	0	108	108	3.58	3.25	3	3.11	12.9	0
Son Trung commune																			
85	Lang Deo 1	Đình Văn Ron	Leader	6	6	3	3	3	3	12	0	6	6	4	3	3	3	13	0
		Đình Kà Rom	Accountant	6	6	3	3	3	3	12	0	6	6	4	3	3	4	14	0
		Đình Th?Bong	Treasurer	6	6	3	3	2	2	10	0	6	6	3	3	3	3	12	0
86	Gia Ry 1	Lê Th?Suong	Leader	6	6	3	3	3	3	12	0	6	6	4	4	3	3	14	0
		Đình Th?Huy?n	Accountant	6	6	4	3	3	3	13	0	6	6	4	4	3	4	15	0
		Truong Th?Hoa	Treasurer	6	6	3	3	2	3	11	0	6	6	4	3	3	3	13	0
87	Go Roc 1	Đình Văn Cù	Leader	6	6	3	3	3	3	12	0	6	6	4	3	2	3	12	0
		Tr?n Th?Bê	Accountant	6	6	3	3	3	3	12	0	6	6	4	4	3	3	14	0
		Lê Th?Thu	Treasurer	6	6	3	3	2	3	11	0	6	6	4	3	3	3	13	0
88	Ta Mau 1	Đ?ng Th?Mai Huong	Leader	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
		Tr?n Th?Th?m	Accountant	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
		Đ?ng Th?Thanh	Treasurer	6	6	3	3	3	3	12	0	6	6	4	3	3	3	13	0
89	Lang Na 1	Đình Văn Di?u	Leader	6	6	3	2	2	2	9	0	6	6	3	3	2	3	11	0
		Đình Th?Su?t	Accountant	6	6	3	3	3	3	12	0	6	6	3	3	3	3	12	0
		Ngô Th? Hà	Treasurer	6	6	4	3	2	3	12	0	6	6	4	3	3	3	13	0
90	Lang Rin 1	Đình Th?Nguy?t	Leader	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
		Nguy?n Th?Oanh	Accountant	6	6	4	5	3.5	4	16.5	0	6	6	5	4.5	4	4	17.5	0
		Tr?n Th?Thu?	Treasurer	6	6	3	3	3	3	12	0	6	6	4	3	3	3	13	0
				108	108	3.333	3.22	2.75	2.94	12.3	0	108	108	3.89	3.42	3.11	3.33	13.8	0
Binh Minh commune																			
91	Tan Phuoc 1	Nguy?n Th?Long	Leader	6	6	4	4	4	4	16	0	6	6	4	4	4	4	16	0
		Vương Đình L?ng	Accountant	6	6	4.5	4.5	4	4	17	0	6	6	5	5	4	4.5	18.5	0
		Hu?nh Th?Thông	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
92	Tan Phuoc 2	Ung Đình Mi?n	Leader	6	6	4	4	4	4	16	0	6	6	4.5	4.5	4	4	17	0
		Vô Th?Thói	Accountant	6	6	4	4	4	4	16	0	6	6	5	5	4.5	5	19.5	1
		Nguy?n Th?Hu?	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	3.5	3.5	15	0
93	Loc Thanh 1	Tr?n Văn Giàu	Leader	6	6	4	4	4	4	16	0	6	6	4	4	4	4	16	0
		Tr?n Văn Thanh	Accountant	6	6	4	4	4	4	16	1	6	6	5	5	4.5	4.5	19	0
		Đ? Th?H?nh	Treasurer	6	6	4	4	3	3	14	0	6	6	4	4	3	4	15	0
94	Duc An 1	Nguy?n T?n Thành	Leader	6	6	4	3	3	3	13	0	6	6	4	3.5	3	3.5	14	0
		Nguy?n Trí	Accountant	6	6	4	4	4	4	16	1	6	6	4	4	3	3.5	14.5	0
		N.T.Thanh Ngh?	Treasurer	6	6	4	4	3	4	15	0	6	6	4	4	3	3	14	0
95	My Long 1	H? Th?Kim Liên	Leader	6	6	4	4	3	3	14	0	6	6	4	4	4	4	16	0
		Vô Th?Nhưng	Accountant	6	6	4	4	3	4	15	0	6	6	4.5	4.5	4	4	17	0
		Đ?ng Th?Thu?	Treasurer	6	6	3	3	3	3	12	0	6	6	3.5	3	3	3	12.5	0
96	My Long 2	Vô Thanh H?ng	Leader	6	6	4	4	4	4	16	0	6	6	5	4	4	4.5	17.5	0
		Th?i Ng?c Minh	Accountant	6	6	4	4	4	4	16	0	6	6	5	5	4.5	5	19.5	1
		Ph?m Th?C?m	Treasurer	6	6	4	3	3	3	13	0	6	6	4	4	4	4	16	0
				108	108	3.972	3.86	3.5	3.61	14.9	2	108	108	4.31	4.19	3.78	4	16.3	2

Annex 2a

**Competency Assessment Format For A VSCF And
new Competency Assessment Format for 06-07.**

COMPETENCY ASSESSEMENT FORMAT OF VSCF

Commune:.....Time:.....

(This form will be used twice a year).

		Compliance with Regulations		Effectiveness of loan utilization		Skill on VSCF management		Skill on Accounting		Professional moral		Total	Level of competency
		WUs	FCO	WUs	FCO	WUs	FCO	WUs	FCO	WUs	FCO		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	Eg: Tan Phuoc 1	8	6	7	8	6	6	6	7	9	10	36.5	2
2	Loc Thanh 1	10	9	9	10	10	10	10	9	9	10	48	1
3												0	4
4												0	4
5												0	4
6												0	4

How to use this form:

Column 1: record order, Column 2: record the names of VSCFs.

Form Column 3 to Column 12: Assessment of the 5 main indicators of a VSCF. of which, each indicator consists of 2 Column for marking: Column WU will be assessed and marked objectively by the relevant WUs; Column FCO will be assessed and marked objectively by RUDEP FCO. In case where Mr. Van does not know exactly about the performance of that VSCF, then WU can ask the MB of the relevant VSCF to self-assess and mark in the form.

The points will vary from 1 (very bad) to 10 (very good). Note that there should be no point 5 and decimal point.

How to calculate the total point for Column 13: Column 13 is a total from Column 3 to Column 12 then divided into 2. Therefore, the maximum point at Column 13 is 50.

How to assess the competency level: From 48-50 points (equal to 96-100%) is **LEVEL 1= Fully Competent**; from 34- 47 points (68-95%) is **LEVEL 2= Consolidating**; from 17 -33 point (34-67%) is **LEVEL 3= Serious** and lesser than 17 point (<33%) is **LEVEL 4= Critical**.

Basic definition of 5 main indicators:

1. Compliance with Regulations: It means that all VSCF members follow strictly the VSCF Operational Procedure and Group's Constitution. For example: if having overdue loan, the new loans will not be allowed to disburse, apply penalty...

2. Effectiveness of Loan utilisation: On time repayments, no overdue loans, capital growth....

3. Skill on VSCF management : skills on how to conduct the monthly meetings ? How to chair a meeting? How to deal with issues where the regulations were not followed.

4. Skill on accounting: skills on how to record and fill in accounting forms, report....

5. Professional moral : faithfulness, prestige, obviousness...

Signed by the evaluator

How to use this form:

Column 1: Record order, column 2 : Record the name of VSCFs.

From column 3 to column 17: Assessment in 5 main indicators of VSCF management Board. Of which: Each indicator has 3 column for marking, column WU will be assessed and marked by WU staff, Column MB will be self- assessed and marked , column FCO will be assessed and marked by RUDEP FCO.

The points are varying from 1 (very bad) to 10(very good). Note that there should no point 5 and odd point.

How to calculate the point in column 18: Total points are total from column 3 to column 17 and divided into 3. Therefore, maximum points for each VSCFs is 50 points.

How to assess the level of competency: From 48-50 points (equal 96-100%) is **Level 1: Fully competency**, from 34-47 points (68-95%) is **Level 2: Consolidating**; From 17 -33 points (34-67%) is **Level 3: Serious** and less than 17 points (<33%) is **Level 4: Critical**.

Basic definition of 5 indicators need assess:

- 1. Compliance with Regulation:** refers to all members follow strictly the VSCF Operational Procedure and Group's constitution. For example : If VSCF has overdue loans, the new loan will not be disbursed, penalty shall be applying...
- 2. Effectiveness of seed capital utilization:** On-time repayment, no overdue loans, growth capital...
- 3. VSCF management board skills:** Skills on how to conduct a monthly meeting? How to control a meeting? How to deal with issues where the Operational Procedure was not followed...
- 4. Skills on VSCF accounting:** Skills on how to record and fill all VSCF accounting forms, reports...
- 5. Professional moral:** Faithfulness, prestige, obviousness...

Annex 2b

Result of competency assessment of 120 Existing VSCFs

RESULT OF COMPETENCY ASSESSEMENT OF 120 VSCFs

Date of assessment: 30 June 2006

No	Name of VSCF	Commune	Compliance with Regulations		Effectiveness of loan utilization		Skill on VSCF management		Skill on Accounting		Professional moral		Total	Level of competency
			WUs	FCO	WUs	FCO	WUs	FCO	WUs	FCO	WUs	FCO		
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
1	THO ĐÔNG I	TINH THO	10	9	10	9	10	10	10	9	10	9	48	4
2	THO TÂY I	TINH THO	10	10	10	9	10	10	10	10	10	10	49.5	4
3	THO TRUNG I	TINH THO	10	9	8	8	10	10	10	9	10	10	47	3
4	THO TRUNG II	TINH THO	10	8	10	8	9	10	9	9	10	10	46.5	3
5	THO TRUNG III	TINH THO	7	6	7	7	8	4	9	7	7	7	34.5	3
6	THO TRUNG IV	TINH THO	10	9	10	9	9	9	9	9	10	10	47	3
7	THO NAM I	TINH THO	10	9	10	9	8	9	8	8	10	10	45.5	3
8	THO NAM II	TINH THO	10	9	10	9	9	8	9	8	10	10	46	3
9	THO BÁC I	TINH THO	10	10	10	10	10	10	10	10	10	10	50	4
10	THO TÂY II	TINH THO	10	10	10	9	8	10	8	9	10	10	47	3
11	THO ĐÔNG II	TINH THO	9	9	10	9	7	6	8	2	10	9	39.5	3
12	THO BÁC II	TINH THO	8	9	7	8	7	8	8	8	10	9	41	3
13	THO TÂY III	TINH THO	8	9	7	9	7	8	8	8	10	9	41.5	3
14	THO TÂY IV	TINH THO	10	9	9	9	9	8	7	8	10	9	44	3
15	THO BÁC III	TINH THO	8	9	7	7	8	7	8	8	10	9	40.5	3
16	THO NAM III	TINH THO	9	9	8	7	8	8	7	8	10	9	41.5	3
17	THO TRUNG V	TINH THO	9	8	8	8	8	8	8	7	10	10	42	3
18	THO BÁC IV	TINH THO	9	9	8	7	8	8	8	9	10	10	43	3
19	THO NAM IV	TINH THO	9	9	8	8	7	8	8	9	10	10	43	3
20	THO ĐÔNG III	TINH THO	7	8	8	8	7	7	6	6	9	10	38	3
21	THO TÂY V	TINH THO	9	9	7	8	7	8	7	8	10	10	41.5	3
22	THO TÂY VI	TINH THO	7	8	4	6	6	7	6	8	10	10	36	3
23	LAM HÀ I	Duc phong	6	6	10	9	8	9	9	9	8	8	41	3
24	THACH THANG I	Duc phong	8	8	10	9	9	9	10	9	10	10	46	3
25	LAM HÀ II	Duc phong	6	6	10	10	9	9	10	9	6	6	40.5	3
26	LAM THUONG I	Duc phong	8	8	8	9	10	9	10	9	7	7	42.5	3
27	LAM THUONG II	Duc phong	10	10	10	10	10	10	10	10	10	10	50	4
28	CHÂU ME I	Duc phong	9	9	9	8	8	8	10	10	6	6	41.5	3
29	VAN HÀ I	Duc phong	10	10	10	10	9	9	9	9	10	10	48	4
30	LÂM THUONG III	Duc phong	9	9	9	8	10	9	10	10	10	10	47	3
31	VAN HÀ II	Duc phong	9	9	8	10	8	9	8	7	10	10	44	3
32	CHAU ME II	Duc phong	7	7	10	10	9	9	9	7	10	10	44	3
33	CHAU ME III	Duc phong	10	10	10	10	9	8	7	7	10	10	45.5	3
34	THACH THANG II	Duc phong	9	9	10	10	9	9	7	7	10	10	45	3
35	THACH THANG III	Duc phong	9	9	10	10	8	8	7	7	10	10	44	3
36	THACH THANG IV	Duc phong	9	9	10	10	8	8	8	8	10	10	45	3
37	LAM HÀ III	Duc phong	9	9	10	10	8	8	8	8	10	9	44.5	3
38	VAN HÀ III	Duc phong	10	10	9	9	9	9	9	9	10	10	47	3
39	THACH THANG V	Duc phong	9	9	9	9	8	8	9	9	10	10	45	3
40	LAM HÀ IV	Duc phong	8	8	9	9	8	8	8	8	10	10	43	3
41	CHAU ME IV	Duc phong	9	9	8	7	8	8	9	8	10	10	43	3
42	LAM THUONG IV	Duc phong	9	9	8	8	8	8	10	10	10	10	45	3

43	VAN HA IV	Duc phong	8	8	9	8	9	9	8	7	10	10	43	3
44	LANG REN I	SON HAI	9	9	9	9	9	9	8	8	10	10	45	3
45	TAPIA I	SON HAI	9	9	9	9	8	8	7	7	10	10	43	3
46	KA RANH I	SON HAI	8	9	9	10	7	7	8	9	10	10	43.5	3
47	LANG TRANG I	SON HAI	7	8	8	8	6	6	7	7	9	9	37.5	3
48	LANG RA I	SON HAI	6	7	8	8	6	6	6	7	7	7	34	3
49	LANG ROC I	SON HAI	7	7	7	7	8	8	7	6	9	9	37.5	3
50	B'DEO I	SON HAI	7	7	7	7	7	6	5	5	9	9	34.5	3
51	LANG HE I	SON HAI	8	7	6	7	7	7	5	5	9	9	35	3
52	B' DAO I	SON HAI	7	7	6	6	6	6	6	7	9	9	34.5	3
53	HA UA I	SON HAI	7	7	7	6	6	7	7	8	9	9	36.5	3
54	ĐE AN I	Hanh Phuoc	8	9	10	10	8	9	8	9	10	10	45.5	3
55	HOA SON I	Hanh Phuoc	6	6	8	8	8	7	8	9	8	8	38	3
56	VINH THO I	Hanh Phuoc	8	9	10	10	8	9	8	9	10	10	45.5	3
57	VINH THO II	Hanh Phuoc	8	9	10	10	8	9	8	9	10	10	45.5	3
58	HOA THO I	Hanh Phuoc	8	9	10	10	8	9	10	10	10	10	47	3
59	HOA VINH I	Hanh Phuoc	8	9	10	10	10	10	10	10	10	10	48.5	4
60	AN CHI TAY I	Hanh Phuoc	8	9	8	9	8	9	8	9	8	10	43	3
61	AN CHI ĐÔNG I	Hanh Phuoc	8	9	8	9	10	10	8	9	10	10	45.5	3
62	HOA THO II	Hanh Phuoc	8	9	8	9	6	6	6	6	8	9	37.5	3
63	HOA SON II	Hanh Phuoc	8	9	8	9	8	9	8	9	10	10	44	3
64	ĐE AN II	Hanh Phuoc	8	9	8	9	10	10	8	9	10	9	45	3
65	AN CHI ĐÔNG II	Hanh Phuoc	8	9	8	9	8	9	8	9	8	9	42.5	3
66	AN CHI TAY II	Hanh Phuoc	8	9	8	9	10	10	8	9	10	10	45.5	3
67	HOA MY I	Hanh Phuoc	8	9	8	9	8	9	8	9	10	10	44	3
68	HOA VINH II	Hanh Phuoc	8	9	10	10	8	9	8	9	10	10	45.5	3
69	HOA MY II	Hanh Phuoc	8	9	10	10	8	9	6	6	10	10	43	3
70	ĐE AN II	Hanh Phuoc	8	9	8	9	10	10	8	9	10	10	45.5	3
71	AN CHI ĐÔNG III	Hanh Phuoc	8	9	8	9	8	9	8	9	8	10	43	3
72	ĐE AN IV	Hanh Phuoc	8	9	8	9	8	8	10	10	10	10	45	3
73	VINH TUY I	Pho Chau	10	10	10	10	8	9	10	10	10	10	48.5	4
74	HUNG LONG I	Pho Chau	10	10	10	9	9	9	10	9	10	10	48	4
75	TAN L? C I	Pho Chau	9	8	9	8	8	7	8	9	9	10	42.5	3
76	HUNG LONG II	Pho Chau	10	10	10	10	10	10	10	10	10	10	50	4
77	CHAU ME I	Pho Chau	9	9	10	10	10	10	10	10	10	10	49	4
78	VINH TUY II	Pho Chau	10	10	10	10	10	10	10	10	10	10	50	4
79	TAN LOC II	Pho Chau	10	10	9	10	10	10	10	10	9	10	49	4
80	CHAU ME II	Pho Chau	10	10	10	10	10	10	8	9	10	10	48.5	4
81	CHAU ME III	Pho Chau	10	10	10	10	10	10	10	10	10	10	50	4
82	VINH TUY III	Pho Chau	9	9	9	9	8	9	8	8	10	10	44.5	3
83	HUNG LONG III	Pho Chau	8	7	7	6	7	6	9	8	8	7	36.5	3
84	TAN LOC III	Pho Chau	10	10	10	10	10	10	9	10	9	10	49	4
85	TAN LOC IV	Pho Chau	7	6	8	8	8	7	9	10	9	10	41	3
86	VINH TUY IV	Pho Chau	7	6	6	6	6	6	6	6	8	7	32	2
87	TAN LOC V	Pho Chau	6	6	7	6	6	6	6	6	8	9	33	2
88	CHAU ME IV	Pho Chau	6	6	6	6	6	6	6	6	9	8	32.5	2

89	HUNG LONG IV	Pho Chau	7	6	7	6	6	6	6	6	9	9	34	3
90	VINH TUY V	Pho Chau	6	6	7	6	6	6	6	6	8	7	32	2
91	THON IIA	Nghia Tho	6	7	8	9	6	6	8	9	6	7	36	3
92	THON IB	Nghia Tho	6	6	8	6	6	6	6	6	8	7	32.5	2
93	THON IC	Nghia Tho	4	4	4	4	4	3	6	4	6	6	22.5	2
94	THON IIB	Nghia Tho	8	9	8	9	8	8	6	7	8	9	40	3
95	THON IIC	Nghia Tho	6	4	6	6	4	4	4	4	4	4	23	2
96	THON IID	Nghia Tho	8	9	8	9	8	9	8	9	8	9	42.5	3
97	THON IIE	Nghia Tho	8	9	8	9	8	9	8	9	8	10	43	3
98	LANG LUNG I	Son Giang	7	8	7	7	7	7	7	6	8	9	36.5	3
99	LANG RI I	Son Giang	7	8	7	8	7	8	7	8	7	9	38	3
100	GO NGOAI I	Son Giang	6	4	7	6	6	4	4	3	7	8	27.5	2
101	ĐÈO DINH I	Son Giang	4	4	4	4	3	2	2	1	7	7	19	2
102	LANG RE I	Son Giang	2	2	4	4	3	3	4	3	6	6	18.5	2
103	GIA RY I	Son Trung	7	7	7	6	7	7	8	7	8	8	36	3
104	LANG DEO I	Son Trung	4	4	4	3	4	4	3	2	6	6	20	2
105	LANG RIN I	Son Trung	7	7	7	6	7	7	6	6	8	9	35	3
106	LANG NA I	Son Trung	7	7	8	7	7	7	7	6	8	8	36	3
107	GO ROC I	Son Trung	7	7	7	6	7	8	7	7	9	9	37	3
108	TA MAU I	Son Trung	7	7	7	7	7	7	7	7	9	9	37	3
109	TAN PHUOC I	Binh Minh	10	9	10	9	10	9	9	8	10	9	46.5	3
110	TAN PHUOC II	Binh Minh	9	9	8	8	9	8	8	8	10	10	43.5	3
111	LOC THANH I	Binh Minh	10	9	10	9	9	8	8	8	10	10	45.5	3
112	DUC AN I	Binh Minh	4	4	4	4	6	6	7	6	6	6	26.5	2
113	MY LONG I	Binh Minh	9	8	8	8	8	8	7	8	10	10	42	3
114	MY LONG II	Binh Minh	10	9	10	9	10	10	10	9	10	10	48.5	4
115	TAN PHUOC III	Binh Minh	9	8	8	8	9	9	8	8	10	10	43.5	3
116	MY LONG III	Binh Minh	8	8	7	7	8	9	9	9	10	10	42.5	3
117	DUC AN II	Binh Minh	8	9	8	9	9	8	9	8	9	9	43	3
118	LOC THANH II	Binh Minh	8	8	8	8	7	8	7	7	9	9	39.5	3
119	MY LONG IV	Binh Minh	9	9	9	9	8	7	8	8	10	10	43.5	3
120	TAN PHUOC IV	Binh Minh	9	8	8	8	8	8	9	8	9	9	42	3

Note: 39 VSCFs of communes cycle 4 and 10 more VSCFs formed latest are not assessment because they operate only 02 months up to the assessment date.

Annex 3

**The Result of Seed Capital allocated in 169 VSCF up
to 30 June 2006**

MONITORING SEED CAPITAL TRANSFERRED FOR VSCF

At the end of June 2006

No	Name of VSCF	No of current members	Seed capital transferred	Status (+/-)
<i>DUC PHONG COMMUNES</i>				
1	Lam Ha 1	30	90,000	-
2	Thach Thang 1	23	72,000	3,000
3	Lam Ha 2	30	90,000	-
4	Lam Thuong 1	20	75,000	15,000
5	Lam Thuong 2	27	81,000	-
6	Chau Me 1	23	90,000	21,000
7	Van Ha 1	30	90,000	-
8	Lam Thuong 3	28	90,000	6,000
9	Van Ha 2	30	90,000	-
10	Chau Me 2	30	90,000	-
11	Chau Me 3	26	90,000	12,000
12	Thach Thang 2	29	87,000	-
13	Thach Thang 3	28	90,000	6,000
14	Thach Thang 4	30	90,000	-
15	Lam Ha 3	30	90,000	-
16	Van Ha 3	30	87,000	(3,000)
17	Thach Thang 5	30	84,000	(6,000)
18	Lam Ha 4	30	90,000	-
19	Chau Me 4	28	90,000	6,000
20	Lam Thuong 4	28	90,000	6,000
21	Van Ha 4	27	81,000	-
22	Van Ha 5	22	90,000	24,000
23	Thach Thang 6	30	90,000	-
	Sub-total in Duc Phong commune	639	2,007,000	90,000
<i>TINH THO COMMUNE</i>				
1	Tho Dong 1	29	90,000	3,000
2	Tho Tay 1	22	75,000	9,000
3	Tho Trung 1	21	84,000	21,000
4	Tho Trung 2	23	69,000	-
5	Tho Trung 3	16	66,000	18,000
6	Tho Trung 4	18	57,000	3,000
7	Tho Nam 1	25	75,000	-
8	Tho Nam 2	21	60,000	(3,000)
9	Tho Bac 1	30	78,000	(12,000)
10	Tho Tay 2	24	90,000	18,000
11	Tho Dong 2	21	63,000	-
12	Tho Bac 2	18	60,000	6,000
13	Tho Tay 3	16	57,000	9,000
14	Tho Tay 4	21	66,000	3,000
15	Tho Bac 3	21	69,000	6,000
16	Tho Nam 3	19	60,000	3,000
17	Tho Trung 5	22	66,000	-
18	Tho Bac 4	23	63,000	(6,000)
19	Tho Nam 4	19	72,000	15,000
20	Tho Dong 3	24	63,000	(9,000)
21	Tho Tay 5	22	69,000	3,000
22	Tho Tay 6	22	57,000	(9,000)
23	Tho Bac 5	30	90,000	-
24	Tho Trung 6	30	90,000	-
25	Tho Trung 7	28	90,000	6,000
26	Tho Trung 8	30	90,000	-
	Sub-total in Tinh Tho commune	595	1,869,000	84,000
<i>SON HAI COMMUNE</i>				
1	Lang Ren 1	19	54,000	(3,000)
2	Ta Pia 1	19	51,000	(6,000)
3	Ka Ranh 1	17	45,000	(6,000)
4	Lang Trang 1	18	57,000	3,000
5	Lang Ra 1	19	66,000	9,000
6	Pa Dao 1	21	48,000	(15,000)
7	Lang Roc 1	22	45,000	(21,000)
8	B'Reo 1	16	45,000	(3,000)
9	Ha Ua 1	24	45,000	(27,000)
10	Lang He 1	15	45,000	-

11	Lang Lanh 1	16	54,000	6,000
12	Ta Mat 2	22	63,000	(3,000)
13	Pa Ra 1	27	63,000	(18,000)
14	Ka Va 1	16	48,000	-
	Sub-total in Son Hai commune	271	729,000	(84,000)
	<u>PHO CHAU COMMUNE</u>			
1	Vinh Tuy 1	27	81,000	-
2	Hung Long 1	21	63,000	-
3	Tan Loc 1	28	72,000	(12,000)
4	Hung Long 2	30	90,000	-
5	Chau Me 1	24	75,000	3,000
6	Vinh Tuy 2	29	84,000	(3,000)
7	Tan Loc 2	26	84,000	6,000
8	Chau Me 2	29	90,000	3,000
9	Chau Me 3	28	90,000	6,000
10	Vinh Tuy 3	27	90,000	9,000
11	Hung Long 3	29	90,000	3,000
12	Tan Loc 3	26	90,000	12,000
13	Tan Loc 4	25	90,000	15,000
14	Vinh Tuy 4	29	90,000	3,000
15	Tan Loc 5	25	75,000	-
16	Chau Me 4	26	90,000	12,000
17	Hung Long 4	20	72,000	12,000
18	Vinh Tuy 5	27	90,000	9,000
	Sub- total in Pho Chau commune	476	1,506,000	78,000
	<u>HANH PHUOC COMMUNE</u>			
1	De An 1	29	90,000	3,000
2	Hoa Son1	20	72,000	12,000
3	Vinh Tho 1	23	54,000	(15,000)
4	Vinh Tho 2	20	60,000	-
5	Hoa Tho 1	27	90,000	9,000
6	Hoa Vinh 1	28	84,000	-
7	An Chi Dong 1	30	90,000	-
8	An Chi Tay 1	28	90,000	6,000
9	Hoa Tho 2	26	90,000	12,000
10	Hoa Son 2	29	90,000	3,000
11	De An 2	30	90,000	-
12	An Chi Dong 2	29	90,000	3,000
13	An Chi Tay 2	30	90,000	-
14	Hoa My 1	30	90,000	-
15	Hoa Vinh 2	28	90,000	6,000
16	Hoa My 2	30	90,000	-
17	De An 3	29	90,000	3,000
18	An Chi Dong 3	30	90,000	-
19	De An 4	30	90,000	-
20	Thuan Hoa 2	24	87,000	15,000
21	An Chi Tay 3	24	87,000	15,000
	Sub-total in Hanh Phuoc commune	574	1,794,000	72,000
	<u>NGHIA THO COMMUNE</u>			
1	Thon 2A	22	75,000	9,000
2	Thon 1B	21	60,000	(3,000)
3	Thon 1C	14	57,000	15,000
4	Thon 2B	17	48,000	(3,000)
5	Thon 2C	15	48,000	3,000
6	Thon 2D	15	45,000	-
7	Thon 2E	19	57,000	-
	Sub-total in Nghia Tho commune	123	390,000	21,000
	<u>SON TRUNG COMMUNE</u>			
1	Lang Deo 1	13	60,000	21,000
2	Gia Ry 1	28	75,000	(9,000)
3	Go Roc 1	18	60,000	6,000
4	Ta Mau 1	16	45,000	(3,000)
5	Lang Na 1	14	51,000	9,000
6	Lang Rin 1	22	63,000	(3,000)
7	Lang Deo 2	25	75,000	-
8	Gia Ry 2	23	69,000	-
9	Ta Mau 2	19	57,000	-
	Sub-total in Son Trung commune	178	555,000	21,000

	<u>SON GIANG COMMUNE</u>			
1	Lang Ri 1	25	90,000	15,000
2	Lang Lung 1	15	51,000	6,000
3	Deo Dinh 1	12	63,000	27,000
4	Go Ngoai 1	15	84,000	39,000
5	Lang Re 1	20	90,000	30,000
6	Dong Giang 2	16	48,000	-
	Sub-total in Son Giang commune	103	426,000	117,000
	<u>BINH MINH COMMUNE</u>			
1	Tan Phuoc 1	24	78,000	6,000
2	Tan Phuoc 2	30	90,000	-
3	Loc Thanh 1	30	90,000	-
4	Duc An 1	29	90,000	3,000
5	My Long 1	22	78,000	12,000
6	My Long 2	24	75,000	3,000
7	Tan Phuoc 3	30	90,000	-
8	My Long 3	29	87,000	-
9	Duc An 2	30	90,000	-
10	Loc Thanh 2	29	90,000	3,000
11	My Long 4	24	75,000	3,000
12	Tan Phuoc 4	30	90,000	-
13	Tan Phuoc 5	26	81,000	3,000
14	Loc Thanh 3	30	90,000	-
	Sub-total in Binh Minh commune	387	1,194,000	33,000
	<u>LONG SON COMMUNE</u>			
1	Xa Ton 1	30	90,000	-
2	Bieu Qua 1	27	75,000	(6,000)
3	Lac Ha 1	26	69,000	(9,000)
4	Dien Son 1	26	90,000	12,000
5	Son Chau 1	30	90,000	-
6	Lac Son 1	16	66,000	18,000
	Sub- total in Long Son commune	155	480,000	15,000
	<u>NGHIA SON COMMUNE</u>			
1	Thon 1A	28	81,000	(3,000)
2	Thon 2A	22	60,000	(6,000)
3	Thon 2B	22	57,000	(9,000)
	Sub-total in Nghia Son commune	72	198,000	(18,000)
	<u>SON BUA COMMUNE</u>			
1	Mang He 1	21	63,000	-
2	Mang He 2	27	81,000	-
3	Mang Ta Be 1	27	81,000	-
	Sub-total in Son Bua commune	75	225,000	-
	<u>SON MUA COMMUNE</u>			
1	Tu La 1	19	57,000	-
2	Tong Tang 1	27	81,000	-
3	Nuoc Vuong 1	20	60,000	-
	Sub-total in Son Mua commune	66	198,000	-
	<u>TRA LAM COMMUNE</u>			
1	Tra Xanh 1	30	90,000	-
2	Tra Lac 1	30	90,000	-
	Sub-total in Tra Lam commune	60	180,000	-
	<u>TRA HIEP COMMUNE</u>			
1	Thon Nguyen1	24	75,000	3,000
2	Thon Cua 1	18	57,000	3,000
3	Thon Ca 1	22	60,000	(6,000)
	Sub-total in Tra Hiep commune	64	192,000	-
	<u>TRA TRUNG COMMUNE</u>			
1	Thon Xanh 1	25	75,000	-
2	Thon Vang 1	25	75,000	-
3	Thon Dam 1	25	75,000	-
	Sub-total in Tra Trung commune	75	225,000	-
	<u>TRA LANH COMMUNE</u>			
1	Tra Luong 1	30	90,000	-
2	Tra Linh 1	18	63,000	9,000
3	Tra Dinh 1	23	69,000	-
	Sub-total in Tra Lanh commune	71	222,000	9,000
	<u>BA LE COMMUNE</u>			
1	Dong Lau 1	23	51,000	(18,000)

2	Va Tia 1	21	54,000	(9,000)
3	Goi Le 1	28	42,000	(42,000)
	Sub-total in Ba Le commune	72	147,000	(69,000)
	BA NAM COMMUNE			
1	Lang Vo 1	18	60,000	6,000
2	Xa Rau 1	25	75,000	-
	Sub-total in Ba Nam commune	43	135,000	6,000
	TOTAL 169 VSCFS	4,099	12,672,000	375,000

Annex 4a

**New Competency Assessment format for service
provider staff**

COMPETENCY ASSESSMENT FORMAT FOR SERVICE PROVIDERS TO VSCF.

Name of service provider:.....Date:.....

District on going support:....., Supported Commune :.....

This form will be used to assess twice a year.

No	Name of service provider	Management skills		Rural development skills		Technical and solve problem skills		Capacity building skills		Capacity of the VSCFs supported		Total points	Level of competency
		self-assessment	FCO	self-assessment	FCO	self-assessment	FCO	self-assessment	FCO	self-assessment	FCO		
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Eg: Ng.Thi A												
2													
3													
4													

How to use this form?

Column 1: Record order, column 2: Record the name of service providers.

From column 3 to column 12: Assessment of the 5 main indicators of service providers. Of which, each indicator consists of 2 Column for marking: Column “Self- assessment” will be assessed and marked by service providers (column 3, 5, 7, 9, 11); column FCO will be assessed and marked objectively by RUDEP FCO. Particularly, column (11) and (12) will be marked from the result of competency assessment of VSCF. If most of supported VSCFs are competent then these column will be put with high mark and otherwise.

The points will vary from 1(very bad) to 10 (very good). Note that there should be no point 5 and decimal point.

Column 13 is total from Column 3 to Column 12 then divided into 2. Therefore, the maximum point at Column 13 is 50.

How to assess the competency level: From 48-50 points (equal to 96-100%) is **LEVEL 1: Fully competent**; From 34-47 points (equal 68-95%) is **LEVEL 2: Consolidating**; From 17-33 points (34-67%) is **LEVEL 3: Serious** and less than 17 points (<33%) is **LEVEL 4: Critical**.

Basis definition of 5 main indicators:

1. Management skills: Skills on managing and fulfilling the agreed activities stated in the TOR of the service contract. Especially, the outputs must be achieved.
2. Rural Development skills: Experiences on rural community development, gender issues, skills on communication and mobilization, targeting the poor, low education people...
3. Technical and problem-solving skills: Skills on how to conduct the monthly meeting, how to record accounting forms, how to prepare a feasible business plan, how to deal with non- regulation compliance VSCFs, how to treat defaulters...
4. Capacity building skills: Skills on capacity building for VSCF MBs and members. These include training, presentation skills, time management skills, effectively on-going support...

Annex 4b

**Result of competency assessment of WU nominated
staff**

No	Name of nominated staff	Agencies	Management skills		Rural development skills		Technical knowledge and Solve problem skills		Capacity building skills		Capacity of the VSCFs supported		Total points	Level of competency
			Self-evaluated	FCO	Self-evaluated	FCO	Self-evaluated	FCO	Self-evaluated	FCO	Self-evaluated	FCO		
	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10	-11	-12	-13	-14
1	Lê Thị Kim Sang	Duc Phong CWU	8	8	8	8	8	7	6	7	9	10	39.5	3
2	Võ Thị Thùy Hương	Tu Nghĩa DWU	9	10	9	10	10	10	10	10	6	6	45	3
3	Đinh Thị Thu Hằng	Tu Nghĩa DWU	8	8	8	8	8	8	8	8	6	6	38	3
4	Phạm Thị Hồng Vân	Nghĩa Thọ CWU	6	6	6	6	6	6	6	6	6	6	30	2
5	Phạm Thị Viên	Nghĩa Thọ CWU	4	3	4	2	4	2	4	2	6	6	18.5	2
6	Phạm Thị Hồng Nga	Nghĩa Sơn CWU	3	3	6	4	4	4	3	4	7	7	22.5	2
7	Phạm Thị Sâm	Nghĩa Sơn CWU	3	3	4	4	4	4	3	4	7	7	21.5	2
8	Tran Thị Quang Sinh	Son Tinh DWU	10	10	9	9	10	10	10	9	10	10	48.5	4
9	Tran Thi Ai Viet	Son Tinh DWU	8	7	8	6	9	7	8	6	10	10	39.5	3
10	Nguyễn Thị Yến	Tinh Tho CWU	7	6	7	6	7	4	7	4	10	10	34	2
11	Phan Thị Thủy Hoa	Tinh Tho CWU	9	8	9	7	9	8	9	8	10	10	43.5	3
12	Lê Thị Thanh Chín	Nghĩa Hanh DWU	10	9	10	8	9	9	10	10	8	8	45.5	3
13	Nguyễn Thị Kiều Hoanh	Nghĩa Hanh DWU	8	7	8	7	8	9	8	8	8	8	39.5	3
14	Lê Thị Mẫn	Hanh Phuoc CWU	10	9	10	9	9	7	8	8	8	8	43	3
15	Trần Thị Thuý Vân	Hanh Phuoc CWU	7	6	8	6	7	6	8	8	8	8	36	2
16	Trương Thị Loan	Son Ha DWU	10	9	10	9	10	10	9	8	6	6	43.5	3
17	Trần Thị Minh Phước	Son Ha DWU	9	8	9	9	9	8	8	7	6	6	39.5	3
18	Đinh Thị Nhèo	Son Hai CWU	6	6	6	6	6	6	4	4	6	6	28	2
19	Nguyễn Thị Lan Anh	Son Hai CWU	8	8	8	7	8	7	8	8	6	6	37	3
20	Nguyễn Thị Thu Nguyệt	Son Giang CWU	7	7	7	6	7	6	6	6	4	4	30	2
21	Đinh Thị Nhít	Son Giang CWU	8	7	8	8	7	6	8	7	4	4	33.5	2

22	Nguyễn Thị Yên	Son Trung CWU	8	6	8	7	8	8	7	6	6	6	35	2
23	Đinh Thị Hồng	Son Trung CWU	8	6	8	7	8	8	7	6	6	6	35	2
24	Ngô Thị Đường	Duc Pho DWU	10	10	10	10	10	10	10	10	10	10	50	4
25	Huỳnh Thị Bích Hà	Duc Pho DWU	9	9	9	9	9	10	10	10	10	10	47.5	3
26	Trà Thị Lệ	Duc Pho DWU	9	9	9	9	9	9	9	9	10	10	46	3
27	Võ Thị Thu Hiền	Pho Chau CWU	7	6	7	6	6	7	6	7	9	9	35	2
28	Trịnh Thị Sương	Pho Chau CWU	8	8	8	7	8	7	8	8	10	10	41	3
29	Phạm Thị Lan	Binh Son DWU	9	9	10	8	9	10	10	10	8	8	45.5	3
30	Huỳnh Thị Ly	Binh Son DWU	9	7	9	8	9	8	9	9	8	8	42	3
31	Võ Thị Thùy	Binh Minh CWU	9	8	9	8	9	7	8	7	8	8	40.5	3
32	Lộ Thị Minh Khánh	Binh Minh CWU	9	8	10	8	10	9	10	9	8	8	44.5	3
33	Đinh Thị Minh Hoa	Son Tây DWU	9	8	9	9	9	9	8	7	7	7	41	3
34	Đinh Thị Mai Phương	Son Tây DWU	8	7	8	7	7	6	6	6	7	7	34.5	2
35	Đinh Thị Bằng	Son Mùa CWU	7	6	7	6	6	4	4	4	7	7	29	2
36	Đinh Thị Vinh	Son Mùa CWU	6	4	6	4	6	4	4	4	7	7	26	2
37	Đinh Thị Út	Son Bua CWU	8	7	8	7	7	7	6	4	7	7	34	2
38	Đinh Thị Nga	Son Bua CWU	6	4	6	4	6	6	6	4	7	7	28	2
39	Hồ Thị Hưng	Tây Trà DWU	8	6	8	8	8	6	6	6	7	7	35	2
40	Hồ Thị Tuyết Nhung	Tây Trà DWU	8	6	9	9	9	7	9	7	7	7	39	3
41	Mai Thị Xinh	Trà Lành CWU	7	6	7	6	7	4	6	4	7	7	30.5	2
42	Hồ Thị Hoa	Trà Lành CWU	6	6	8	6	6	4	6	4	7	7	30	2
43	Hồ Thị Hoà	Trà Trung CWU	8	6	8	8	6	4	4	4	7	7	31	2
44	Hồ Thị Hưu	Trà Trung CWU	6	4	6	4	6	4	4	4	7	7	26	2
45	Nguyễn Thị Thanh Trâm	Minh Long DWU	8	7	9	8	8	7	8	6	8	8	38.5	3
46	Mai Thị Lan Phương	Minh Long DWU	7	6	7	7	7	6	7	6	8	8	34.5	2
47	Võ Thị Ngọc Thạch	Long Sơn CWU	8	7	9	8	6	4	6	4	8	8	34	2
48	Đinh Thị Súc	Long Sơn CWU	6	4	8	7	6	4	6	4	8	8	30.5	2
49	Trịnh Thị Nữ	Trà Lâm CWU	6	4	7	6	6	4	4	4	4	4	24.5	2
50	Hồ Thị Hà	Trà Lâm CWU	4	4	4	4	4	3	4	4	4	4	19.5	2

51	Hồ Thị Bé	Trà Hiệp CWU	7	6	7	4	7	4	4	4	4	4	4	25.5	2
52	Hồ Thị Thiên	Trà Hiệp CWU	6	4	6	4	4	4	4	4	4	4	4	22	2
53	Phạm Thị Đường	Ba Nam CWU	4	3	4	3	4	2	4	4	3	3	17	2	
54	Phạm Thị Thái	Ba Nam CWU	4	2	4	3	4	4	4	4	3	3	17.5	2	
55	Phạm Thị Khuynh	Ba Lê CWU	4	2	4	3	4	3	4	4	3	3	17	2	
56	Phạm Thị Đào	Ba Lê CWU	4	2	4	3	4	3	4	4	3	3	17	2	

Annex 5

Term of reference of VSCF supports officers

Quang Ngai Rural Development Program (RUDEP)

TERMS OF REFERENCE

VSCF SUPPORT OFFICES

Report to: Finance & Credit Officer.

Location: VSCFs in Duc Phong, Tinh Tho, Hanh Phuoc, Pho Chau Communes.

Duration: Feb 2006 to Sept 2007 (Maximum 12 days per month).

Duties : The primary responsibilities of this position are to work with FCO, DDOs, VSCF Management Boards and members to ensure that VSCFs operate well and report issues on the VSCFs to RUDEP operational procedures.

Position : Short term consultancy service contract.

Responsibilities:

1. Monitoring:

- a. Monitor VSCF accounting procedures.
- b. Monitor fund protocols, fund dispersal, repayments and record keeping procedures of each VSCF through on- site visits.
- c. Monitor VSCF bank accounts and reconcile statements with the relevant **Form 5** submitted by the VSCF MBs.
- d. Monitor competency levels of VSCF MBs and members.

2. Support to VSCFs:

- a. Assist VSCF MBs in organizing the VSCF monthly meeting according to procedure
- b. Assist VSCF MBs and members in solving VSCFs issues.
- c. Provide accounting/bookkeeping support to VSCFs.
- d. Provide business planning support to VSCFs.

3. Report:

- a. Ensure the complete, accurate and timely submission of Form 5 from VSCFs.
- b. Prepare reports on VSCFs status and issues each month.
- c. Report on competency of VSCF MBs and members.

4. Undertake other duties as required by FCO.

Outputs:

- Monthly form 5 (complete and accurate).
- Monthly monitoring reports.
- Quarterly competency Reports.

* **Requirements:** Owner's motorcycle

Qualifications/ Experience:

- * Qualifications in bookkeeping, savings and credit.
 - * Skills on conducting a VSCF monthly meeting.
 - * Skills on solving problem.
 - * Skills on business planning support.
 - * Demonstrated ability to work with various levels of household especially literacy and innumeracy households.
 - * Skill on writing report.
-

Annex 6

Training Plan for Service Providers 2006-2007

Limitations

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The methodology adopted and sources of information used by URS are outlined in this report. URS has made no independent verification of this information beyond the agreed scope of works and URS assumes no responsibility for any inaccuracies or omissions. No indications were found during our investigations that information contained in this report as provided to URS was false.

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