



Covid-19, words that very few of us knew at the start of the year, are now the most mentioned words on everyone's lips. This sudden invader has come and upset many of our plans. I recently had a sad conversation with a man telling me how everything in his family's life had changed. They were suddenly forced to pack up and move town; resorting to living with parents - completely dependent on their kindness - their dreams and the dreams of their children totally disrupted. Thankfully more than ever people across the world are rising up to provide help to family and even to strangers.

Life as we know it has changed. Planes are grounded, businesses are closing and family day-to-day life has been turned upside down. Cambodia, the country that we have served for many years is no exception. So many people have not been able to work or receive a pay cheque since March. While the good news is Cambodia has recorded fewer than 250 infections and no deaths due to the virus, the economic shutdown has erased hundreds of thousands of jobs in construction, tourism and export manufacturing, which includes the crucial garment and footwear sectors. Monthly incomes have been slashed and savings are drying up quickly.

With no income and jobs scarce where do people get money to pay for rent and mounting bills? The answer is from anyone who is prepared to loan it to them, be they banks, micro-lenders or even willing neighbours. People borrow from one to pay another. But this can be a trap as interest repayment rates are unregulated and usually high. In 2001, the average Cambodian microloan was below \$100, but a recent report found that the average loan has skyrocketed to more than twice the average annual income - over \$3500! A further study found that nearly 25% of Cambodian families took out loans to pay off other loans in April, compared with 8% in January.

Help us to help them.

This time of crisis has come at just the time we at Cambodia Action are praying about our strategy and methods. We want to be more effective in bringing God's love, by words and actions, to the people we love. Cambodia is rapidly changing and is presently shaken, but it is still **wide open** to the Lord Jesus Christ.

Cambodia Action's team members and partners are committed to help the poor and vulnerable. But we do need your help. It is important to pray - that God will turn this situation around and that we will have the finances to sustain and expand this work in Cambodia.

Cambodia Action as a mission doesn't do a lot of direct fund-raising. We don't get grants or monies from foundations - all our income comes through kind donations from our supporters



and readers. **Could you help financially (and in other ways?).**

If you would like more information or wish to explore options, please contact me at: c.catlin@cambodiaaction.org.

Thanks:

Paul writes that we are to give thanks in all circumstances. We find ourselves in difficult times, we have been here before and the Lord brought us through them. We want to thank the Lord for every one of you that pray and support us to help others.

Please pray for:

- An end and a bringing back of normality in Cambodia.
- Those that are becoming victims of debt, that they would find help in this desperate time. Pray protection against those that would take advantage of their situation.
- For wisdom to our team members and partners in reaching Cambodians with practical ways to help the poor.
- For on-going finances to Cambodia Action to serve Cambodia as we have for many years.

Chris Catlin
Executive Director