

Chamnien Saranaga Foundation (C.S.F.)





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Committee of Chamnien Saranaga Foundation
October 2007

Introduction

This book was made to disseminate to the public the operations of Chamnien Saranaga Foundation (CSF) that provide assistance to serious catastrophic victims, merit makers or social contributors as well as educate and give consultancy to farmers and the agricultural and rural development workforce.

In addition, this book also wishes to invite those interested to make financial donations for CSF's operating expenses and persuade farmers, bankers, financial institutions and others to attend the "hand-on" training programs offered from the experience of CSF's instructors for both Thais and foreigners.

CSF sincerely hopes its working experience to be of service to all of those concerned.

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Biography of Chamnien Saranaga



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Chamnien Saranaga's hometown was in Bangkok Yai District Bangkok and he was born on March 22, 1909, in Wat Tha Phra Sub-district, Bangkok Yai District, Thonburi Province as the 4th child of the entire-4-children family of Deputy Secondary Ammart Khun Phakdee Phoomwiphak (Nim Saranaga) and Mrs. Charoen Saranaga.

He graduated with a bachelor's degree from Thammasart and Politics University.

His work was started in 1929 as a clerk of the Commanding Department of the Ministry of the Royal Finance, which is now the Ministry of Finance, until he was promoted to be Deputy Director-General, Department of Commercial and Financial Cooperatives, Ministry of Development.

Subsequently, on September 18, 1966, he resigned from the civil office to prepare the establishment of the Bank for Agriculture and Agricultural Cooperatives (BAAC) with much of his physical and mental toils so as to set up and lay down its working foundations. As an agricultural financial expert, Chamnien Saranaga drafted the formation of the said Bank (BAAC) during the period of the existence of only the Bank of Cooperatives, which provided financial support to cooperatives but not to general farmers.

In 1964, Chamnien Saranaga commenced on laying down the new agricultural financing plan by offering the group-guaranteed loans. That is, one out of 5-or-more-farmers group could be guarantor of another in the same group who was in need of loan without security such as land to be pledged as loan guarantee on the condition that the five or more members had to do the same occupation. Chamnien Saranaga built up a set of staffs to carry out the new loan plan and at the same time, he rushed for one important law, which was the **Act of the Bank for Agriculture and Agricultural Cooperatives, B.E. 2509**, to pass the Parliament.

On November 1, 1966, the Bank for Agriculture and Agricultural Cooperatives was set up and Chamnien Saranaga was appointed to be the first President of the Bank at the age of 56.

Chamnien Saranaga retired at the age of 60 on October 1, 1970, but the Cabinet permitted him to renew the work age for one year each and that totaled five renewals. He was discharged from the work when he was 64 years old. His work as the President of the Bank for Agriculture and Agricultural Cooperatives till the last day on February 26, 1972, covered 8 years five months and 8 days in total.

Chamnien Saranaga passed away in the evening of November 1, 1981, at the age of 71 years and 7 months.

Despite his decease, his virtue and merits will still linger on with the Bank for Agriculture and Agricultural Cooperatives for long.



Establishment of Chamnien Saranaga Foundation

Chamnien Saranaga Foundation (CSF) was founded on October 3, 1990, from the efforts of the employees, the Employee Club, the Labor Union Committee, and the Management of the Bank for Agriculture and Agricultural Cooperatives (BAAC) under the objectives of forming a memorial and exhibiting the virtue and goodness of Chamnien Saranaga as a teacher in the cooperatives filed and the first President of the said Bank who implanted the concept of customer and rural development for their well-being through the cooperatives means and the working moral and ethics for the employees of the Bank until it has been the organizational culture. Chamnien Saranaga also taught the friendly helps, public charity activities and other public merits to all employee colleagues.





BAAC President
CSF Advisor

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CSF Committee and Staff

CSF's Previous Operating Upshots

7.

Financial assistances was given to rehabilitate more than 1,000 employees, former employees and agricultural customers of the Bank for Agriculture and Agricultural Cooperatives (BAAC) facing catastrophe nationwide since the establishment up to present.





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- 2.** The field studies and trainings provided to farmers in "Facts of Life" Project, Bio-agricultural Farmer School, which requested the Chamnien Saranaga Institution for Agriculture and Rural Areas Development (ICS) to administer trainings and field study projects for foreigners in the Debt Moratorium Project participated by ICS and ThorGorSor and in which more than 300,000 agricultural farmers' occupations were revived and developed under the budget of BAAC.

3. Trainings and field study trips for several batches of the institutions or organizations participating or related to BAAC such as the Bankers Institute of Development (BIRD), the National Bank for Agriculture and Rural Development (NABARD), and members of Asia Pacific Rural and Agricultural Credit Association (APRACA), per year, each of which consisted of a large number of international participants.

4. Scholarships were provided for children of poor farmers in need of financial assistance and children of the former employees discharged from BAAC owing to accident-caused fatality or disability from kindergarten to bachelor's degree level, by which a huge number of those kids were provided education and had jobs to sustain their families each year.



5. Annual promotion bestowed to merit-making employees and farmer customers as role models through granting of plaques and certificates to nationwide employees and customers.



6. Trainings provided over 200 volunteers of the nationwide employees of BAAC for them to brainstorm for concepts to drive and coordinate with CSF in giving prompt assistance to farmer clients or catastrophe-ridden employees.



7. Educational loans granted for the study in the bachelor's degree and master's degree of BAAC employees without interest, by which a lot of graduates under the plan could enhance BAAC efficient operations through the knowledge gained each year.



Location of CSF

Chamnien Saranaga Foundation is located on the 9th floor of the Headquarters of the Bank of Agriculture and Agricultural Cooperatives,

Its address is at 469 Nakhon Sawan Road, Jitlada, Dusit District, Bangkok 10300.

Telephone/Fax.: 0-2280-8643.

Mr. Ennoo Suesuwan, BAAC Executive Vice President is CSF's present Chairman.



Objectives of CSF

CSF has the following operation objectives:

- ❖ To aid serious catastrophe-plagued victims or those released off employment owing to sickness or disability.
- ❖ To help virtuous people or social-merit makers.
- ❖ To provide or promote training or give consultancy to farmers as well as farming career and rural development supportive workforce.
- ❖ To join hands with other charity organizations in granting the public rewards or in proceeding any actions for charitable or social benefit purposes.
- ❖ Not to be involved with politics.

Operation Targets

1. Provide scholarship for farmer clients' children and BAAC former employees' children 1.5 million baht each year.
2. Provide loan for BAAC employees to further their education up to doctoral degree 1.5 million baht each year.
3. Give reputation for outstanding farmers and BAAC employees.
4. Support and help catastrophe-plagued victims 3.3 million baht per year.
5. Provide training courses or study visits:
 - BAAC Operation
 - Credit Operation
 - Auditing
 - Funding Mobilization
 - Human Resource Management

CSF in the Future

CSF has provided supports to BAAC main task of being a financial institution for rural development. CSF has handed various measures to aid the farmers and people in rural areas to acquire more learning so as to increase their potentials and uplift their life quality through bad-habit avoidance, household spending reduction via career rehabilitation and farming-income creation in the form of small scale enterprises and career groupings so as to strengthen the community economy that can well serve the loan services of BAAC in the future.



CSF New Tasks to Support BAAC Operations



1.

To provide supporting to BAAC role of being a rural development bank emphasizing on sustainable economy.

CSF helps the farmer clients in the rural areas with the following development steps:



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Stage 3: Self-reliant Group, Institution, Business Network such as the community business, community enterprises and cooperative networks.

Stage 2: Community-Reliance: Utilize the supporting strategy to develop community economy; such as, the congregation for community data study, the arrangement of community master plan, the development of the community farming-related enterprises for income increase, and the use of local wisdom and community resources.

Stage 1: Self-reliance: Adopt the supporting strategy for farmers to reach knowledge sources, provide knowledge to communities with the cooperation of the alliances; such as, the "Outstanding Farmer Creation" Project and the "Friend-Helps-Friend" Project.

2.

To give training and field trip studies for foreigners such as "Microfinance" Program, "Fee Based Income" Program, "Internal Control" Program, "Human Resources Management" Program, and "Rural Development" Program.





3.

To grant educational scholarships for programs under the governmental educational system and short-course programs to children of farmers, employees and former employees of BAAC.

4.

To help social disaster-affected victims from fire, draught, flood and farming-insect epidemics

"Development" Program



5.

To advocate the operations of other public organizations



Development Ladders to Strengthen the Community

Step 3

Growing into Institution/
Business Networks:
Cooperative systems,
community enterprises and
community businesses.

Step 2

Career grouping by using
community data and plans,
and developing into basic
community enterprises.

Step 1

Earning more income, self-
grouping, vicious-habit
avoidance, household
spending decrease and
saving increase.



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