

QUANG NGAI RURAL DEVELOPMENT
PROGRAM (RUDEP) - PHASE 2

Village Savings and Credit Facility: Annual
Review Report – July 2006 to June 2007



VIETNAM-AUSTRALIA

Prepared for

AusAID

Australian Embassy
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Hanoi, VIET NAM

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Limitations Statement

URS Australia Pty Ltd (URS) has prepared this report for the use of Australian Agency for International Development (AusAID) in accordance with the scope of work and for the purpose outlined in the Quang Ngai Rural Development Program (RUDEP) – Phase 2 Contract between URS and AusAID.

This report should be read in full. No responsibility is accepted for use of any part of this report in any other context or for any other purpose or by third parties.

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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 Government Organisation
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	Project 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

VSCF aims to provide the vehicle 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 provide a seed capital grant to each VSCF aimed at capitalizing these groups as well as awareness and capacity –building training aimed to ensure the VSCF is able to self-manage their VSCF operation and graduate after a 2- year period of implementation. A VSCF is a group comprises 15 to 30 in number who wish to use credit for income generation purposes and commit to follow the Operational Procedures. The group must comprise at least 50% of poor household based on DOLISA criteria and at least 50% of women. RUDEP dispersed 3 million per member via the VSCF bank account opened at the VBARD or BSP. Before receiving seed capital, RUDEP provided a series of three training courses and all members are required to deposit savings with minimum 02 months. The training courses include: Formation Workshop provides the Operational Procedures for all members, the Management Boards training course provide the accounting and bookkeeping for the VSCF MBs, and 02 courses for business plan training for all members. All members are required to deposit savings monthly as Operational Procedures required (VND 5000 per month if the member do not get loan and 0.5% per total amount loans per month). In fiscal year 2006-2007, RUDEP support VSCF to have annual plan with maximum 12 million per VSCF based on the level which VSCFs reach under the grading system and on- going training for VSCF management boards and members by Service Providers (District Women Union or Commune Women Union or VSCF support officers).

This report will review all activities which have been implementing in the financial year 2006-2007 begin July 2006 to the end of 2007. The purpose of this review is to focus on review the VSCF performance, competency assessment of 166 existing VSCFs and service providers, exit strategy for VSCF.

2. VSCF Program status:

2.1 Review the VSCF program in 06-07:

Table 1: No of VSCF up to 30 June 2007

No	Commune	Existing VSCFs in 1July'06	No of VSCF closed down	Total VSCF at 30 June'07
1	Duc Phong	23		23
2	Tinh Tho	26		26
3	Son Hai	14	1	13
4	Nghia Tho	7		7
5	Hanh Phuoc	21		21
6	Pho Chau	18		18
7	Son Giang	6	1	5
8	Son Trung	9	1	8
9	Binh Minh	14		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	169	3	166

The table 1 shows that: At the 1st July 2006 we have 169 existing VSCFs in 19 communes and the fiscal year 06-07 no more VSCF formed because AusAid did not allow to establish new VSCF, so that the VSCFs program remain 166VSCFs due to 03 VSCFs¹ have bad operation such as don't follow regulation, the defaulters did not repay their overdue loans over many months, the VSCF members did not turn up the VSCF monthly meeting and it have not been improved after 03 months when the concern letter sent to VSCF and CPC

These figures below will show the detail information of VSCF component up to end of June'2007:

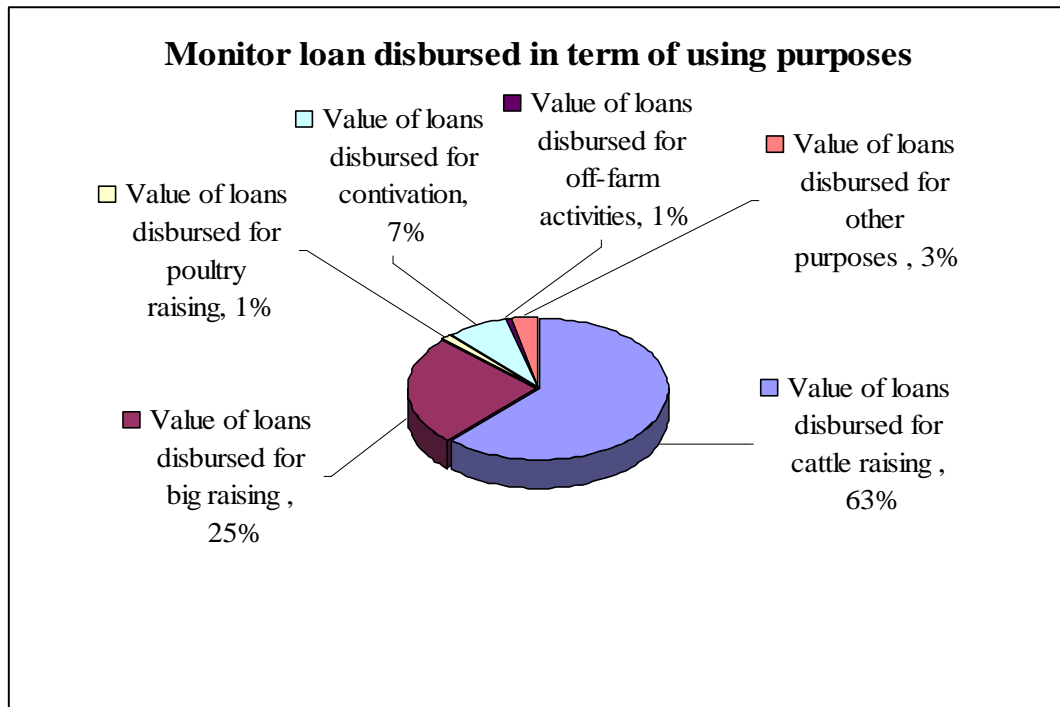
PARAMETER	30 JUNE'2007
No of District participating	12
No of Commune	19
No of VSCF	166
No of members in VSCFs	3,997
No of female members in VSCFs	2,990
Total outstanding loans	VND 9,471,506,000
Portfolio At Risk (PAR)	3,34%
Total member savings	VND 1,209,055,110
Seed capital	VND 12,486,000,000
Total assets	VND 15,148,219,972

2.2. Review loans in term of using purposes and time:

2.2.1 Cumulative loans disbursed by using purposes from July 06 to June 07:

Pie 1:

¹ Ka Va I in Son Hai commune, Lang Deo II in Son Trung Commune, Deo Dinh I in Son Giang commune.



(Sources: Consolidated form 5 from July'06 to June'07)

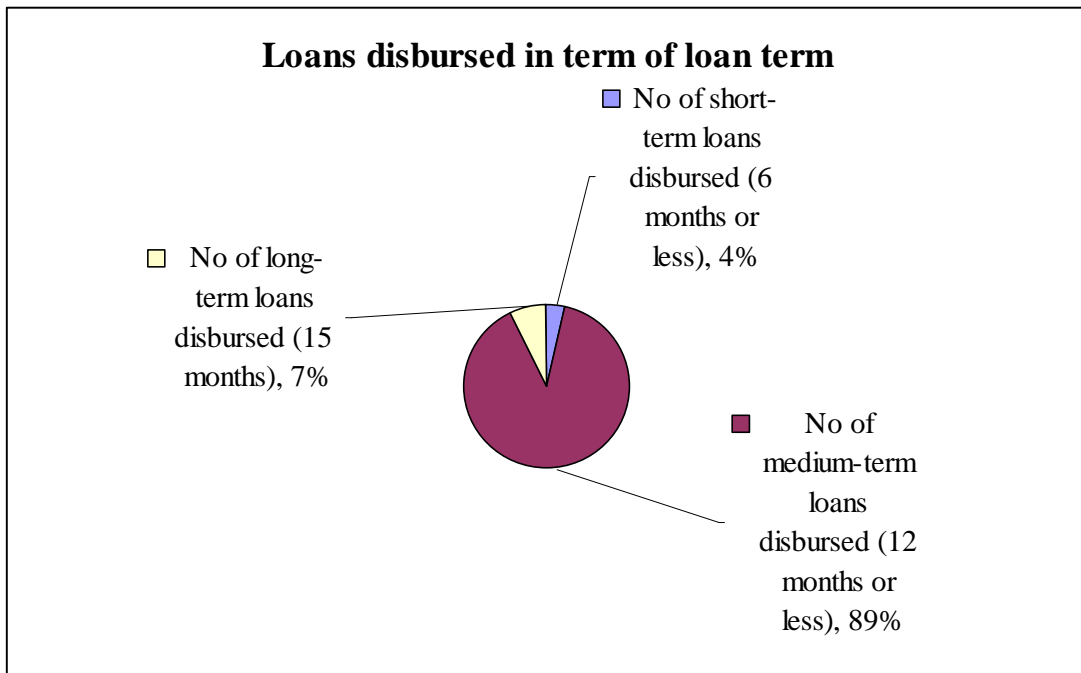
Pie 1 show that most of loans was used for cattle raising purposes (63%). This rate is not match with regulation of VSCF Operational Procedures because the OP said: "At any time, there are not more than 30% of loans are used for the same purposes. However, cattle raising is the traditional activity of the poor households and the poor HHs do not dare used loans for other purposes because they are afraid of risky.

Recommendation:

- *The VSCF members should be trained carefully business skills and know how to get loan for variety purposes.*
- *The group should find information on diversifying product in order to manage the risk*

2.2.2 Monitoring loans disbursed in term of loan term

Pie 2:



Pie 2 indicated that most of loan term (89%) was the medium. This rate is reasonable and acceptable in terms of financial safe and meets the OP requirements

3 Review VSCF Performance indicators and competency:

3.1 Performance indicators of 166 existing VSCFs (at 30 June 2007).

Performance indicators	0	Benchmarks	Explanation
Calculation of ratio	02-Jun		
Sustainability:			
Operating self-sufficiency: <i>net operating income / operating expenses (includes financial expenses and loan loss provisioning).</i>	153%	>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>	1.12%	>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%	
Operating expense ratio: <i>operational expenses / average loan portfolio</i>	0.73%	<9%	The operating expense ratio is the most common indicator measure of microfinance program efficiency. It should generally be declining. The difference between the operating expense ratio and the portfolio yield ratio provides a good indicator of profit margin.
Asset Quality:			
Portfolio at risk (PAR) ratio: <i>balance of loans with ANY arrears over 1 day / total loan portfolio outstanding</i>	3.34%	< 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>	117.74%	>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>	-1.71%	>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 problematic.
Borrower growth: <i>growth in total borrowers since previous period</i>	-1.89%	>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 problematic.
Member turnover rate: <i>member "dropouts" as a % of total clients from prior period</i>	1.58%	<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 certain cost efficiencies.
Saving ratio: <i>savings balance as a % of loan portfolio end balance</i>	12.77%	<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) and total costs to members (due to compulsory savings).
Capital adequacy ratio <i>equity/total assets</i>	92.02%	>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 (equity / reserve funds) to risk-weighted assets (mainly loan portfolio), but as VSCF's assets are primarily in loans and as is a simpler calculation, using total assets in the denominator is considered suitable. This ratio needs to be looked at together with the debt/equity ratio, as the extent to which assets are funded out of debt (read savings) or equity is key. This is also important to track as to become a PCF there are CAR requirements

Table 2: Monitoring of VSCFs Performance

Indicators	Data (%)	Benchmark (%)	Comments
Operating self-sufficiency	153	>100	Good
Gross portfolio yield	1.12	>1	Good
Level of loss reserve provision	2	>2	Good
PAR%	1.62	<5	Good
Risk cover ratio	117.74	>100	Good
Loan Portfolio growth	-1.71	>20	Not good
On-Time Repayment (members)	90	>90	Good
On-Time Repayment (funds)	123	>100	Good
Growth in Equity	-1.06		No comment
Growth in Assets	-0.96		No comment
Growth in Savings	0		No comment
Level of borrowing (% RUDEP seed funds)	76	>80	Not good
Women Membership	75	>40	Very good
Membership Retention	98	>80	Good
Meeting Attendance	92	>90	Good

The VSCF indicators show that almost indicators are good if compare with Benchmark criteria. However, some indicators such loan portfolio growth, borrower growth is not good.

3.2 Review of capacity of 166 VSCF MBs and VSCF

3.2.1 Competency assessment for VSCF MBs

In the fiscal year 2006-2007, RUDEP applied two form for assess the competent of VSCF and VSCF performance in order to determine whether VSCF graduate or not at the end of June'2007.

Competency assessment for VSCF MBs: The VSCF Management Boards have been assessed every six month by three parties: (i) Relevant service providers; (ii) Management Board members themselves; (iii) the RUDEP finance and Credit Officer; using the following five criteria:

1. Complying with regulations: Refers to how well members follow the VSCF Operational Procedures and the Group's constitution eg if a VSCF had overdue loans, did they allow new loans to be disbursed, did they apply penalties for late repayment, do not turn up the monthly meeting or come late...
2. Effectiveness of seed capital utilization: refers to on-time repayment, no overdue loans, growth of capital, use of seed capital, etc.
3. VSCF management skills: Skills on conducting and controlling the monthly meeting, treating issues where Operational Procedures were not followed, etc.
4. Accounting skills: Skills on preparing VSCF accounting form, reports, etc.
5. Professional morals: Refers to Faithfulness, honesty, transparency of the VSCF MB with members, etc.

Points are assigned ranging from 1(very bad) to 10(very good) not odd number and point 5 by each of five criteria. The total points are divided by three to give total points with maximum possible 50 points. The VSCFs are then graded into four levels:

- **Level 4: Competent:** From 48-50 points (96-100%)
- **Level 3: Consolidating:** From 34-47 points (67-95%)
- **Level 2: Concern** From 17-33 points (34-66%)
- **Level 1: Critical** Less than 17 points (<33%).

At the end of June'2007, there are 72 VSCFs have level 4, 83 VSCF have level 3, 11 VSCFs have level 2 and no VSCF in level 1.

The chart below will show in detail the results of competency assessment for VSCF MBs at the end of June'2007:

Chart 1: Result of competency assessment of 166 VSCF MBs:

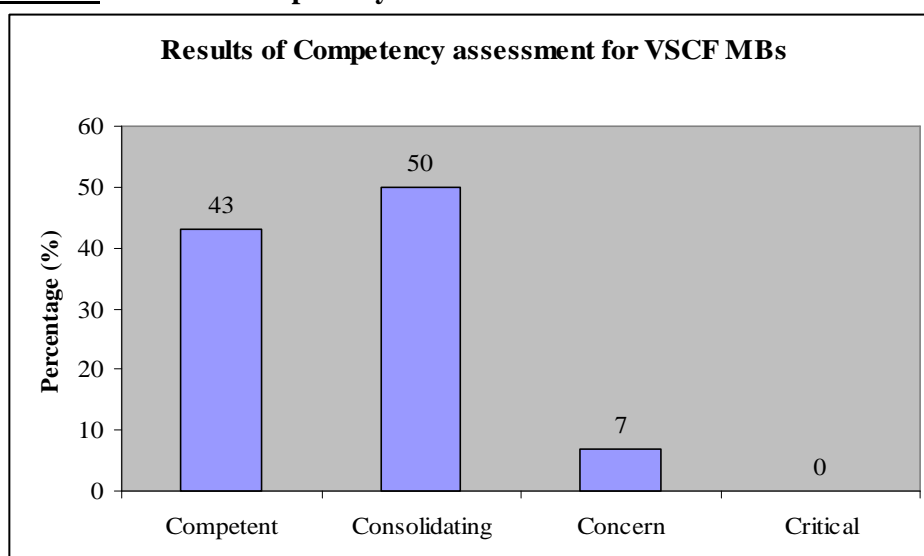


Chart 1 shows that the VSCF Management Boards capacity have more improved and they can self-manage VSCF when VSCF to be graduated. However, the Critical level is still 7% because:

- The VSCF members did not follow the Operational Procedures and Group's constitution.
- VSCF had overdue loan for a long period but it were not been improved.
- The Management Boards did not fulfill their job due to low allowance.

(For further information of results, see **annex 1**)

3.2.2 VSCF Performance:

VSCF are also assessed according to their performance using actual data from the Monthly Financial Report (Form 5) against the following criteria:

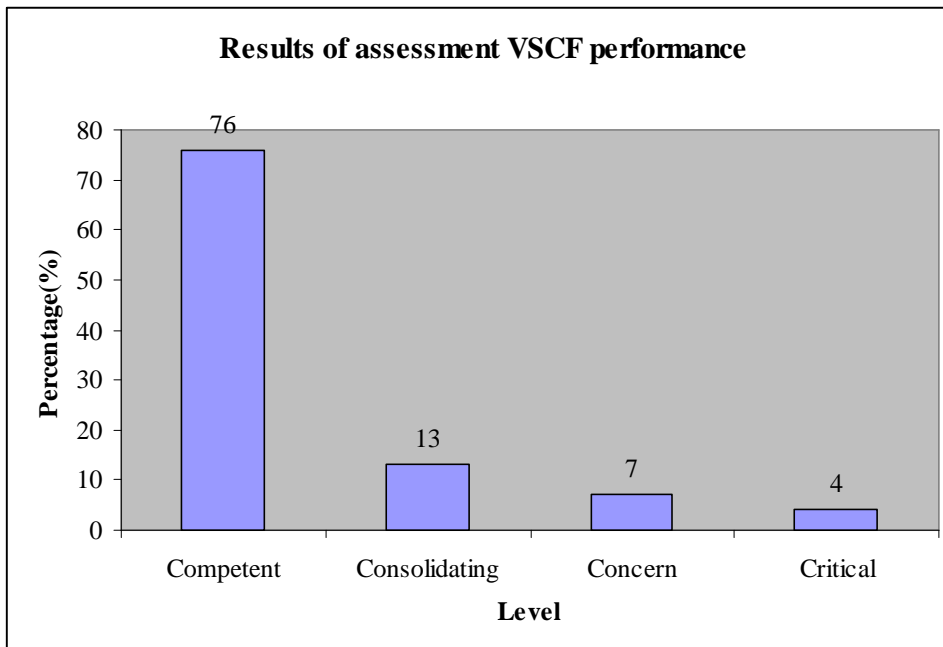
- Monthly meeting occur as schedule;
- More than 95% of members attend the monthly meeting;
- Delinquency;
- Interest on loans is paid monthly;
- Penalties are applied;
- More than 95% of members deposited their savings as OP requirement;
- Operational Procedures are followed;

Points are assigned **1** or **0** for all criteria except delinquency which has a score of **3** if VSCF had not overdue loans and **0** if they had overdue loans because this criterion is considered as a core of VSCF performance. This gives a total possible score of 9 and VSCFs are graded into four levels:

- Level 4: Competent: From 8-9 points.
- Level 3: Competent: 7 point.
- Level 2: Concern : From 4-6 points.
- Level 1: Critical : Less than 4 points.

At the results of competency assessment based on this form at the end of June'2007, there are 126 Competent VSCFs (76%), 21 Consolidating VSCFs (13%), 12 Concern VSCFs (7%) and 7 Critical VSCFs (4%). The chart below show the results of assessment VSCF performance at the end of June'07(for more information see **annex 2**)

Chart 2: Results of assessment the VSCF Performance



4 Review of capacity of Service Providers:

4.1 Capacity of Service Provider in terms of competency.

Service Provider (SPs) include the District WU and Commune WU and some young graduated from local Financial and Accounting College whom RUDEP employed to fill the job on-going training from some District that the DWU are not able or willing to support to VSCF, they are called VSCF Support Officer(VSO). Competency level of SPs plays an important role in building capacity for VSCF MBs. SPs are assessed every six month and the relevant training will provide to service providers. 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.

As the same as the competency assessment of a VSCF, the Service Providers have been assessed by two different people: i) Service Providers themselves; ii) the RUDEP Finance and Credit Officer, using the following five criteria:

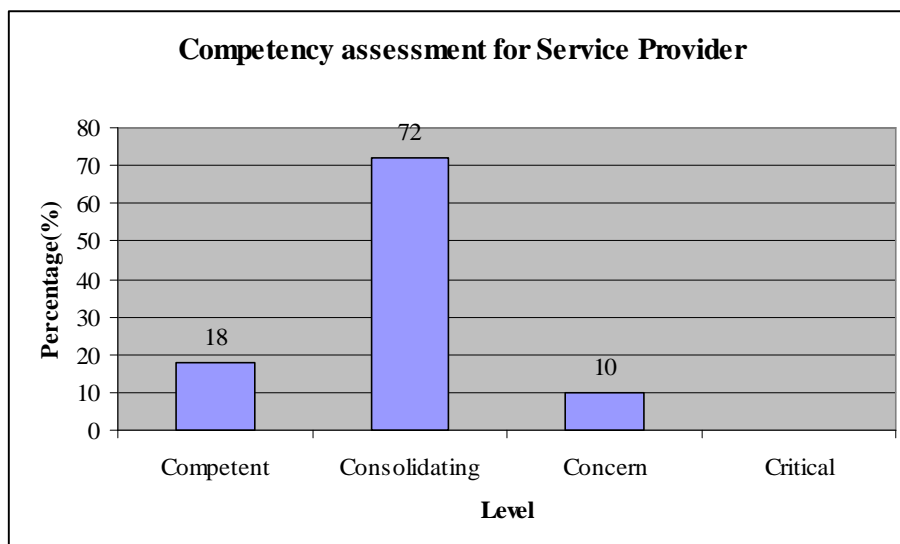
1. Management skills: Refers to skills on managing and fulfilling the agreed activities stated in the TOR of the service contract. Especially, the outputs must be achieved.
2. Rural Development skills: Refers to experiences on Rural community development, gender issues, skills on communication and mobilization, targeting the poor, low education people...
3. Technical and solve problem 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 issues...
4. Capacity building skills; Skills on build capacity for VSCF MBs and their members. These include training, presentation skills, time management skills, effectively on-going support...
5. Capacity of the VSCFs where SPs supported: Refers to the competent of VSCF MBs and members, whether the training method of SPs have improved their skills or not and be assessed based on the level competent of VSCF.

The points will vary from 1(very bad) to 10(very good) but there is not point 5 and decimal point. The total points are divided by two to give a maximum possible 50 points and then they are graded into four categories:

- **Level 4: Competent:** From 48-50 points (96-100%)
- **Level 3: Consolidating:** From 34-47 points (67-95%)
- **Level 2: Concern** From 17-33 points (34-66%)
- **Level 1: Critical** Less than 17 points (<33%).

There result of competency assessment of SPs was recorded, sorted in descending way and shown on the annex 3. There are 9 members (18%) gain level 4(Competent), 35 members (72%) are consolidating level and only 5 members (10%) are concern level. There is no member in critical level. The following chart will show percentage of competent of Service provider assessed at end of June'2007.

Chart 3: Results of competency assessment for Service Providers



This chart shows the level of service providers are essentially competent and consolidating, because:

- + They have been working for this job for a long time. Gradually, their technical skills are improved due to learning by doing (*technical skills*).
- + They were keep be trained again and have lesson learnt from the VSCF activities.
- + They have appropriate presentation and assistance methods (*Capacity building skills*).
- + Almost VSCFs where they supported raised awareness and reach level 1.

However, there are 05 members (10%) are not competent because they have just been involving in VSCF activities for a short time. Especially, they are the Commune Women's Union in upland area where had not have the credit scheme and they have no chance to practice microfinance before. The CWU in upland area sometime do not have enthusiastic and actively in solving problems occurred during their support process. They were not being trained properly.

(For further information, see **annex 3**)

4.2 Performance of SPs (against with TOR of the Service Contract 06-07).

The service contract 05-06 was signed by both Parties- RUDEP and Quang Ngai P/DWUs in July 2006. There are two main parts of this service contract:

- (i) Formation of new VSCFs 06/07 and,
- (ii) On-going support to existing and newly-formed VSCFs.

For the period of 2006-2007, RUDEP estimated there are 72 new VSCF will be established and operated likely the Micro finance Institute (MFI) but the final decision from AusAid that in fiscal year 06-07, RUDEP will not formed new VSCF, therefore the service contract 06-07 has only the job on- going support to existing VSCF.

4.3 Review of expenditure relating to VSCF activities in 06-07

The table below show the plan and actual expenditure for VSCF program in 06-07

Table 3: Plan against Actual Expenditures for VSCF component in 06-07.

Items	Plan (from July 06- Jun 07)	Actual payment has been paid so far
Month-year		
1. VSCF SUPPORT 06-07		
1.1 Formation of new VSCFs	155,520,000	2,999,000
1.2 On- going support	380,830,000	308,368,000
1.3 Monthly Review meeting	17,760,000	16,975,000
1.4 Data entry.	12,300,000	10,190,000
1.5 Audit	88,000,000	150,123,600
1.6 Training program	133,500,000	94,596,000
1.7 On going training for VSCF MBs	20,000,000	7,968,000
SubTOTAL VSCF Support	807,910,000	591,219,600
2. VSCF SEED CAPITAL 06-07		
2.1 Seed capital	5,550,000,000	-
2.2 MB Allowances for new VSCFs	90,600,000	45,600,000
SubTOTAL VSCF Seed Capital	5,640,600,000	45,600,000
3. VSCF MATERIALS 06-07		
3.1 VSCF Materials (new VSCFs)	111,000,000	-
SubTOTAL VSCF Materials	111,000,000	-
TOTAL FUNDS FOR VSCF IN 06-07	6,559,510,000	636,819,600

Total actual expenditures for VSCF program in 06-07 is VND 636,819,600. Of which, VND 308,368,000 (accounts for 48%) is paid for on-going support activities.

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

Table 4: Actions in compliance with the Recommendations from Short-term Technical Advisors (STAs):

Recommendations from MTR (May-2006)	Status of Actions	Comments
1. Project needs to give specific attention to reversing the trend of increasing delinquency.	OK	
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 ay assis	OK	

<i>in managing delinquency and related issues.</i>		
3. <i>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>	OK	.
4. <i>The loan loss provision policy of accruing at the rate of 2/12% until an 8% level has been reached is incorporated be reflected into the next audit.</i>	OK.	
5. <i>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. RUDEP prepare a number of options for exit strategy for VSCF program. The TAG mission was conducted 02 weeks on early of April 2006 and give recommendations:

- Develop the RUDEP MFI with class 2 MFI (VND 5 billion seed capital) and use the funds allocated for VSCF in FY 06/07 as seed capital for the MFI.
- In the fiscal year 06/07, new VSCF will be formed and operate under the RUDEP MFI (approximately 72 VSCFs) but they will be under the MFI and their seed capital will be the seed capital of the MFI.
- Continuing support to 169 existing VSCFs to operate and they will choice either joint in MFI or graduate.

These recommendation are suitable with propose of Mr Guy Winship (International Micro finance Specialist and PPC) and Quang Ngai PPC but the final decision from AusAid that there is no further funds allocate for VSCF seed capital in RUDEP phase 3 and MFI will be not formed, therefore new VSCF in FY 06/07 will not be formed. RUDEP continue assist to existing 169 VSCFs operate and assess them for graduate.

Based on the VSCF Operational Procedures, RUDEP use the competency assessment for VSCF, VSCF performance based on their performance and monitor the overdue loans of VSCF to consider how many VSCFs will be graduated at the end of Sept 2007 and how many VSCF will be dissolved at that time. (For further information see **annex 4**).

Limitations

URS Australia Pty Ltd (URS) has prepared this report for the use of AusAID Quang Ngai Rural Development Program in accordance with the usual care and thoroughness of the consulting profession. It is based on generally accepted practices and standards at the time it was prepared. No other warranty, expressed or implied, is made as to the professional advice included in this report. It is prepared in accordance with the scope of work and for the purpose outlined in the Program Design Document.

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.

This report was prepared during Dec 2004 and is based on the conditions encountered and information reviewed at the time of preparation. URS disclaims responsibility for any changes that may have occurred after this time.

This report should be read in full. No responsibility is accepted for use of any part of this report in any other context or for any other purpose or by third parties. This report does not purport to give legal advice. Legal advice can only be given by qualified legal practitioners.

ANNEX 1:

RESULTS OF VSCF MBs COMPETENCY ASSESSMENT AT THE END OF JUNE'07

RESULT OF COMPETENCY ASSESSEMENT OF 169 VSCFs

Date of assessment: 30 June 2007

No	Name of VSCF	Commune	Compliance with Regulations			Effectiveness of loan utilisation			Skill on VSCF management			Skill on Accounting			Professional moral			Total	Level of competency
			SPs	MB-Self	FCO	SPs	MB-Self	FCO	SPs	MB-Self	FCO	SPs	MB-Self	FCO	SPs	MB-Self	FCO		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
1	THO ĐÔNG I	Tinh Tho	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
2	THO TÂY I	Tinh Tho	10	10	10	10	10	10	10	10	10	8	10	9	10	10	10	49	4
3	THO TRUNG I	Tinh Tho	9	10	10	9	10	10	9	10	10	9	10	10	9	10	10	48	4
4	THO TRUNG II	Tinh Tho	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
5	THO TRUNG III	Tinh Tho	8	9	8	9	9	9	8	8	8	9	9	9	9	9	9	43	3
6	THO TRUNG IV	Tinh Tho	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
7	THO NAM I	Tinh Tho	10	10	10	10	10	10	9	10	9	10	10	10	10	10	10	49	4
8	THO NAM II	Tinh Tho	7	9	8	7	8	7	8	8	8	7	9	9	9	9	9	41	3
9	THO BAC I	Tinh Tho	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
10	THO TÂY II	Tinh Tho	10	10	10	10	10	10	10	10	10	9	10	9	9	10	10	49	4
11	THO ĐÔNG II	Tinh Tho	10	10	9	9	10	9	8	10	8	9	10	9	10	10	10	47	3
12	THO BAC II	Tinh Tho	9	9	9	9	9	9	8	9	9	9	9	9	10	10	10	46	3
13	THO TÂY III	Tinh Tho	8	9	8	8	8	8	8	9	8	8	9	8	10	10	10	43	3
14	THO TÂY IV	Tinh Tho	10	10	10	10	10	10	10	10	10	7	10	8	9	10	10	48	4
15	THO BAC III	Tinh Tho	10	10	10	8	10	8	9	9	9	9	9	9	10	10	10	47	3
16	THO NAM III	Tinh Tho	8	9	9	8	9	10	9	9	9	8	9	8	10	10	10	45	3
17	THO TRUNG V	Tinh Tho	9	10	9	9	10	10	10	10	10	9	10	9	10	10	10	48	4
18	THO BAC IV	Tinh Tho	9	10	9	9	10	9	9	9	9	9	9	9	10	10	10	47	3
19	THO NAM IV	Tinh Tho	8	9	9	8	9	9	9	9	9	9	9	9	10	10	10	45	3
20	THO ĐÔNG III	Tinh Tho	9	10	10	9	10	10	9	10	9	9	10	9	10	10	10	48	4
21	THO TÂY V	Tinh Tho	9	9	9	9	10	9	9	9	9	8	9	8	10	10	10	46	3
22	THO TÂY VI	Tinh Tho	9	9	9	9	10	9	9	9	9	8	9	8	10	10	10	46	3
23	THO BAC V	Tinh Tho	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
24	THO TRUNG VI	Tinh Tho	10	10	10	10	10	9	10	10	10	10	10	10	10	10	10	50	4
25	THO TRUNG VII	Tinh Tho	9	10	10	9	10	10	9	10	9	9	10	9	10	10	10	48	4
26	THO TRUNG VIII	Tinh Tho	9	10	10	9	10	9	10	10	10	9	10	10	10	10	10	49	4

27	LAM HA I	Duc Phong	10	10	8	10	10	10	10	10	9	10	10	10	10	10	8	48	4
28	THACH THANG I	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	9	10	10	10	50	4
29	LAM HA II	Duc Phong	9	9	8	7	8	7	8	8	8	9	10	9	10	10	10	43	3
30	LAM THUONG I	Duc Phong	10	10	9	10	10	10	9	9	9	10	10	9	10	10	10	48	4
31	LAM THUONG II	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
32	CHÂU ME I	Duc Phong	10	10	10	10	10	10	10	10	9	10	10	10	10	10	10	50	4
33	VAN HA I	Duc Phong	10	10	9	10	10	10	9	10	9	10	10	10	10	10	9	49	4
34	LÂM THUONG III	Duc Phong	10	10	10	10	10	10	10	9	10	10	10	10	10	10	10	50	4
35	VAN HA II	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	9	10	10	10	50	4
36	CHAU ME II	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	9	10	10	10	50	4
37	CHAU ME III	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	9	10	10	10	50	4
38	THACH THANG II	Duc Phong	10	10	10	10	10	10	10	10	9	10	10	9	10	10	10	49	4
39	THACH THANG III	Duc Phong	9	9	9	10	10	10	10	10	9	9	10	9	10	10	10	48	4
40	THACH THANG IV	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
41	LAM HA III	Duc Phong	10	10	10	10	10	10	9	10	9	9	9	9	10	10	10	48	4
42	VAN HA III	Duc Phong	10	10	10	10	10	10	10	10	10	9	10	9	10	10	10	49	4
43	THACH THANG V	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	9	10	10	10	50	4
44	LAM HA IV	Duc Phong	10	10	10	10	10	10	10	10	10	8	9	8	10	10	10	48	4
45	CHAU ME IV	Duc Phong	9	10	9	10	10	10	10	10	9	10	10	9	10	10	10	49	4
46	LAM THUONG IV	Duc Phong	10	10	10	10	10	10	10	10	9	10	10	9	10	10	10	49	4
47	VAN HA IV	Duc Phong	10	10	10	8	8	8	9	9	8	9	9	8	10	10	10	45	3
48	VAN HA V	Duc Phong	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
49	THACH THANG VI	Duc Phong	10	10	10	10	10	10	10	10	9	10	10	8	10	10	10	49	4
50	LANG REN I	Son Hai	9	9	8	8	9	8	8	9	8	8	9	8	10	10	10	44	3
51	TAPIA I	Son Hai	10	10	10	9	10	9	9	10	9	8	9	8	10	10	10	47	3
52	KA RANH I	Son Hai	8	9	8	8	8	8	7	8	7	9	10	9	10	10	10	43	3
53	LANG TRANG I	Son Hai	6	7	6	6	7	6	7	8	7	7	8	7	10	10	10	37	3
54	LANG RA I	Son Hai	7	8	6	6	7	6	6	7	6	8	9	8	8	8	7	36	3
55	LANG ROC I	Son Hai	7	8	7	6	7	6	8	9	8	8	8	8	9	9	9	39	3
56	B'REO I	Son Hai	8	9	9	8	8	8	7	8	9	7	8	8	8	9	9	41	3
57	LANG HE I	Son Hai	8	8	8	7	8	6	4	7	4	7	8	7	8	9	9	36	3
58	B' ĐAO I	Son Hai	8	9	9	8	8	8	7	8	7	4	6	4	8	9	9	37	3
59	HA UA I	Son Hai	8	9	8	6	8	6	7	8	7	7	8	6	6	8	7	36	3
60	LANG LANH I	Son Hai	6	7	6	6	7	4	6	7	6	6	7	6	8	9	7	33	2

61	TA MAT II	Son Hai	6	7	6	6	7	4	6	7	6	7	7	6	8	9	7	33	2
62	PA RA I	Son Hai	6	7	4	4	6	4	6	7	6	4	7	4	6	8	4	28	2
63	ĐE AN I	Hanh Phuoc	9	10	10	10	10	10	10	10	10	8	9	9	10	10	10	48	4
64	HOA SON I	Hanh Phuoc	9	9	9	8	9	8	9	10	9	9	10	9	10	10	10	46	3
65	VINH THO I	Hanh Phuoc	10	10	10	10	10	10	10	10	10	9	9	9	10	10	10	49	4
66	VINH THO II	Hanh Phuoc	9	9	9	9	9	9	9	9	9	8	9	8	10	10	10	45	3
67	HOA THO I	Hanh Phuoc	9	10	10	9	10	9	10	10	10	10	10	10	10	10	10	49	4
68	HOA VINH I	Hanh Phuoc	9	10	9	9	10	9	10	10	10	10	10	10	10	10	10	49	4
69	AN CHI TAY I	Hanh Phuoc	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
70	AN CHI ĐÔNG I	Hanh Phuoc	9	10	10	9	10	10	10	10	10	9	10	10	10	10	10	49	4
71	HOA THO II	Hanh Phuoc	9	10	9	8	9	8	9	10	9	9	10	9	10	10	10	46	3
72	HOA SON II	Hanh Phuoc	9	10	10	9	10	9	9	10	10	10	10	10	10	10	10	49	4
73	ĐE AN II	Hanh Phuoc	10	10	10	10	10	10	10	10	10	9	10	9	10	10	10	49	4
74	AN CHI ĐÔNG II	Hanh Phuoc	9	10	10	10	10	10	10	10	10	9	10	9	10	10	10	49	4
75	AN CHI TAY II	Hanh Phuoc	9	10	10	9	10	10	9	10	10	10	10	10	10	10	10	49	4
76	HOA MY I	Hanh Phuoc	9	10	10	10	10	10	9	10	9	10	10	10	10	10	10	49	4
77	HOA VINH II	Hanh Phuoc	8	9	8	9	10	9	9	10	9	8	8	8	10	10	10	45	3
78	HOA MY II	Hanh Phuoc	8	9	8	8	9	8	8	9	8	9	10	9	10	10	8	44	3
79	ĐE AN III	Hanh Phuoc	9	9	9	8	9	8	9	10	9	8	9	8	10	10	10	45	3
80	AN CHI ĐÔNG III	Hanh Phuoc	9	10	9	8	9	9	9	10	9	9	10	9	10	10	10	47	3
81	ĐE AN IV	Hanh Phuoc	9	10	9	10	10	10	10	10	10	10	10	10	10	10	10	49	4
82	THUAN HOA II	Hanh Phuoc	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
83	AN CHI TAY III	Hanh Phuoc	9	10	9	9	10	9	9	10	9	9	10	9	10	10	10	47	3
84	VINH TUY I	Pho Chau	10	10	10	10	10	10	9	10	10	10	10	10	9	10	10	49	4
85	HUNG LONG I	Pho Chau	10	10	10	8	8	8	9	10	9	10	10	10	10	10	10	47	3
86	TAN LỘC I	Pho Chau	9	10	10	10	10	10	8	9	9	10	10	10	10	10	10	48	4
87	HUNG LONG II	Pho Chau	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
88	CHAU ME I	Pho Chau	10	10	10	10	10	10	9	10	9	10	10	10	10	10	10	49	4
89	VINH TUY II	Pho Chau	9	10	10	10	10	10	10	10	10	9	10	10	10	10	10	49	4
90	TAN LOC II	Pho Chau	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
91	CHAU ME II	Pho Chau	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
92	CHAU ME III	Pho Chau	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
93	VINH TUY III	Pho Chau	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
94	HUNG LONG III	Pho Chau	9	10	10	10	10	10	10	10	10	10	10	10	10	10	9	49	4

95	TAN LOC III	Pho Chau	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
96	TAN LOC IV	Pho Chau	10	10	10	9	10	10	9	10	10	10	10	10	10	10	10	10	49	4
97	VINH TUY IV	Pho Chau	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
98	TAN LOC V	Pho Chau	10	10	10	10	10	10	9	10	10	9	10	9	10	10	10	49	4	
99	CHAU ME IV	Pho Chau	10	10	10	10	10	10	9	10	10	8	9	8	10	10	10	48	4	
100	HUNG LONG IV	Pho Chau	10	10	10	10	10	10	8	9	8	9	10	9	10	10	10	48	3	
101	VINH TUY V	Pho Chau	10	10	10	10	10	10	9	10	9	8	9	8	10	10	10	48	3	
102	THON IIA	Nghia Tho	8	9	8	7	8	6	7	8	7	8	9	8	8	9	8	39	3	
103	THON IB	Nghia Tho	9	9	9	7	8	7	8	9	8	8	9	8	9	9	9	42	3	
104	THON IC	Nghia Tho	8	9	8	6	7	6	7	8	7	8	9	8	9	9	9	39	3	
105	THON IIB	Nghia Tho	9	9	9	8	8	9	8	8	9	8	9	8	10	10	10	44	3	
106	THON IIC	Nghia Tho	8	9	8	6	7	6	7	8	7	6	6	6	9	9	9	37	3	
107	THON IID	Nghia Tho	8	9	9	8	9	8	9	9	9	8	9	9	9	10	10	44	3	
108	THON IIE	Nghia Tho	6	7	6	6	7	4	6	7	4	6	7	6	9	10	9	33	2	
109	LANG LUNG I	Son Giang	9	10	10	7	8	7	8	9	8	7	8	7	9	9	10	42	3	
110	LANG RI I	Son Giang	8	10	9	6	7	6	8	9	9	7	8	7	9	9	9	40	3	
111	GO NGOAI I	Son Giang	9	10	9	9	10	9	9	10	9	7	8	7	10	10	10	45	3	
112	LANG RE I	Son Giang	1	1	1	3	4	3	4	6	4	7	8	6	7	8	6	23	2	
113	DONG GIANG II	Son Giang	9	10	10	8	9	8	8	9	8	7	8	7	10	10	10	44	3	
114	GIA RY I	Son Trung	10	10	10	8	9	8	9	10	9	7	8	7	10	10	10	45	3	
115	LANG ĐEO I	Son Trung	8	9	8	6	7	4	6	7	6	7	8	7	8	9	9	36	3	
116	LANG RIN I	Son Trung	9	10	10	8	9	9	9	10	9	8	9	8	10	10	10	46	3	
117	LANG NA I	Son Trung	8	9	9	9	9	9	8	10	8	8	9	7	9	10	9	44	3	
118	GO ROC I	Son Trung	10	10	10	9	9	9	9	10	9	8	9	9	10	10	10	47	3	
119	TA MAU I	Son Trung	8	9	9	8	9	8	9	9	9	7	8	7	10	10	10	43	3	
120	GIA RY II	Son Trung	9	9	9	8	9	8	7	8	8	7	8	7	10	10	10	42	3	
121	TA MAU II	Son Trung	9	10	9	8	9	8	8	9	8	7	8	7	9	10	9	43	3	
122	TAN PHUOC I	Binh Minh	10	10	10	10	10	10	10	10	10	10	10	9	10	10	10	50	4	
123	TAN PHUOC II	Binh Minh	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4	
124	LOC THANH I	Binh Minh	10	10	10	10	10	9	10	10	10	8	10	8	10	10	10	48	4	
125	DUc AN I	Binh Minh	10	10	10	8	9	8	8	9	7	8	8	7	10	10	10	44	3	
126	MY LONG I	Binh Minh	10	10	10	8	9	8	8	10	9	10	10	9	10	10	10	47	3	
127	MY LONG II	Binh Minh	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4	
128	TAN PHUOC III	Binh Minh	10	10	10	10	10	8	10	10	9	10	10	9	10	10	10	49	4	

129	MY LONG III	Binh Minh	10	10	10	10	10	9	8	8	8	10	10	9	10	10	10	47	3
130	DUK AN II	Binh Minh	10	10	9	10	10	8	10	10	9	8	8	7	10	10	10	46	3
131	LOC THANH II	Binh Minh	10	10	10	10	10	9	10	10	10	10	8	9	10	10	10	49	4
132	MY LONG IV	Binh Minh	10	10	9	10	10	9	8	8	8	10	10	9	10	10	10	47	3
133	TAN PHUOC IV	Binh Minh	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	50	4
134	TAN PHUOC V	Binh Minh	10	10	10	10	10	9	10	10	9	8	8	7	10	10	10	47	3
135	LOC THANH III	Binh Minh	10	10	10	10	10	10	8	10	10	10	10	8	10	10	10	49	4
136	TRA XANH I	Tra Lam	7	8	7	6	7	4	6	7	4	6	7	6	10	10	10	35	3
137	TRA LAC I	Tra Lam	6	7	7	6	7	6	6	8	6	4	6	4	8	9	8	33	2
138	NGUYEN VILLAGE	Tra Hiep	7	8	7	6	7	4	7	8	7	7	8	7	10	10	10	38	3
139	CUA VILLAGE	Tra Hiep	6	7	6	6	7	4	6	7	6	6	7	6	9	9	9	34	2
140	CA VILLAGE	Tra Hiep	7	8	7	6	7	7	7	7	6	7	8	7	9	9	9	37	3
141	VILLAGE IA	Nghia Son	9	10	9	8	9	8	9	10	9	8	9	8	10	10	10	45	3
142	VILLAGE IIA	Nghia Son	9	10	9	9	10	9	8	9	8	8	9	8	10	10	10	45	3
143	VILLAGE IIB	Nghia Son	9	10	10	8	9	9	8	9	8	8	9	8	10	10	10	45	3
144	XA TON I	Long Son	9	10	9	8	9	8	8	9	8	7	8	7	10	10	10	43	3
145	BIEU QUA I	Long Son	9	10	9	8	9	8	9	9	9	7	8	7	10	10	10	44	3
146	LAC HA I	Long Son	8	9	9	8	9	9	8	9	8	8	8	7	10	10	10	43	3
147	DIEN SON I	Long Son	9	10	9	8	9	9	8	9	8	7	8	7	10	10	10	44	3
148	SON CHAU I	Long Son	6	7	4	6	7	4	6	7	4	7	8	7	8	9	8	33	2
149	LAC SON I	Long Son	8	9	8	7	8	7	8	9	8	7	8	7	9	10	9	41	3
150	MANG HE I	Son Bua	8	9	7	7	8	7	7	8	7	6	7	6	10	10	10	39	3
151	MANG HE II	Son Bua	7	8	7	7	8	7	8	9	8	4	6	3	9	10	10	37	3
152	MANG TA BE	Son Bua	7	8	8	7	8	7	7	8	7	4	4	4	9	10	9	36	3
153	TU LA I	Son Mua	7	8	7	7	8	7	8	9	8	4	6	4	9	9	9	37	3
154	TONG TANG I	Son Mua	7	8	8	8	9	8	7	8	7	4	4	4	9	9	9	36	3
155	NUOC VUONG I	Son Mua	7	8	7	8	9	8	7	8	7	4	4	4	9	9	9	36	3
156	DONG LAU I	Ba Le	8	8	8	6	7	6	7	8	7	7	8	7	9	9	9	38	3
157	VA TIA I	Ba Le	7	8	7	4	6	4	7	8	6	6	7	4	8	9	9	33	2
158	GOI LE I	Ba Le	7	7	6	6	7	6	7	8	7	4	6	4	9	9	9	34	3
159	VO VILLAGE I	Ba Nam	7	8	8	6	7	6	7	8	7	4	6	4	9	9	9	35	3
160	XA RAU I	Ba Nam	7	8	7	4	6	4	6	7	7	4	6	4	9	9	9	32	2
161	TRA LUONG I	Tra Lanh	6	7	4	6	7	4	7	8	6	6	7	6	9	9	9	34	2
162	TRA LINH I	Tra Lanh	7	8	7	6	7	4	7	8	7	6	8	6	9	9	8	36	3

163	TRA DINH I	Tra Lanh	7	8	8	6	7	4	6	7	6	6	7	4	9	9	9	34	3
164	XANH VILLAGE I	Tra Trung	8	8	8	6	7	6	7	8	7	4	6	4	9	9	8	35	3
165	VANG VILLAGE I	Tra Trung	8	9	8	6	7	4	6	8	7	6	7	4	9	9	9	36	3
166	DAM VILLAGE I	Tra Trung	9	9	8	8	8	9	8	9	8	8	9	8	9	9	10	43	3

ANNEX 2:

**RESULTS OF VSCF PERFORMANCE ASSESSMENT AT THE
END OF JUNE 2007.**

Date of assessment: June, 2007

No	Name of VSCF	Commune	Meeting occurs as scheduled	Meeting attendance	delinquency	interest on loan	Penalties	Savings	Follow on OP	Total	Level of VSCF
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	THO ĐÔNG I	Tinh Tho	1	1	3	1	1	1	1	9	4
2	THO TÂY I	Tinh Tho	1	1	3	1	1	1	1	9	4
3	THO TRUNG I	Tinh Tho	1	1	3	1	1	1	1	9	4
4	THO TRUNG II	Tinh Tho	1	1	3	1	1	1	1	9	4
5	THO TRUNG III	Tinh Tho	1	1	3	1	1	1	1	9	4
6	THO TRUNG IV	Tinh Tho	1	1	3	1	1	1	1	9	4
7	THO NAM I	Tinh Tho	1	1	3	1	1	1	1	9	4
8	THO NAM II	Tinh Tho	1	1	3	1	1	1	1	9	4
9	THO BẠC I	Tinh Tho	1	1	3	1	1	1	1	9	4
10	THO TÂY II	Tinh Tho	1	1	3	1	1	1	1	9	4
11	THO ĐÔNG II	Tinh Tho	1	1	3	1	1	1	1	9	4
12	THO BẠC II	Tinh Tho	1	1	3	1	1	1	1	9	4
13	THO TÂY III	Tinh Tho	1	1	3	1	1	1	1	9	4
14	THO TÂY IV	Tinh Tho	1	1	3	1	1	1	1	9	4
15	THO BẠC III	Tinh Tho	1	1	3	1	1	1	1	9	4
16	THO NAM III	Tinh Tho	1	1	3	1	1	1	1	9	4
17	THO TRUNG V	Tinh Tho	1	1	3	1	1	1	1	9	4
18	THO BẠC IV	Tinh Tho	1	1	3	1	1	1	1	9	4
19	THO NAM IV	Tinh Tho	1	1	3	1	1	1	1	9	4
20	THO ĐÔNG III	Tinh Tho	1	1	3	1	1	1	1	9	4
21	THO TÂY V	Tinh Tho	1	1	3	1	1	1	1	9	4
22	THO TÂY VI	Tinh Tho	1	1	3	1	1	1	1	9	4
23	THO BẠC V	Tinh Tho	1	1	3	1	1	1	1	9	4
24	THO TRUNG VI	Tinh Tho	1	1	3	1	1	1	1	9	4
25	THO TRUNG VII	Tinh Tho	1	1	3	1	1	1	1	9	4
26	THO TRUNG VIII	Tinh Tho	1	1	3	1	1	1	1	9	4
27	LAM HÀ I	Duc phong	1	1	3	1	1	1	1	9	4
28	THẠCH THANG I	Duc phong	1	1	3	1	1	1	1	9	4
29	LAM HÀ II	Duc phong	1	1	3	1	0	1	1	8	4
30	LAM THUƠNG I	Duc phong	1	1	3	1	1	1	1	9	4
31	LAM THUƠNG II	Duc phong	1	1	3	1	1	1	1	9	4
32	CHÂU MÈ I	Duc phong	1	1	3	1	1	1	1	9	4
33	VAN HÀ I	Duc phong	1	0	3	1	1	1	1	8	4
34	LÂM THUƠNG III	Duc phong	1	1	3	1	0	1	1	8	4
35	VAN HÀ II	Duc phong	1	1	3	1	1	1	1	9	4
36	CHAU MÈ II	Duc phong	1	1	3	1	1	1	1	9	4
37	CHAU MÈ III	Duc phong	1	0	3	1	1	1	1	8	4
38	THẠCH THANG II	Duc phong	1	1	3	1	1	1	0	8	4
39	THẠCH THANG III	Duc phong	1	1	3	1	1	1	1	9	4
40	THẠCH THANG IV	Duc phong	1	1	3	1	1	1	1	9	4
41	LAM HÀ III	Duc phong	1	1	3	1	1	1	1	9	4
42	VAN HÀ III	Duc phong	1	1	3	1	1	1	1	9	4
43	THẠCH THANG V	Duc phong	1	1	3	1	1	1	1	9	4
44	LAM HÀ IV	Duc phong	1	1	3	1	1	1	1	9	4
45	CHAU MÈ IV	Duc phong	1	1	3	1	1	1	1	9	4
46	LAM THUƠNG IV	Duc phong	1	1	3	1	1	1	1	9	4
47	VAN HÀ IV	Duc phong	1	1	3	1	1	1	1	9	4

48	VAN HA V	Duc phong	1	1	3	1	0	1	1	8	4
49	THACH THANG VI	Duc phong	1	1	3	1	1	1	1	9	4
50	LANG REN I	Son Hai	1	1	3	1	1	1	1	9	4
51	TAPIA I	Son Hai	1	1	3	1	1	1	1	9	4
52	KA RANH I	Son Hai	1	1	3	1	1	1	1	9	4
53	LANG TRANG I	Son Hai	1	0	3	1	1	0	1	7	3
54	LANG RA I	Son Hai	1	0	3	1	1	0	1	7	3
55	LANG ROC I	Son Hai	1	0	0	1	0	0	1	3	1
56	B'REO I	Son Hai	1	1	3	1	1	1	1	9	4
57	LANG HE I	Son Hai	1	0	0	1	1	0	1	4	2
58	B' ĐAO I	Son Hai	1	0	3	1	1	0	1	7	3
59	HA UA I	Son Hai	1	0	3	1	1	1	1	8	4
60	LANG LANH I	Son Hai	1	0	0	1	1	0	0	3	1
61	TA MAT II	Son Hai	1	1	0	1	1	1	1	6	2
62	PA RA I	Son Hai	1	1	0	1	1	0	1	5	2
63	ĐE AN I	Hanh Phuoc	1	1	3	1	1	1	1	9	4
64	HOA SON I	Hanh Phuoc	1	1	3	1	1	1	1	9	4
65	VINH THO I	Hanh Phuoc	1	1	3	1	1	1	1	9	4
66	VINH THO II	Hanh Phuoc	1	0	3	1	1	1	1	8	4
67	HOA THO I	Hanh Phuoc	1	1	3	1	1	1	1	9	4
68	HOA VINH I	Hanh Phuoc	1	1	3	1	1	1	0	8	4
69	AN CHI TAY I	Hanh Phuoc	1	1	3	1	1	1	1	9	4
70	AN CHI ĐÔNG I	Hanh Phuoc	1	1	3	1	1	1	1	9	4
71	HOA THO II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
72	HOA SON II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
73	ĐE AN II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
74	AN CHI ĐÔNG II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
75	AN CHI TAY II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
76	HOA MY I	Hanh Phuoc	1	1	3	1	1	1	1	9	4
77	HOA VINH II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
78	HOA MY II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
79	ĐE AN III	Hanh Phuoc	1	1	3	1	1	1	1	9	4
80	AN CHI ĐÔNG III	Hanh Phuoc	1	1	3	1	1	1	1	9	4
81	ĐE AN IV	Hanh Phuoc	1	1	3	1	1	1	1	9	4
82	THUAN HOA II	Hanh Phuoc	1	1	3	1	1	1	1	9	4
83	AN CHI TAY III	Hanh Phuoc	1	1	3	1	1	1	1	9	4
84	VINH TUY I	Pho Chau	1	1	3	1	1	1	1	9	4
85	HUNG LONG I	Pho Chau	1	1	3	1	1	1	1	9	4
86	TAN LỘC I	Pho Chau	1	1	3	1	1	1	1	9	4
87	HUNG LONG II	Pho Chau	1	1	3	1	1	1	1	9	4
88	CHAU ME I	Pho Chau	1	1	3	1	1	1	1	9	4
89	VINH TUY II	Pho Chau	1	1	3	1	1	1	1	9	4
90	TAN LOC II	Pho Chau	1	1	3	1	1	1	1	9	4
91	CHAU ME II	Pho Chau	1	1	3	1	1	1	1	9	4
92	CHAU ME III	Pho Chau	1	1	3	1	1	1	1	9	4
93	VINH TUY III	Pho Chau	1	1	3	1	1	1	1	9	4
94	HUNG LONG III	Pho Chau	1	1	3	1	1	1	1	9	4
95	TAN LOC III	Pho Chau	1	1	3	1	1	1	1	9	4
96	TAN LOC IV	Pho Chau	1	1	3	1	1	1	0	8	4
97	VINH TUY IV	Pho Chau	1	1	3	1	1	1	1	9	4
98	TAN LOC V	Pho Chau	1	1	3	1	1	1	1	9	4
99	CHAU ME IV	Pho Chau	1	1	3	1	1	1	1	9	4
100	HUNG LONG IV	Pho Chau	1	1	3	1	1	1	1	9	4

101	VINH TUY V	Pho Chau	1	1	3	1	1	1	1	9	4
102	THON IIA	Nghia Tho	1	0	0	1	1	0	1	4	2
103	THON IB	Nghia Tho	1	0	3	1	1	0	1	7	3
104	THON IC	Nghia Tho	1	0	3	1	1	0	1	7	3
105	THON IIB	Nghia Tho	1	1	3	1	1	1	1	9	4
106	THON IIC	Nghia Tho	1	1	3	1	1	1	1	9	4
107	THON IID	Nghia Tho	1	0	3	1	1	0	1	7	3
108	THON IIE	Nghia Tho	1	0	0	1	0	0	1	3	1
109	LANG LUNG I	Son Giang	1	1	3	1	1	1	1	9	4
110	LANG RII	Son Giang	1	0	3	1	1	0	1	7	3
111	GO NGOAI I	Son Giang	1	1	3	1	1	1	1	9	4
112	LANG RE I	Son Giang	0	0	0	0	0	0	0	0	1
113	DONG GIANG II	Son Giang	1	1	3	1	1	1	1	9	4
114	GIA RY I	Son Trung	1	1	3	1	1	0	1	8	4
115	LANG ĐEO I	Son Trung	1	1	3	1	1	0	1	8	4
116	LANG RIN I	Son Trung	1	1	3	1	1	1	1	9	4
117	LANG NA I	Son Trung	1	1	3	1	1	1	1	9	4
118	GO ROC I	Son Trung	1	1	3	1	1	1	1	9	4
119	TA MAU I	Son Trung	1	1	3	1	1	1	1	9	4
120	GIA RY II	Son Trung	1	1	3	1	1	1	1	9	4
121	TA MAU II	Son Trung	1	1	3	1	1	1	1	9	4
122	TAN PHUOC I	Binh Minh	1	1	3	1	1	1	1	9	4
123	TAN PHUOC II	Binh Minh	1	1	3	1	1	1	1	9	4
124	LOC THANH I	Binh Minh	1	1	3	1	1	1	1	9	4
125	ĐUC AN I	Binh Minh	1	1	3	1	1	1	1	9	4
126	MY LONG I	Binh Minh	1	1	3	1	1	1	1	9	4
127	MY LONG II	Binh Minh	1	1	3	1	1	1	1	9	4
128	TAN PHUOC III	Binh Minh	1	1	3	1	1	1	1	9	4
129	MY LONG III	Binh Minh	1	1	3	1	1	1	1	9	4
130	ĐUC AN II	Binh Minh	1	1	3	1	1	1	1	9	4
131	LOC THANH II	Binh Minh	1	1	3	1	1	1	1	9	4
132	MY LONG IV	Binh Minh	1	1	3	1	1	1	1	9	4
133	TAN PHUOC IV	Binh Minh	1	1	3	1	1	1	1	9	4
134	TAN PHUOC V	Binh Minh	1	1	3	1	1	1	1	9	4
135	LOC THANH III	Binh Minh	1	1	3	1	1	1	1	9	4
136	TRA XANH I	Tra Lam	1	0	0	1	1	0	1	4	2
137	TRA LAC I	Tra Lam	1	0	0	1	0	0	1	3	1
138	NGUYEN VILLAGE	Tra Hiep	1	0	0	1	1	0	1	4	2
139	CUA VILLAGE	Tra Hiep	1	0	0	1	0	0	0	2	1
140	CA VILLAGE	Tra Hiep	1	0	3	1	1	1	1	8	4
141	VILLAGE IA	Nghia Son	1	1	3	1	1	1	1	9	4
142	VILLAGE IIA	Nghia Son	1	1	3	1	1	1	1	9	4
143	VILLAGE IIB	Nghia Son	1	1	3	0	1	0	1	7	3
144	XA TON I	Long Son	1	1	3	0	1	1	1	8	4
145	BIEU QUA I	Long Son	1	0	3	1	1	0	1	7	3
146	LAC HA I	Long Son	1	0	3	1	1	0	1	7	3
147	DIEN SON I	Long Son	1	1	3	1	1	1	1	9	4
148	SON CHAU I	Long Son	0	0	0	1	0	0	1	2	1
149	LAC SON I	Long Son	1	0	3	1	1	0	1	7	3
150	MANG HE I	Son Bua	1	0	3	1	1	0	1	7	3
151	MANG HE II	Son Bua	1	0	3	1	1	0	1	7	3
152	MANG TA BE	Son Bua	1	0	3	1	1	1	1	8	4
153	TU LA I	Son Mua	1	0	3	1	1	0	1	7	3

154	TONG TANG I	Son Mua	1	0	3	1	0	1	1	7	3
155	NUOC VUONG I	Son Mua	1	0	3	1	1	0	1	7	3
156	DONG LAU I	Ba Le	1	0	0	1	1	0	1	4	2
157	VA TIA I	Ba Le	1	0	0	1	1	0	1	4	2
158	GOILE I	Ba Le	1	0	0	1	1	0	1	4	2
159	VO VILLAGE I	Ba Nam	1	0	3	1	1	0	1	7	3
160	XA RAU I	Ba Nam	1	0	3	1	1	0	1	7	3
161	TRA LUONG I	Tra Lanh	1	0	0	1	0	1	1	4	2
162	TRA LINH I	Tra Lanh	1	0	0	1	1	0	1	4	2
163	TRA DINH I	Tra Lanh	1	1	0	1	1	1	1	6	2
164	XANH VILLAGE I	Tra Trung	1	0	3	1	1	0	1	7	3
165	VANG VILLAGE I	Tra Trung	1	0	3	1	1	0	1	7	3
166	DAM VILLAGE I	Tra Trung	1	0	3	1	1	0	1	7	3

ANNEX 3:

**RESULTS OF SERVICE PROVIDERS COMPETENCY
ASSESSMENT AT THE END OF JUNE 2007**

RESULT OF COMPETENCY ASSESSMENT FOR SERVICE PROVIDERS

Service Providers are : District Women's Union, Commune Women's Union , VSCF support officers.

Date of assessment : 30/06/2007

No	Name of Service Providers	Unit	Management skills		Rural development skills		Technical and solve problem skills		Capacity building skills		Capacity of the VSCFs supported		Total points	Level of competency
			Self-ass	FCO-ass	Self-ass	FCO-ass	Self-ass	FCO-ass	Self-ass	FCO-ass	Self-ass	FCO-ass		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
1	Le Thi Kim Sang	Duc Phong CWU	9	9	9	9	10	10	10	9	10	10	47.5	3
2	Vu Thi Thuy Huong	Tu Nghia DWU	10	10	10	10	10	10	10	9	8	9	48	4
3	Dinh Thi Thu Hang	Tu Nghia DWU	10	10	10	9	10	10	9	9	7	8	46	3
4	Pham Thi Hong Van	Nghia Tho CWU	8	9	8	8	8	9	7	7	7	7	39	3
5	Pham Thi Vien	Nghia Tho CWU	7	7	8	7	7	6	7	7	7	7	35	3
6	Pham Thi Hong Nga	Nghia Son CWU	9	9	10	9	9	9	9	9	9	9	45.5	3
7	Pham Thi Sam	Nghia Son CWU	9	8	9	8	8	7	8	7	9	9	41	3
8	Tran Thi Quang Sinh	Son Tinh DWU	10	10	10	10	10	9	10	9	10	10	49	4
9	Nguyen Thi Yen	Tinh Tho CWU	8	7	8	7	7	7	7	6	10	10	38.5	3
10	Phan Thi Thuy Hoa	Tinh Tho CWU	10	9	10	9	9	9	9	8	10	10	46.5	3
11	Le Thi Thanh Chin	Nghia Hanh DWU	10	10	10	9	10	9	10	9	10	10	48.5	4
12	Nguyen Thi Kieu Hoanh	Nghia Hanh DWU	10	9	10	9	10	9	9	8	10	10	47	3
13	Le Thi Man	Hanh Phuoc CWU	10	10	10	10	10	9	9	8	10	10	48	4
14	Tran Thi Thuy Van	Hanh Phuoc CWU	8	7	8	8	8	7	9	8	10	10	41.5	3
15	Truong Thi Loan	Son Ha DWU	10	10	10	9	9	9	9	9	7	7	44.5	3
16	Tran Thi Minh Phuoc	Son Ha DWU	9	9	9	8	9	8	9	8	7	7	41.5	3
17	Dinh Thi Nheo	Son Hai CWU	7	7	7	6	7	6	7	6	8	8	34.5	3
18	Dinh Thi A Thang	Son Giang CWU	9	9	9	8	9	8	8	7	8	8	41.5	3
19	Dinh Thi Nhet	Son Giang CWU	9	8	8	7	9	8	8	7	8	8	40	3
20	Dinh Thi Hong	Son Trung CWU	7	7	8	7	7	6	6	6	9	9	36	3
21	Nguyen Thi Yen	Son Trung CWU	9	9	10	9	9	9	9	8	9	9	45	3
22	Ngo Thi Duong	Duc Pho DWU	10	10	10	10	10	10	10	10	10	10	50	4
23	Huynh Thi Bich Ha	Duc Pho DWU	10	10	10	10	10	9	10	10	10	10	49.5	4
24	Vo Thi Thu Hien	Pho Chau CWU	8	7	7	6	8	7	7	6	10	10	38	3
25	Trinh Thi Suong	Pho Chau CWU	10	9	10	10	10	10	10	9	10	10	49	4
26	Pham Thi Lan	Binh Son DWU	10	10	10	10	10	10	10	9	10	9	49	4

27	Vo Thi Thuy	Binh Minh CWU	9	9	9	8	9	8	9	8	10	9	44	3
28	Lo Thi Minh Khanh	Binh Minh CWU	10	9	10	10	10	10	10	9	10	9	48.5	4
29	Dinh Thi Minh Hoa	Son Tay DWU	9	8	9	9	8	7	8	7	8	8	40.5	3
30	Dinh Thi Kim Chung	Son Tay DWU	8	8	8	8	7	6	7	6	8	8	37	3
31	Dinh Thi Trong	Son Mua CWU	7	6	7	6	6	4	6	4	8	8	31	2
32	Dinh thi Vinh	Son Mua CWU	6	4	6	4	6	4	6	4	8	8	28	2
33	Dinh Thi Ut	Son Bua CWU	8	7	7	6	7	6	7	6	8	8	35	3
34	Ho Thi Hoa	Tra Lanh CWU	8	7	9	8	8	7	7	6	7	6	36.5	3
35	Mai Thi Xinh	Tra Lanh CWU	8	7	9	9	9	8	9	8	7	6	40	3
36	Ho Thi Hoa	Tra Trung CWU	6	4	6	4	6	4	4	3	7	7	25.5	2
37	Ho Thi Huu	Tra Trung CWU	8	7	8	7	7	6	6	6	7	7	34.5	3
38	Trinh Thi Nu	Tra Lam CWU	8	7	8	7	7	6	7	6	7	7	35	3
39	Ho Thi Be	Tra Hiep CWU	8	7	8	7	8	6	7	6	7	7	35.5	3
40	Pham Thi Duong	Ba Nam CWU	7	6	7	6	4	3	4	3	4	4	24	2
41	Pham Thi Bang	Ba Nam CWU	6	3	6	3	4	3	4	3	4	4	20	2
42	Pham Thi Dao	Ba Le CWU	9	8	9	9	8	7	6	4	7	7	37	3
43	Pham Thi De	Ba Le CWU	9	8	8	7	8	7	6	4	7	7	35.5	3
44	Nguyen Thi Thanh Tram	Minh Long DWU	10	8	9	8	8	7	8	6	7	7	39	3
45	Vo Thi Ngoc Thach	Long Son CWU	9	8	9	8	8	6	7	6	7	7	37.5	3
46	Dinh Thi Suc	Long Son CWU	8	7	7	6	7	6	7	6	7	7	34	3
47	Tran Minh Hung	VSO	10	10	10	9	10	9	10	9	8	8	46.5	3
48	Vo Thi Man	VSO	10	9	9	8	10	9	10	9	10	10	47	3
49	Dang Quang Giau	VSO	10	10	9	8	10	9	10	9	8	8	45.5	3

ANNEX 4:

RESULTS OF VSCF ASSESSMENT FOR GRADUATING.

47			VAN HA IV	Mar'06	Y	45	3	9	4	0
48			VAN HA V	Jun'06	Y	50	4	9	4	0
49			THACH THANG VI	Jun'06	Y	49	4	9	4	0
50	SON HA	SON HAI	LANG REN I	Dec'03	Y	44	3	9	4	0
51			TAPIA I	Dec'03	Y	47	3	9	4	0
52			KA RANH I	Dec'03	Y	43	3	9	4	0
53			LANG TRANG I	Dec'03	Y	37	3	7	3	0
54			LANG RA I	Dec'03	Y	36	3	7	3	0
55			LANG ROC I	Jun'05	Y	39	3	3	1	0
56			B'REO I	Jun'05	Y	41	3	9	4	0
57			LANG HE I	Jun'05	Y	36	3	4	2	0
58			B' ĐÀO I	Jun'05	Y	37	3	7	3	0
59			HA UA I	Jun'05	Y	36	3	8	4	0
60			LANG LANH I	Jun'06	N	33	2	3	1	1
61			TA MAT II	Jun'06	N	33	2	6	2	1
62			PA RA I	Jun'06	N	28	2	5	2	1
63	NGHIA HANH	HANH PHUOC	ĐE AN I	Dec'03	Y	48	4	9	4	0
64			HOA SON I	Dec'03	Y	46	3	9	4	0
65			VINH THO I	Mar'04	Y	49	4	9	4	0
66			VINH THO II	Mar'04	Y	45	3	8	4	0
67			HOA THO I	Mar'04	Y	49	4	9	4	0
68			HOA VINH I	July'04	Y	49	4	8	4	0
69			AN CHI TAY I	July'04	Y	50	4	9	4	0
70			AN CHI ĐÔNG I	July'04	Y	49	4	9	4	0
71			HOA THO II	Apr'05	Y	46	3	9	4	0
72			HOA SON II	Apr'05	Y	49	4	9	4	1
73			ĐE AN II	Apr'05	Y	49	4	9	4	0
74			AN CHI ĐÔNG II	Apr'05	Y	49	4	9	4	0
75			AN CHI TAY II	Apr'05	Y	49	4	9	4	0
76			HOA MY I	Apr'05	Y	49	4	9	4	0
77			HOA VINH II	Feb'06	Y	45	3	9	4	0
78			HOA MY II	Feb'06	Y	44	3	9	4	0
79			DE AN III	Feb'06	Y	45	3	9	4	0
80			AN CHI ĐÔNG III	Feb'06	Y	47	3	9	4	0
81			DE AN IV	Feb'06	Y	49	4	9	4	0
82			THUAN HOA II	Jun'06	Y	50	4	9	4	0
83			AN CHI TAY III	Jun'06	Y	47	3	9	4	0
84	DUC PHO	PHO CHAU	VINH TUY I	Dec'03	Y	49	4	9	4	0
85			HUNG LONG I	Dec'03	Y	47	3	9	4	0
86			TAN LỘC I	Dec'03	Y	48	4	9	4	0
87			HUNG LONG II	Jun'04	Y	50	4	9	4	0
88			CHAU ME I	Jun'04	Y	49	4	9	4	0
89			VINH TUY II	July'04	Y	49	4	9	4	0
90			TAN LOC II	July'04	Y	50	4	9	4	0
91			CHAU ME II	Apr'05	Y	50	4	9	4	0
92			CHAU ME III	Apr'05	Y	50	4	9	4	0
93			VINH TUY III	Apr'05	Y	50	4	9	4	0
94			HUNG LONG III	Apr'05	Y	49	4	9	4	0
95			TAN LOC III	Apr'05	Y	50	4	9	4	0
96			TAN LOC IV	Apr'05	Y	49	4	8	4	0
97			VINH TUY IV	Mar'06	Y	50	4	9	4	0
98			TAN LOC V	Mar'06	Y	49	4	9	4	0
99			CHAU ME IV	Mar'06	Y	48	4	9	4	0

100			HUNG LONG IV	Mar'06	Y	48	4	9	4	0
101			VINH TUY V	Mar'06	Y	48	4	9	4	0
102	TU NGHIA	NGHIA THO	THON IIA	Dec'03	Y	39	3	4	2	1
103			THON IB	Apr'05	Y	42	3	7	3	0
104			THON IC	Apr'05	Y	39	3	7	3	0
105			THON IIB	Apr'05	Y	44	3	9	4	0
106			THON IIC	Apr'05	Y	37	3	9	4	0
107			THON IID	Apr'05	Y	44	3	7	3	0
108			THON IIE	Mar'06	N	33	2	3	1	1
109	SON HA	SON GIANG	LANG LUNG I	Mar'05	Y	42	3	9	4	0
110			LANG RI I	Mar'05	Y	40	3	7	3	0
111			GO NGOAI I	Mar'05	Y	45	3	9	4	0
112			LANG RE I	Mar'05	N	23	2	0	1	1
113			DONG GIANG II	Jun'06	Y	44	3	9	4	0
114	SON HA	SON TRUNG	GIA RY I	Mar'05	Y	45	3	8	4	0
115			LANG ĐEO I	Mar'05	Y	36	3	8	4	0
116			LANG RIN I	Mar'05	Y	46	3	9	4	0
117			LANG NA I	Mar'05	Y	44	3	9	4	0
118			GO ROC I	Jun'05	Y	47	3	9	4	0
119			TA MAU I	Mar'05	Y	43	3	9	4	0
120			GIA RY II	Jun'06	Y	42	3	9	4	0
121			TA MAU II	Jun'06	Y	43	3	9	4	0
122	BINH SON	BINH MINH	TAN PHUOC I	Mar'05	Y	50	4	9	4	0
123			TAN PHUOC II	Mar'05	Y	50	4	9	4	0
124			LOC THANH I	Mar'05	Y	48	4	9	4	0
125			DUC AN I	Mar'05	Y	44	3	9	4	0
126			MY LONG I	Mar'05	Y	47	3	9	4	0
127			MY LONG II	Mar'05	Y	50	4	9	4	0
128			TAN PHUOC III	Apr'06	Y	49	4	9	4	0
129			MY LONG III	Mar'06	Y	47	3	9	4	0
130			DUC AN II	Mar'06	Y	46	3	9	4	0
131			LOC THANH II	Mar'06	Y	49	4	9	4	0
132			MY LONG IV	Mar'06	Y	47	3	9	4	0
133			TAN PHUOC IV	Mar'06	Y	50	4	9	4	0
134			TAN PHUOC V	Jun'06	Y	47	3	9	4	0
135			LOC THANH III	Jun'06	Y	49	4	9	4	0
136	TRA BONG	TRA LAM	TRA XANH I	Jun'06	Y	35	3	4	2	0
137			TRA LAC I	Jun'06	N	33	2	3	1	1
138	TRA BONG	TRA HIEP	NGUYEN VILLAGE	Jun'06	N	38	3	4	2	1
139			CUA VILLAGE	Jun'06	N	34	2	2	1	1
140			CA VILLAGE	Jun'06	Y	37	3	8	4	0
141	TU NGHIA	NGHIA SON	VILLAGE IA	May'06	Y	45	3	9	4	0
142			VILLAGE IIA	May'06	Y	45	3	9	4	1
143			VILLAGE IIB	May'06	Y	45	3	7	3	0
144	MINH LONG	LONG SON	XA TON I	May'06	Y	43	3	8	4	0
145			BIEU QUA I	May'06	Y	44	3	7	3	0
146			LAC HA I	May'06	Y	43	3	7	3	0
147			DIEN SON I	May'06	Y	44	3	9	4	0
148			SON CHAU I	May'06	N	33	2	2	1	1
149			LAC SON I	May'06	Y	41	3	7	3	0
150	SON TAY	SON BUA	MANG HE I	Jun'06	Y	39	3	7	3	0
151			MANG HE II	Jun'06	Y	37	3	7	3	0
152			MANG TA BE	Jun'06	Y	36	3	8	4	0

153	SON TAY	SON MUA	TU LA I	Jun'06	Y	37	3	7	3	0
154			TONG TANG I	Jun'06	Y	36	3	7	3	0
155			NUOC VUONG I	Jun'06	Y	36	3	7	3	0
156	BA TO	BA LE	DONG LAU I	Jun'06	N	38	3	4	2	1
157			VA TIA I	Jun'06	N	33	2	4	2	1
158			GOILE I	Jun'06	N	34	3	4	2	1
159	BA TO	BA NAM	VO VILLAGE I	Jun'06	Y	35	3	7	3	0
160			XA RAU I	Jun'06	N	32	2	7	3	0
161	TAY TRA	TRA LANH	TRA LUONG I	Jun'06	N	34	2	4	2	1
162			TRA LINH I	Jun'06	N	36	3	4	2	1
163			TRA DINH I	Jun'06	Y	34	3	6	2	0
164	TAY TRA	TRA TRUNG	XANH VILLAGE I	Jun'06	Y	35	3	7	3	1
165			VANG VILLAGE I	Jun'06	Y	36	3	7	3	0
166			DAM VILLAGE I	Jun'06	Y	43	3	7	3	0