

SAVING FOR CHANGE MANUAL FOR FIELD FACILITATOR'S GUIDE



SAVING FOR CHANGE PROGRAM



OXFAM

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Preface

During the last several decades microfinance institutions have been played an important role and positive way in providing financial services especially loan to millions of poor people in the world. However, the financial services have been limited access to the poor people living in the remote rural areas due to high cost of implementation with little profit. Another hand, those institutes have more considered in providing credit service to the medium and well-off livelihood in capital areas rather than providing the credit service to very poor people, so that the poor people in the remote rural areas have limitation access to credit service. According to the study shows that approximately 70% of population in Cambodia have not accessed to financial services from microfinance institutions as well as banks.

Because of no option, the villagers do saving through animal raising, buy jewelry or personal saving at home in order to serve for any urgent needs. However, these kinds of savings have not fully responded to their needs so they often borrowing money from the private money lenders with a high interest rate which made them difficulty to find money to pay back. In contrary, the establishing of saving groups at the village level have enable better advantages to all kind of people in the community, particularly the poorest, through mobilizing of local capital to help themselves using as financial services for improving their livelihood activities or other urgent needs in the community. It is necessary to have an appropriate methodology or mechanism to form the saving groups which applicable to the rural community contexts and can help the groups to be more sustainable.

This **Saving for Change Manual for Field Facilitator's Guide** have been developed and reviewed as the 5th edition for Field Facilitators of Local NGOs or similar position to use as guidance for forming and support to the saving groups.

In order to use this manual effectively, it requires the users to have knowledge and understand as following:

1. Basic community facilitation skills (If the field staff do not have this basic skills, they would need support from other staff that have skills to build capacity and support for a cycle).
2. Methodology in this manual focus on the strengthen of social capital which will contribute in building the communication and solidarity in the community, and also will contribute in positive changes in the community through improving individual as well as the whole society economy.

We are appreciated and welcome to the constructive feedbacks, comments for further improvement of this manual, and any kind the visual aids. Please feel free to contact us via our address below.

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Finally, we would like to thank to our donor, Gates Foundation, Red Nose Day for financial supports to implement the Saving-for-Change projects in Cambodia so far as well as for this manual developing.

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Forth Edition

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Part 1: Introduction

Introduction

Features of the User's Guide

- **Information Box** – The box at the start of each activity has 3 elements in it:
 - ☒ Objectives – list of actions that the steps in the activity are constructed to accomplish
 - ☒ Time – an estimated amount of time needed to implement all of the steps designed for the activity
 - ☒ Preparation – list of actions or materials that must be ready before the activity can be presented
 - ✓ Flip charts and posters are incorporated into the step in which they occur. Shaded borders easily identify the flip charts.
 - ✓ Handouts needed for each activity are listed with the step in which they occur and provided at the end of the activity.
- **Steps**—the steps needed to complete the activity are listed in the order recommended for implementation. Special features for the trainer to note include the following:
 - ☒ *Italics font* – instructions for the trainer (not read to the trainees)
 - ☒ Regular font – specific information, instructions or questions for the trainer to read or closely paraphrase to the trainees
 - ☒ Arrow (➤) – symbol that highlights specific questions to ask

Key Principles of Saving for Change

Saving for Change Project implementers shall understand and practice the following key principles of Saving for Change:

- No grant or matching fund to the group
- Group is autonomous, self-regulated
- Members are self-selected, based on trust
- Seven weekly training
- Weekly saving, flexible cash deposits with 5 times of minimum saving amount.
- Rolling saving cycle, usually 12 months
- Fund distribution at the end of saving cycle

Chart of Steps for Saving for Change Formation Group



Community Interactions – Tips to remember

1. Household Visits(for new target areas only)

- 1) First, organize a meeting with village leaders to inform about the program and its objectives to get their support. In this stage, you should ask them specific information on village profile such as the existing saving groups, other implemented NGOs, economic status of the villagers and geography of village etc.
- 2) Based on the information discovered, try to analyses to find out which corner of the village will be potential to forms the saving groups.
- 3) Go to the potential corner to find out key person in the village and inform them about the program and its objectives to get their support. Spend sometimes with them to get specific information such as number of poorest households, vulnerable people in the village which will be useful information for conducting home visit.
- 4) Conduct counseling at least to 15-20 households to seek their interest in joining Saving for Change group. At this stage, be prepared to answer any questions by using stories and examples. If possible, bring a member of a savings group from a nearby village to talk about her/his experience on how savings groups work.
- 5) If you are confident enough about convincing their interest, make appointment with the villagers for promotion meeting. However, this appointment making should not done by other person instead of you because it will make villagers confusion about project objectives or even there will not have enough number of members interested at the end of promotion. In addition, meeting venue should be taken in the middle of all participants and good learning environment.
- 6) 2-3 days before promotion occurring, do spot check on the villagers' feeling to see whether they changed their interests or not. If yes, seek for the root causes of their changing mind and try to solve case by case.
- 7) The promotion meeting should be conducted at the convenient time for villagers. Make sure that you are ready for facilitating the promotion meeting such as material preparation, meeting methodology, and answers to possible questions.
- 8) 2-3 days after promotion meeting you should conduct follow up to ensure that villagers still interested in joining the saving groups. The follow up should not spend too much time you just do randomly check to those who did not well understand or hesitate to participate in the saving group. If the result shows that many people not interested in saving group it meant that you might have done something wrongly at some points; you have to reflect what you have done during above activities and make it improve for the next one.

2. Promotion Meeting

- 1) First, you have to organize a meeting with village leaders to inform about the program and its objectives to get their support
- 2) Inform the village members in advance about the date and location of the meeting.
- 3) Reach the village an hour prior to start the meeting. For initial meeting, sometime we need to go around and gather the people for the meeting. This tip applies to the first interaction only. For future meetings, the villagers should gather on their own.
- 4) Be prepared to answer any questions by using stories and examples. If possible, bring a member of a savings group from a nearby village to talk to the people about her/his experience and to explain how savings groups work.
- 5) Introduce yourself and the organization that you are representing. Explain the purpose of your organization.
- 6) Make sure the participants clearly understand that the program does not provide any “grants” or “gifts” to them, but it is going to help them learn how to better help

themselves.

- 7) Make sure the participants clearly understand that the savings groups are comprised of groups of people on a **voluntary** basis who meet regularly to save and lend to each other and willing to manage the affairs of their group by themselves within around 12 months.
- 8) Tell the villagers that savings group also able to take up issues in the community depending on their interest and address them according to their abilities, and provide a few relevant examples.
- 9) Be familiar with the answers to the questions and other frequently asked questions:

➤ **Are you giving us a loan or grant?**

No. We are not giving any loan or grant to you. We are only going to help you learn to help yourselves better. For example:

- I am happy to teach you how to climb a tree rather than giving you a fruit to eat today; or
- I can teach you how to do fishing rather than giving you a fish today.

➤ **What are the benefits of forming a savings group?**

Savings groups have helped people around the world in a variety ways by improving their financial situation through providing a way to save money to meet their goals and to borrow small amounts to meet needs and improve income. Savings groups can also help to solve relevant community issues like alcoholism, gambling, illiteracy, malaria and so on.

➤ **What is amount that we have to save at a time?**

All of you are part of the savings group will decide how much you want to save.

➤ **What happens to a member's savings if he or she wants to leave the group?**

This situation can arise at two times. One is at the end of the first year when the total savings are calculated and those who want to leave are given their share of savings and interest. Also, it is the time for new members who want to join the group. The second, when there is a member has faced a situation that forces her/him to leave the group in the middle of the year which rarely happens. In this case too, she or he will get her or his savings back in full. However, this is just only examples but in reality it is depend on the group make decision.

➤ **Who decides whether a member will get a loan?**

The group discusses each loan and decides together the amount of the loan that will be approved. In case the loan funds are less than the demand for loans, the group will also have to decide which loans have the highest priority.

➤ **What is the maximum loan a member can get?**

The group will decide on the eligible maximum loan for a member. Normally, groups allow members to borrow no more than 3-5 times of each member has saved to date.

➤ **What is the rate of interest that we have to pay on the loan?**

The group decides the interest rate.

- 10) Remember to thank the people for their time to participate in the meeting.
- 11) It is a good idea to remain in the village for some time after meeting over. This will give an opportunity to more villagers to clarify their doubts and queries.

Part 2: Promotion

- Promotion Illustration
- Promotion Learning Conversation

Promotion Illustration

Objectives:

By the end of this session, participants will have:

1. Drawn an illustration of traditional savings practices
2. Compared the features of traditional savings practices and a savings group

Time: 45 minutes

Preparation/Materials:

1. Clear a surface on the ground and find a stick or other object for drawing or bring blank flip chart paper and markers (2 colors).
2. Make sure you have adequate space to make an illustration.
3. Poster of Saving for Change group

Activity Steps:

1. Introduction (3 minutes)

Introduce yourself to the participants including your institution, objectives of the program and purposes of this meeting.

2. Discussion of traditional savings practices (15 minutes)

Organize the participants into pairs. Ask them to discuss the following question with their partner:

➤ How do you usually save money?

After 5 minutes, invite volunteers to share their ideas with everyone

Ask for a volunteer from the village to create an illustration of how they usually save money by drawing in flipchart or the dirt. Ask volunteer to explain their drawing. Make sure the volunteer explains how the money is saved and how the money is accessed in detail. Ask the others if they have anything to add to the explanation.

Ask if there are other ways that people save money in the village. If so, ask for a volunteer to draw and explain to others.

Continue to ask questions until it is clear how money is currently saved.

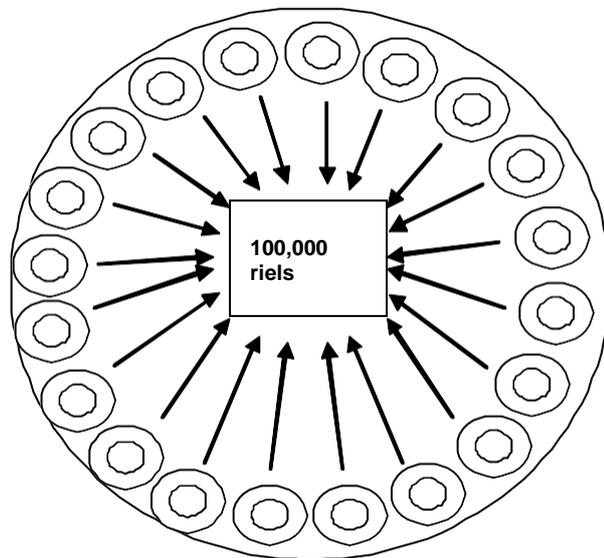
3. Drawing a Savings Group – 15 minutes

Create an illustration of a savings group by drawing in the dirt and explain in a way that women easy to understand. Use the following process and illustration as a guide.

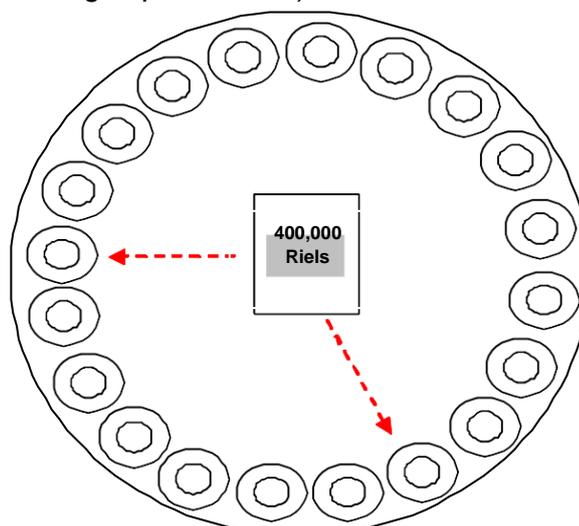
I will draw a savings group.

A. Saving in a Meeting

- Here is the group. *(Draw a big circle.)*
- This group has 20 members. *(Draw small circles within the big circle.)*
- Here are the members save together during a meeting. *(Draw arrows from each member into the center.)*
- Group meets every week to deposit their savings
- Each member saves 5,000 riels
- Together they collect 100,000 riels *(Draw a square in the center and write 100,000 riels on it.)*

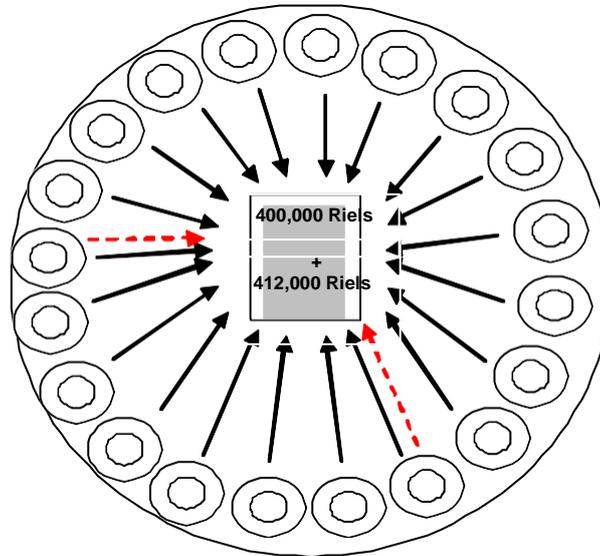
**B. Lending in the next four week meeting**

- Two women members want to take loan. They tell the group their ideas. One wants to buy fuel to sell at her shop in the village. The other wants to borrow to pay for transport to a market in town where she can sell some lotus that she has grown.
- The members discuss the loan requests. They think that both women who want to borrow will be able to make a profit, so they decide to give loan to them.
- Here are the two women members receiving their loans. *(Draw arrows from the square to two group members.)*



C. Saving and loan repaying in another next four meetings

- Now here is the next four meeting. *(Draw the big and little circles.)*
- Here are the women saving. *(Draw arrows from each member into the center. Draw a square at the center and write 400,000 riels in it.)*
- Here is the women pay back their loans with interest. *(Draw arrows from the two members who borrowed to the square. If possible, make these two arrows look different from the others. (Write + 412,000 riels in the square.)*



Ask participants:

- **Do you have any questions?**

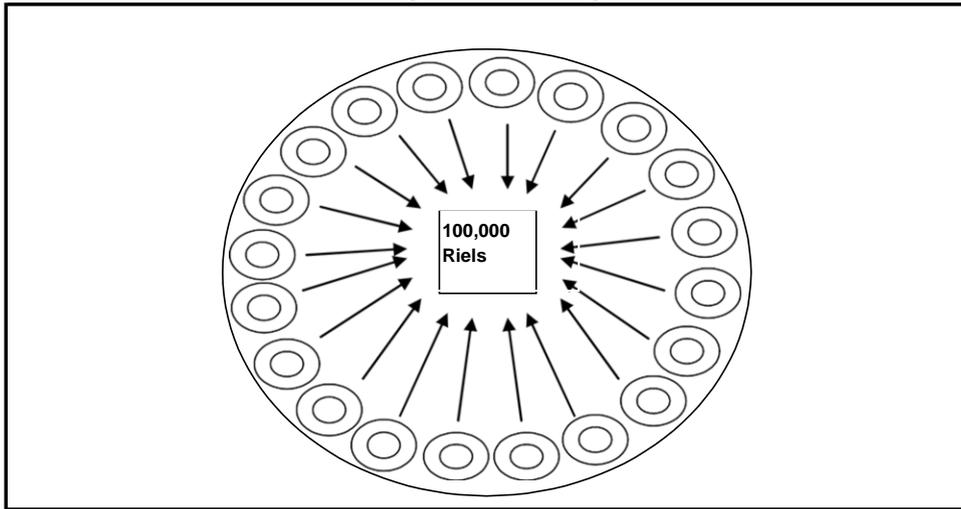
4. Comparison of traditional savings and a savings group – 15 minutes

Form the participants into small groups of 4 people and ask them to discuss the following questions (5 minutes):

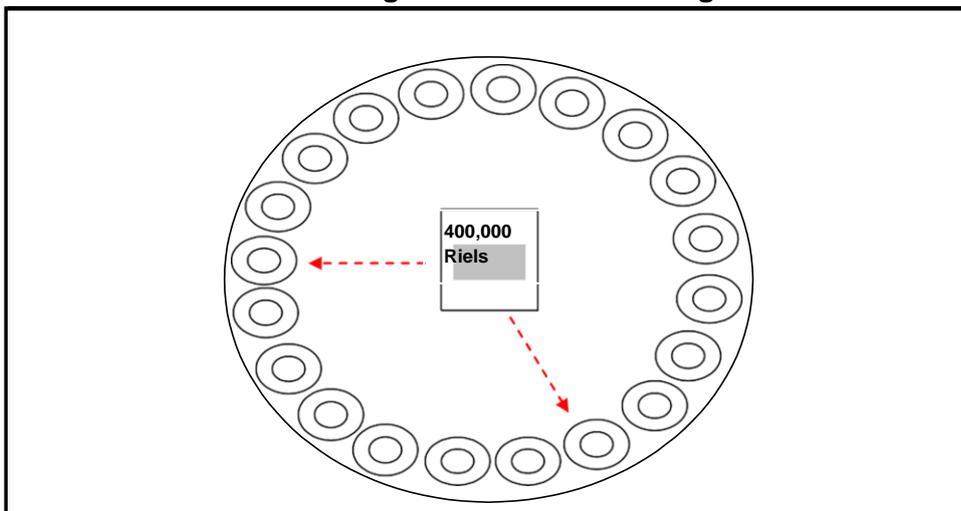
- **What are the difference between traditional savings and saving in a group?**

After 5 minutes, invite volunteers to share their ideas with everyone. Facilitate a lively discussion.

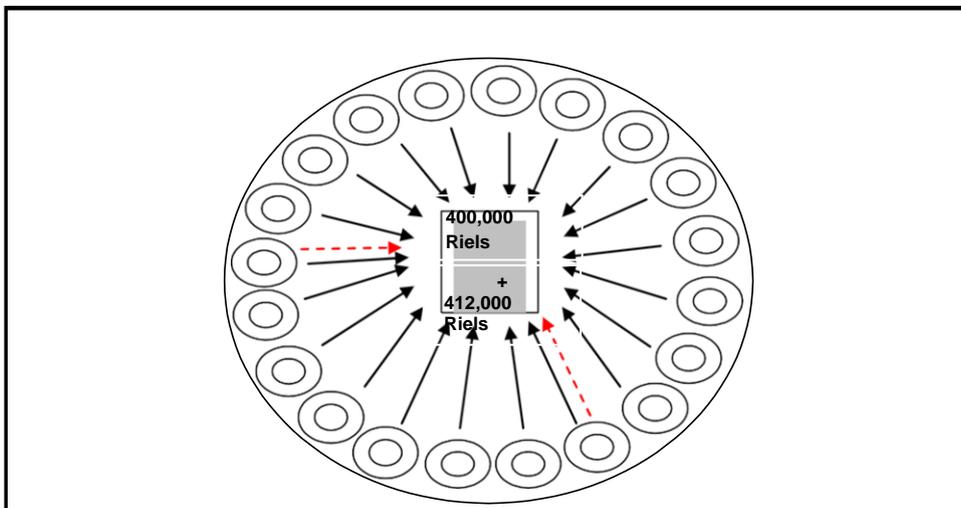
Illustration of a Savings Group Saving in a Meeting



Lending in the Next 4 Meetings



Saving and Repaying Loans in the Next Meeting



Promotion Learning Conversation

Objectives:

By the end of this session, participants will:

1. Discuss on savings groups
2. Raise questions about savings groups
3. Decide whether to join a savings group or not

Time: 50 minutes

Preparation/Materials: Read the stories ahead of time.

Activity Steps:

1. Tell the stories (5 minutes)

A group of women in Angkor Chey district decided to become a savings group to achieve their dreams. They make many decisions to form their group. They choose the leaders, how often to meet, how much to save, who can borrow, and how much interest rate to charge. They are happy because their animator is helping them to discuss all these things. It is very important to the women that they keep their savings safe. They keep their saving in a locked box and keep in the house of a trusted group member. When the meetings begin, they check that the same amount of money is still in the box. They are confident that if they manage their money well, they will be able to achieve their dreams.

The women have now been in the saving group for more than one year. During the first year, they learned how to make loans to members and make repayment with interest. At the end of the year, each member could see that interest had made the saving grow. The animator helped them to learn many new things throughout the year such as managing their group and keeping better records. Now they are confident that they can manage the group on their own, and they excited to help training new groups and join with other groups to learn more new things.

2. Paired discussion (10 minutes)

Organize the group into pairs and ask them the following question:

- **What do you think about this story?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

3. Small group discussion (15 minutes)

Organize participants into 4 small groups and ask them the following question:

- **Based on what we learned from these stories, what questions do you have about savings groups?**

*Give them 5 minutes to discuss.
Ask for a few responses and facilitate a lively discussion.*

4. Commitment (5 minutes)

Ask them the following question:

- **Who would like to join a savings group?**

Ask participants to raise their hands. Then, continue to ask them the following question:

- **Do you think that you all can work as a group?**

Facilitate a lively discussion until getting commitment

5. Roles and Responsibilities of Field Facilitator (5 minutes)

Tell them:

My role is to support your group, I will:

- Help to form your saving group
- Train your group weekly for 7 weeks and will take about one to one and half hour per session
- Support your group whenever you have problems, within the 1st cycle

Ask for a few responses and share your experiences of other successful saving groups you have known. Then, continue to ask them the following question:

- **Do you have any questions about my role?**

Ask for a few responses and facilitate a lively discussion

6. Making appointment for the next meeting (10 minutes)

Today's meeting is over. We will meet again next week to register anyone in this community who interested in being part of a Savings Group. Remember that the size of the group is between 10 to 25 members and everyone should know and trust each other. Before we break, please decide a time, day and place for next week's meeting.

Ask them the following question:

- **What time, day and place would you like to meet next week?**

*Give them 5 minutes to discuss.
Ask for a few responses and facilitate a lively discussion*

Tell them:

So your decisions are:

Your Saving Group is going to meet on _____ (day) at _____ (hour) in _____ (place)

Thank for their participation and end the session.

Part 3: Group Formation

Meeting 1: Group Organizing

- Discuss the advantages of saving in a group
- Savings group organizing

Advantages of Saving in Group

Objectives:

By the end of this session, participants will have:

1. Identified risks of saving in only one way
2. Identified advantages of saving in a group

Time: 36 minutes

Preparation/Materials:

1. Clear a surface on the ground and find a stick or other object for drawing.
2. Read the stories ahead of time.

Activity Steps:

1. Introduction – 3 minutes

Welcome to all participants and tell them about the objectives of this meeting and duration.

2. Review from last meeting – 5 minutes

Ask group the following question:

- **Who can tell the group what have been discussed in last meeting?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

Summary their discussions and add the missing points if necessary

3. Telling the stories – 5 minutes

Chenda's Story: Chenda lives in Kandieng village. One day, an animator came to the village to promote on saving in a group. Her friend said to her "Why do we need to save our money in a group? We already save at home". Then, Chenda decided not to join the group. But she has a goal to buy a pig. So, she continued to save on her own by keeping extra money in a secret place at home. Chenda was working in a farm for several months. One day, Chenda decided to count her savings to see how much she has to save more to buy a pig. When she looked for the money, it was gone. She didn't know what was happened to it. Maybe it was stolen or spent by someone in the family. Now she doesn't have any savings and have to start fresh saving again. She is very sad.

Navy's Story: Navy is an Chenda's neighbor. Usually, Navy saves little money by herself at home and she buys chickens for raising when she has enough money. Navy decided to join the saving group. Each member saved only a little but the group's fund notably grew which members could take small loans. Several months later, Navy borrowed money from the group to buy a pig. Soon later, her chickens got disease and died. She did not much concern as she still has some savings in the group. She plans to take another loan soon.

4. Paired discussion – 8 minutes

Organize the group into pairs and ask them the following question:

- **What do you think about these stories?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

5. Small group discussion – 10 minutes

Organize participants into small groups of 3 or 4 people and ask them to discuss the following question:

- **Based on what we learned from the stories, what will you do?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion

6. Commitment – 5 minutes

Facilitate the participants to get their responses in voluntarily joining the saving group and thank the participants for their contribution.

Saving Group Organizing

Objectives:

By the end of this session, participants will:

1. Register the interested persons to form a savings group
2. Review the group phases and schedule of field facilitator visits
3. Set schedule for group meetings
4. Understand the internal regulation of the group

Time: 1 hour 30 minutes

Preparation/Materials:

1. Member Registration Form
2. Poster of “the phases of group development”
3. Poster of “Role of saving group members and internal regulation form”

Activity Steps:

[Note: continue from session of Advantages of Saving in a Group]

Greet the group and explain:

The objective of this meeting is to register members of the savings group. Before we officially register members, we will have to discuss the roles and responsibilities of saving group members first.

1. Roles and Responsibilities of group member -15 minutes

Ask group the following question:

- **According to your experiences as a group members in this village or communities, what shall you perform to make your group smoothly operation?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion. Summarize their answers by illustrating them the pictures on the poster.

[There are some possible answers below:

- *Attend all training meetings*
- *Attend all normal meetings*
- *Save regularly*
- *Timely pay interest and make loan payments*
- *Actively participate in discussions and decision making.*
- *Help each other in the group]*

2. Register the savings group members – 20 minutes

For each member that wants to join, ask them to name other members of the group and explain why they chose these people to participate in the group. Ask a few questions until you are confident that the group members know each other well and have agreed to join together in a savings group.

Note to Animator: If people seem not know each other well or seem not well understand the program, then they have not spent enough time to select group members. If the group is not ready to move forward, try to identify and clarify issues and support the process of member selection. Then, conclude the meeting to give them more time to get organize and arrange for register next visit.

Ask each member to come forward and write their name on the Member Registration Form.

3. Review the group phases and animator visit schedule (15 minutes)

Using the following as a guide, review the phases of group development. Explain the timing of animator visits over the phases of group development.

Group Phases	Phase Duration	Meeting Frequency	Frequency of Animator Visit	Activities
<u>Phase I</u> Training Phase	Three months	Weekly	Weekly	<ul style="list-style-type: none"> ▪ Preparation and training of group ▪ Savings ▪ Loans start
<u>Phase II</u> Monitoring Phase	Three months	Weekly	Bi-weekly	<ul style="list-style-type: none"> ▪ Savings ▪ Loans
<u>Phase III</u> Maturing Phase	Six months	Weekly	Monthly	<ul style="list-style-type: none"> ▪ Savings ▪ Loans ▪ Shared out (Optional, 8-12 months)
<u>Graduation</u>	Continuing	Weekly	Quarterly	<ul style="list-style-type: none"> ▪ Savings ▪ Loans ▪ Shared out (Optional, 8-12 months) ▪ Voluntary participation in other group's interested activities ▪ Group helps to train other groups

4. Determine the day and time of regular group meetings – 15 minutes

Ensure that the schedule for group meetings is convenient for the members and for you, given the other groups you will train. Then, tell them:

Now the size of your group is members with women and I strongly believe that everyone knows and trusts each other since you have selected each other by yourself.

To make sure that everyone agrees on time, day and place for next meetings, please decide again.

Ask for a few responses and facilitate a lively discussion. Summary their answers by conclusion that:

Your group will regularly meet on (day)..... time place.....

5. Introduction of Internal Regulation – 10 minutes

Show them the Internal Regulation form and then explain:

To make your group strong, sodality, and prosperity, the group needs to have internal rules which you all decide during the training meetings. All important decisions your group made will be recorded into these sheets as the guideline of group internal rules. All members have to well understand and abide these rules.

Explain them the main points of the internal regulation to make sure that they will be ready to discuss those rules.

6. Establishing policies on fines for missing from meeting – 10 minutes

Ask group the following question:

➤ **How will the group do when a member do not come to the meeting? Why?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion to make sure that this policy will be made with clear definition of fine to those who are absent from the meeting. And ask the group decide on amount of money they want to charge as a fine for missing from the meeting. Summary their decisions by concluding that:

- If we miss a meeting we pay a fine of _____
- We will not pay a fine when we miss a meeting with permission for the following reason(s): _____.

7. Commitment and close meeting – 5 minutes

Tell them:

To show your commitment to your saving group, let's pledge together as following.

Ask the members to pledge the following in a loud voice:

- I will attend all the group meetings
- I will save regularly

Conclude the meeting and inform them about the next meeting as below:

Congratulation! Thanks for your patience and lively participation. Next meeting you will discuss and decide on selecting management committees, giving the group's name, find the way to get group materials (cash box, recording book) and determining time, day, and place for meeting.

See you next week!

Meeting 2: Management Committee Election

- Management Committee Election
- Name the group
- Discuss on how to get cash box and group book keeping

Management Committee Election

Objectives:

By the end of this session, participants will:

1. Discuss the roles and responsibilities of the Management Committee
2. Discuss the characteristics of successful saving group
3. Elect the Management Committee
4. Name the savings group
5. Record the group relation

Time: 1 hour 10 minutes

Preparation/Materials:

1. Management Committee Responsibilities chart
2. Poster of Management Committee and election process
3. Two voting boxes and pebbles

Activity Steps:

1. Introduction – 3 minutes

Welcome to all participants and tell them about the objectives of this meeting and duration.

2. Review from last meeting– 5 minutes

Ask group the following question:

- **Who can tell the group what have been discussed in last meeting?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

Summary their discussions and add the missing points if necessary

3. Recording meeting attendance – 2 minutes

Recording attendance into attendance list and declare to the group as following statement:

Number of participants who attend the meeting is..... including..... women.

4. Discussion on the characteristics of successful saving group – 15 minutes

Explain them that:

Our next activity you will elect your management committee from your group members. Before doing so, I would like you to discuss on the characteristics of the successful group that you have previously come across in your village or somewhere else.

Ask group the following question:

- **Based on your experience, what are characteristics of successful group saving?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

Then summarize their answers on the flipchart as group references for next reflection of their group management. Then explain them that:

You have discussed on the characteristics of the successful saving group and the next activities you will select management committee, please think of what you have discussed before you select who should be your group management committee.

5. Management Committee Election – 40 minutes

Explain to the group that:

There are 4 management committee members that have role and responsibility to lead the group. In order to select the strong committee members you have to clearly understand the role and responsibility of each management committees and consider which people have competency to which position before you do election.

a. Saving Group Management Structure

Explain the leadership roles of group management committee, by showing the pictures as following:

The management committee will be composed by four people in the following positions: President, Secretary, Treasurer and Key Keeper. The management committee is very important because they will help to manage the group to function well and make any decisions in a democratic way. I will train you for 5 weeks more including how to develop group internal regulation and book keeping record, will help the group for one cycle (one year), but afterwards it will be the responsibility of all members with the committee to ensure that the group keep growing and continue functioning.

b. Discussion on the Mandate for Management Committee

Ask group the following question:

- **What is your decision on the mandate for the Management Committee? (how long should the group re-elect the Management Committee?)**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

Remark to the group what they have decided on this mandate and record this decision whenever the group gets the book keeping.

c. Discussion on Duties and Qualifications of Group President

Explain the group the duties and qualifications of a group president illustrated in the poster by stating:


The duties of the president are:

- Lead the meetings according to the meeting agenda and procedure
- Lead discussions and decision making in a participatory manner
- Ensure that the internal regulations of the group are respected
- Make final decisions when a vote is tied
- Represent the saving group and coordinate with community leaders, other groups in the community, and other stakeholders
- Lock the cash box at the end of each meeting

Ask group the following question:

➤ **What are the criteria for a group president?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

Summarize their answers and adding the missing points.

[The criteria should be:

- Being hard-worker, and committed
- Being respectful from all members and the others
- Ability to do basic arithmetic
- Being honest
- Having permanent residence in the village]

d. Discussion on Duties and Qualification of Secretary

Explain the group the duties and qualifications of a secretary illustrated in the poster by stating:


The duties of the secretary are:

- Record attendance of members at the start of every meeting;
- Write down all decisions made by the group in the internal rule;
- Record all financial transactions in the group Record Book;
- Announce value of savings, fines, loans, interests, principles and other financial transactions at the start and end of each meeting by verification with money in box;
- Keep the record book in a safe place between meetings and bring it to each meeting;
- Backup the President and other committee members when necessary.

Ask group the following question:

➤ **What are the criteria for the Secretary?**

Ask for a few responses and facilitate a lively discussion.

Summarize their answers and adding the missing points. The possible answer should be:

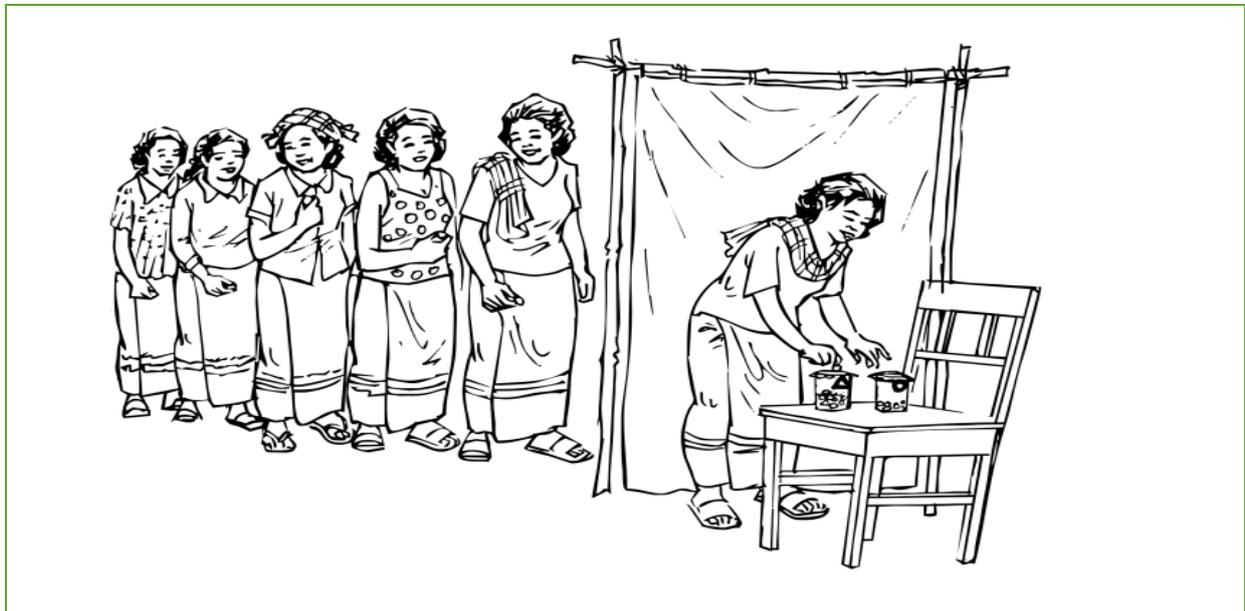
[The criterions should be:

- Having permanent residence in the village
- Being trustworthy, honest and respected
- Being active and commitment
- Ability to read, write, and do basic arithmetic
- Ability to present clearly information to the group]

e. Voting for group president and secretary

Draw attention of members by explaining that:

Please think about the duties and qualifications of the group president and secretary when you think of candidates for each position. Now we are going to vote for President and Secretary. But first, we will start to vote for President.



Clearly explain the whole process of selection group management committee illustrated by the poster.

Then ask the participants to nominate themselves or either other friends to be candidates for President Position. At least 2 candidates have to be appointed, for each position. Further explain them that:

Each candidate will have a symbol. Each of you who as group member will drop a pebble in the box that has the symbol of the candidate you want to vote for. Now let's start voting!

➤ **Who do you wish for the president?**

Remind the members to put the pebble in the box of the member they wish to elect. When all of members have voted, count the pebbles and announce the president result. Then, congratulate to the elected president by assigning him or her to facilitate the election process for the rest of positions.

Explain him or her that:

President, you will help your group to follow the same election process that you have just done to elect the secretary, treasurer and key keeper. But firstly, we will elect Secretary and now please guide your group to vote for Secretary.

[Note: Help the president conducting the remaining election sessions following the same process. Make sure potential candidates for each post are nominated and agreed by all group members]

After Secretary being elected completely, please continue to explain the group as below:

Next you are going to vote for Treasurer and Key Keeper. Before I hand over the task to President to facilitate the election process I would like to explain their duties and then we will discuss their criteria as following:

f. Discussion on Duties and Qualification of Treasurer

Explain the group the duties and qualifications of a Treasurer illustrated in the poster by stating:

	<p>The duties of the treasurer are:</p> <ul style="list-style-type: none"> • Unlock the cash box at the start of each meeting; • Verify and announce the balance of the money in cash box against the calculation done in the group forms at the start and end of each meeting; • Collect, count and pay out the money; • Announce the amount of money collected; • Assist in making calculations; • Keep the cash box in a safe place between meetings and bring it to each meeting; • Backup the President and other committee members when necessary.
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Ask group the following question:

➤ **What are the criteria for Treasurer?**

Ask for a few responses and facilitate a lively discussion. Summarize their answers and adding the missing points. The possible answer should be:

[The criterions should be:

- Having permanent residence in the village
- Being trustworthy, honest and respectful

- Ability to count and being careful with money
- Ability to read, write, and do basic arithmetic
- Ability to present information clearly]

g. Discussion on Duties and Qualification of Key Keeper

Explain the group the duties and qualifications of a Treasurer illustrated in the poster by stating

	<p>The duties of the key keeper are:</p> <ul style="list-style-type: none"> • Keep the key in a safe place between meetings; • Bring the key to each meeting; • Assist in making calculations or/and count money.
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Ask group the following question

➤ What are the criteria of Key Keeper?

Ask for a few responses and facilitate a lively discussion.

Summarize their answers and adding the missing points. The possible answer should be:

[The criteria should be:

- Having permanent residence in the village;
- Being trustworthy, honest and respected;
- Not being easy to forget things (having good memory)]

h. Voting for Treasurer and Key Keeper

Tell the group as following statement:

Now we are going to vote for Treasurer and Key Keeper by starting from Treasurer. I will hand over to President to lead the election process.

Help the president to lead the election sessions if necessary.

6. The commitment by management committee



Invite the management committee to seat in front of the group in order and give 2 minutes each to say some words to the group.

Then tell the group that:

Now the management committees are going to make a promise to provide good service to the group. Please listen to them carefully.

Continue to draw attention to group by saying that:

I invite all of the members to give your new committee a round of applause! Please give big claps to your committee members!

Everyone, please help to memorize all of these decisions you have made together. Secretary, you're going to write down those decisions in group record book once it is available.

7. Name the Savings Group – 15 minutes

Tell the members that:

Now you are going to decide on the name for your Savings Group and I will divide you into 3 groups and each group has to find one name with a reason why choosing that name. After listening to each presentation, you all will vote for only one name for your group.

Organize the groups into 3 groups and ask them the following question:

- **What would you like the group to be called and why?**

Allow them 5 minutes to discuss

Ask for responses and facilitate a discussion until the group has reached a consensus. Make sure the group decides on the only name.

8. Decide to get cash box, lock and keys, and book keeping

Tell the members in plenary

To keep the remaining money safe between the meetings, each group needs a cash box. You also need record book for your financial transactions. The cash box is opened only during the regular meetings in front of all members.

Ask groups in plenary the following questions:

- **How can you get a cash box, a lock, and record book?**
- **Who is responsible for getting the box, the lock and the key for the next meeting?**

Share the group your experiences of other groups which you have known on how getting cash box, a lock, keys and record book.

[Note for Field Facilitator

Some cases of this experience can be:

Some groups obtained cash box from their previous one so that they lend to savings group meanwhile other members had lock and keys. They decided to collect 800 riel from each member to buy record book. Some other groups decided that one member can pay for it and all of members can pay her back later. Some group the members contribute the same amount of money to buy those materials and give to one member to buy or make them.]

Facilitate the discussions and help them to have census decisions. Repeat the decisions once they have made.

Then congratulate their decision by facilitating all members use SfC claps style!

9. Recap the session and close the meeting – 10 minutes

Ask groups in plenary the following question:

➤ **What has your group decided so far?**

Ask for a few responses and facilitate a lively discussion to make sure that members could review all decisions or key important messages from previous and today meetings.

Before we say good bye, conclude session and provide group the following information:

Now our today meeting ends. Thanks for your active participation, our next meeting will be about setting personal goals and discussing on how to manage income and expense. We will spend about one hour and 50 minutes together. Please remember all of the things you decided, and they will be recorded in the internal regulation when you have the record book.

See you next week!

Meeting 3: Set Saving Goals

- Establish the member saving goals
- Prioritize the expenditures

Group Member Saving Goals

Objectives:

By the end of this session, participants will:

1. Discuss their personal dreams
2. Discuss the ways to achieve their dreams
3. Discuss the various options of savings to achieve their dreams

Time: 57 minutes

Preparation/Materials:

1. Read the stories ahead of time.
2. Tree leaf or pebbles which will be given 3 pieces to each member

Activity Steps:

1. Introduction – 5 minutes

Welcome to all participants and tell them about the objectives of this meeting and duration

2. Review last meeting – 5 minutes

Ask group the following question:

- **Who can tell the group what have been discussed in last meeting?**

Give them 5 minutes to discuss.

Ask for a few responses and facilitate a lively discussion.

Summary their discussions and add the missing points if necessary

3. Recording meeting attendance – 2 minutes

Recording attendance into attendance list and declare to the group as following statement:

Number of participants who attend the meeting today is..... including..... women.

4. Tell the stories – 5 minutes

Tell members:

We have already formed the group. Now let us discuss personal goals. Listen to the stories.

Bopha has no plan for the future. Every day, she woke up early and works all day

in the field, then she come back home to take care of her family and goes to bed. She thinks it is silly to dream about the future because she finds it already too difficult to feed her children two meals per day. She thinks it is better not to dream so that she will not disappoint.

Leakena also woke up early every day, works all day in the field and takes care of her family. But, she also saves 5,000 Riels each week with her savings group. She saves a tin of rice each day that she keeps safe and sells at the end of every week. She uses this money to make her weekly savings to the group. Leakena dreams that one day her daughter will be able to attend secondary school. She knows that she will have to use a lot of money to pay for school expenses but she is certain that this dream will come true if she sets her mind to it.

5. First pair discussion – 10 minutes

Organize the group into pairs and ask them the following question:

- **Which story do you like best? Is it the story of Bopha or the story of Leakena? Why?**

Allow 5 minutes for discussion.

Ask for a few responses and facilitate a lively discussion.

6. Second pair discussion – 15 minutes

Give every member 3 leaves (or pebbles). Then explain the following:

Each of us has dreams for ourselves and for our family. Please find a partner and sit together. Answer to the question below and share them with your partner.

- **What are your 3 dreams for a happy future?**

Use one leaf (or pebbles) to represent each of your dreams.

Give the partners 5 minutes to discuss together. Walk around and ensure that each member is sharing 2 or 3 dreams. Ask participants:

- **Who will share your partner's 3 dreams for a happy future?**

Show us one leaf (or pebble) for each dream your partner told.

Give four or five members an opportunity to share. Tell the group:

Thank you for sharing your dreams.

7. Commitment – 15 minutes

Invite the members to sit as one group and ask:

- **What will you do to make your dreams happen?**

Give four or five members an opportunity to share. Say the following.

Some ways to reach our dreams are:

- To manage money well;
- To save; and
- To help each other.

Using savings is one way to meet our dreams.

Ask:

- **How much do you want to save at every meeting to reach your dreams?**

Ask for responses and facilitate a discussion until the group reaches a consensus. Make sure the group decides on the saving amount.

Expenditure Prioritization

Objectives:

By the end of this session, participants will:

1. Analyze the necessary and unnecessary expenses
2. Discuss the ways to increase incomes
3. Discuss the various options to make savings

Time: 75 minutes

Preparation/Materials:

1. Read the stories ahead of time.
2. Posters

[Note: continue from session of Personal Goals]

Activity Steps:

1. Tell the story- 10 minutes

We are here to help one another increase our incomes and improve our life skills so our families and communities can improve their lives. To make this happen we want our group to be successful. Let listen this story:

Aunt Phea has married and has two children. She grows vegetables and makes basket. Today, she woke up early and prepares the breakfast for her children. She count her money and see that she has left 4,000 Riels. She gives 500 riels to her child to buy food and 1,000 riels to give to the teacher.

Once the child has left to school, she goes to the vegetable garden and collects some vegetables. She takes 1,000 riels with her and hides 1,500 riels in a box under her blanket. Then, she takes the motor taxi to go to the market in 1,000 riels cost.

At the market, she sold vegetable in 5,000 riels and basket in 3,000 riels. She bought rice in 3,000 riels, fish in 2,000 riels and lemon in 500 riels. She also bought rattan in 1,000 riels for making basket. At the market, she met a friend and both found a nice cloth so she decided to buy the cloth in 1,500 riels for making a skirt for her daughter.

Aunt Phea has no money left. She borrowed 1,000 riels from her friend to pay for motor taxi back home and promise to pay back when she arrive home. On the way home, she borrowed another friend 500 riels to buy drinking water. When she arrived home, she discovers her husband took the 1,500 riels that she kept under the blanket for buying cigarettes.

Aunt Phea very disappointed because she has no any money left to give to the children tomorrow morning. She also needs to pay for the electricity tomorrow. She remembers that she has earned 8,000 riels but she does not know clearly what she spent that money for. In addition, she also owes money to two of her friends.

Ask group in plenary

- **How does Aunt Phea feel at end of the story?**

[Possible answer: She is exhausted. She is stressed]

Continue ask the group on following

- **Why does aunt Phea feel like that?**

[Possible answers:

- *She does not left any money*
- *She paid all money she earned*
- *She is in debt*
- *She does not clearly know what she spent the money she earned]*

2. Income and expenditure classification – 15 minutes

Organize the small group of 3-5 people and ask them the following question:

- **By looking at aunt Phea's expenditure, which items are necessary and unnecessary expenditure?**

Allow 5 minutes for discussion.

Ask for a few responses and facilitate a lively discussion

Continue ask them on following question:

- **What other examples of necessary and unnecessary expenditure do you have?**

Ask for a few responses and facilitate a lively discussion

3. Commitment

Ask the plenary group on following question:

- **What are you going to apply based on what you have learnt today?**

Ask for a few responses and facilitate a lively discussion

Please conclude that: All expenses are not the same, some expenses are more important than the others. Therefore, we should think thoroughly before we expense on unnecessary items. By doing so, we will able to save some money for urgent needs in the future.

[Note for Field Facilitator: Expenditure prioritization is one of the important mechanisms which make us able to save some money for the future. In order to do that, we have to change the habit of saving practice. One of the best choices we start regular saving practice of 500 riels per day or 5,000 riels per week]

4. Income increase – 10 minutes

Ask the plenary group on following question:

➤ **How will aunt Phea do to increase her income?**

Ask for a few responses and facilitate a lively discussion

Organize the group into pairs and ask them the following question:

➤ **For yourself, what will you do to increase your income?**

Ask for a few responses and facilitate a lively discussion

[Note for Field Facilitator: Saving group members can increase their income from their existing livelihood options such as they can increase amount of baskets for sale which they are currently producing or increase the frequency of vegetables growing. They also increase income through reducing daily consumptions expenses by producing their own (home-made) for consumptions such as food ingredients, drinking water, cakes which are good for health as well]

5. Discussion on the sources of income – 10 minutes

Organize the group into pairs and ask them the following question:

➤ **How do you record your incomes and expenditure?**

Ask for a few responses and facilitate a lively discussion. Conclude the answers, if possible, share your experience on how you do with your recording.

Ask the group on following question:

➤ **Between man and woman, who is able to manage incomes and expenditure better?**

Ask for a few responses and facilitate a lively discussion

6. Income Management – 15 minutes

Organize the small group of 3-4 people and ask them the following question:

- **What does income and expense management benefit to you?**
- **What are challenges you will face in managing income and expense?**

Ask for a few responses and facilitate a lively discussion. Conclude the answers.

Ask the plenary group on following question:

➤ **How will we able to solve those obstacles?**

Ask for a few responses and facilitate a lively discussion

[Note for Field Facilitator: The possible benefits of income and expense management include:

- You will know how much you have earned and spent
- You will able to monitor your expenses regularly
- You will able to manage your expenses better (You may have clear plan)
- You will know if your money lost or be stolen]

7. Commitment – 5 minutes

Ask the group on following question:

- **How are you going to manage income and expense better when you back home?**

Ask for a few responses and facilitate a lively discussion

8. Recap and close the meeting – 5 minutes

Ask groups in plenary the following question:

- **What are the decisions your group made so far?**

Ask for a few responses and facilitate a lively discussion to make sure that members could review all decisions or key important messages from previous meetings.

Before we say good bye, conclude session and provide group the following information:

Now our today meeting ends. Thanks for your active participation, our next meeting will be about setting saving group goals, saving cycle and saving amount. We will spend about one hour and 50 minutes together. Please memorize all of the things you decided, and they will be recorded in the internal regulation sheet when you have the record book.

See you next week!

Meeting 4: Setting Group's Goals and Saving

- Group's goals
- Setting the amount of saving for each member
- Set group social fund

Group's Goals

Objectives:

At the end of this lesson, participants will:

1. discuss about saving groups both successful and unsuccessful
2. set financial and social goals for the saving group
3. create mutual direction for saving group
4. make note of all the points decided by the group into Group's Regulation

Duration: 30 minutes

Preparation/ materials:

1. Read the story in advance, flipchart, markers

Activity Steps:

1. **Greet all the members and indicate the agendas of this meeting** (3 minutes)
2. **Review the discussion points from previous meeting** (5 minutes)

Ask the whole group, and give them sometimes to answer the following questions:

- **Can anyone tell me what have been discussed in the previous meeting?**

Summarize group's answers and add other points as they cannot recall of the points that have been discussed in the previous meeting.

3. **Story Telling – 22 minutes**

Tell the story to all members:

I am here to help everyone to improve your livelihood. In order to have a real improvement, we should make this saving group become a successful one. Let's listen to a story about two saving groups which were created a year ago:

Ms. Mao's group, in Angkor Chey District, decided that each member will save 1,000 riels at each meeting during growing season and 2,000 riels during harvesting season. Not long ago, they started using group's money as a loan to those who needed it. At every meeting, after the members deposit the saving and repay the loans, almost all the group's loan fund has been given as loan to other members. They always discussed thoroughly about the purpose of the loan, amount of loan, and how to pay back. They used the loan to improve their income generation activities. The group gets interest from the loans which contribute to the group's fund increasing. The interest has been used as loan fund.

Mr. Seourn's group, in the same district, did not have regular meeting. Some members saved money, but some did not. Some amount of money was repeatedly lent to the same members (2 or 3 members) in each meeting. The treasurer kept the remaining money. Sometimes the members did not pay back their outstanding loans but the group still allowed those to take other loans especially the one with powerful. Sometimes,

group's fund was lent to non-members for personal reasons. Eventually, members have started feel disappointed and hopeless. Most members did not come to the meeting. At the end of the cycle, only small amount of money was left.

Ask the members the following questions:

- **What was happened in Ms. Mao's and Mr. Seourn's saving group?**

Try to get more answers from them and facilitate the discussion to make it more interactive within 5 minutes.

Arrange the members into pairs and discuss on the following questions:

- **Which saving group do you like? Why?**

Try to get more answers from them and facilitate the discussion to make it more interactive within 5 minutes.

Inform members as the following:

Now, let's discuss and decide on the goals for our group.

Ask the members the following questions:

- **Why do you want to create this saving group?**
- **What is your group's goal?**
- **What is the amount of money that you want the group to have in a year?**

Facilitate the discussion to make it more interactive and make notes the members' answer on the flipchart papers. Continue to facilitate the discussion in order to clearly define the financial goals and by explaining members clearly about these goals.

[Notes for facilitator:

Financial goal is the amount of money that the group plans to save and use to achieve the group's common purpose. For example, the group decides that none of the members can borrow money from private money lenders or from an outsider to buy fertilizers, seeds, pump water, and hire labor for farming in the fourth year of saving. Therefore, the group plans to save approximately 5 million riel within the first two years.

The social goal is a joint activity of the group to help addressing the challenges in the community which is an important issue, the group able to do and stand for the common interested. The contributions may be in cash or other materials. For example, the group determined that the problem of children not attending school in the village because of most children's family did not have money to send them school. The group plans to find a solution for 5 children per years for the first two years.]

(Note: Ensure that the secretary make notes of all the decisions made by the group in Point 7 of group internal regulation.)

Setting Saving Money

Objectives:

At the end of this lesson, participants will:

1. understand the practice of generating income according to the seasons
2. discuss on the advantages of the connection of saving to income flow
3. decide on the best saving practice for the group and the amount of money they need to save each time with the group
4. Make notes of all the group's decisions in the internal regulation.

Duration: 75 minutes

Preparation/ materials:

1. Smoothen the surface of the land, and use a tree branch or other tool to draw, big flipchart papers, and markers.

Activity Steps:

[Note: this part is continued from the part of setting group's goals.]

1. Understanding of seasonal incomes – 15 minutes

Ask the members:

- **How many seasons are in Cambodia? What is the season now? What is the next coming season?**

Let's the members answer according to real situation of the region they are living. Ask for a volunteer to draw a circle on the flipchart paper representing the season in Cambodia and ask him/her to draw lines slicing the circle to represent each season. Ensure all members can see the drawing on the paper.

Ask the members to find a pair and discuss about the following questions (5 minutes):

- **Which season do you earn the most, and which season do you earn the least? Why?**

Request a volunteer to point out the potential for earning income in each slice of the circle by placing small item such as pebbles. One pebble will be placed in season slice that they earn the least and five pebbles represent the season that they can earn the most. The potential for earning income in other seasons can be seen from the number of pebbles in two, three or four pieces. Give them 10 minutes to discuss and express an agreement in the group on items used to represent.

2. Pair Discussion (15 minutes)

Ask the members:

- **What are the sources of your income?**

➤ **Who can earn the most income (you or your husband)? Why?**

Ask 2 or 3 people to share their answers from the discussion to the group for 5 minutes.

Continue from the previous discussion and ask the group to discuss for 5 minutes:

➤ **Which one is your irregular source of income? Why?**

Summarize members' answers and continue to ask (5 minutes):

➤ **Sometimes when you earn more, how do you plan to spend for your needs in a year?**

Summarize for the group:

It is great that sometimes you can earn a lot of income. It is important to consider carefully about how the money should be spent, pay back loan, other urgent needs, and saving as planned for any necessary expenses in the future.

3. Advantages of correlation between saving and income flow (10 minutes)

Arrange members into small groups consist of 3 to 4 people and ask them to discuss the following questions (5 minutes):

➤ **How do the differential incomes in each season affect your ability to save?**

Summary the discussion according to the members' answers

4. Commitment – 5 minutes

Ask the group:

➤ **How do you save the money in the season that you earn more and less?**

Ask the group to have more determination.

[Possible answer: the members will save more in the season that they can earn a lot and they will save less in the season they earn very little.]

5. Discussion on the minimum amount of saving (10 minutes)

Advise the group that:

Now you all have decided on the minimum amount of saving. In every meetings, all members must save as little as the amount we decided. In case you want to save more, you can do so, but the amount must not exceed five times of the minimum saving amount set. In order to determine the amount of saving that fit together, everyone should think of the goals that we already discussed before.

Divide members into 3 small groups and ask them to discuss the following questions:

➤ **What is the minimum amount of money you can save every week? Why?**

Invite a representative from each group to present their answer

Ask the members to decide and vote for the minimum amount to save by raising their hand.

Each member can raise his/her hand for only once.

- Do you think our group should save at least..... in each time/ week (Option 1)
- Do you think our group should save at least..... in each time/ week (Option 2)
- Do you think our group should save at least..... in each time/ week (Option 3)

The group leader announces the option that the group has chosen by saying that:

[The minimum amount of saving is and the maximum amount of saving is no one will do saving beyond the decided amount.]

Ask Secretary to make note of the decision into Group's Regulation in Point 10. Ask one member to read the note aloud to the group.

Congratulation!

6. Punishment to those who don't save (10 minutes)

Explain to the group that:

In order to keep our group's saving growing, every member has to save regularly in every week and the money should be equal to the amount as decided. There will be a seriously punish to any member who did not follow. For example, anyone who does not save money equal to the amount as agreed, he/she will be fined.

Ask Group Leader to lead the group to decide on the amount to be fined when any member fails to save. Ask the group the following question:

- **What should the group do when any member fails to save money?**

Facilitate the discussion to make it more interactive and ensure the group make decision on the punishment and the amount to be fined. If they provide with different answers, help them to make the decision by voting (raising their hand).

Ask Secretary to make note of the punishment into Group's Regulation in Point 11.

7. Determine the duration of saving cycle (10 minutes)

Explain to the group that:

Usually, the group can decide on dividing their saving and other incomes to members when everyone really needs it. From the time that group starts saving until shared out call group cycle. In session 7, we will discuss about the options and ways of dividing money.

Ask the group that:

- **When do you think you need the money the most and want to divide the saving?**

Facilitate the group to make the decision. Use voting system when necessary. Ask the Secretary to make note of the decision into Group's Regulation in Point 13.

Group Social Fund

Objectives: At the end of this lesson, participants will:

1. Set the group's social goals
2. Agree on group social fund and determine how to use it

Duration: 45 minutes

Preparation/ materials: Flipcharts, Markers

Activity Steps:

1. Set the group's social goals (25 minutes)

Explain the purpose to group members:

You may remember our discussion in the initial meeting about one of the interests/benefits that we will receive after becoming members of Saving for Change group. That is about supporting one another within the group and the community. It's called "the group's social goals" that gives advantages to SfC members and others in the community.

As a whole group, brainstorm experiences of social supports together that they have helped each other when someone encounters serious problems or painful situation with a guiding question below (5 minutes):

- **What are the challenges you usually encounter?**

Collect all answers from members on the flip chart and then ask the following question (5 minutes):

- **If someone of your group face incidents, do you want to help them? If you do, how do you want to support?**

[Notes for facilitator:

Social goal is the group's activity to take part in resolving main problems in the community according to the ability of the group and based on the group's mutual benefits. The group can contribute in cash or other kinds. For example, the group have identified that the reason of children in the village not being at school due to their parent lack of money to send them to school. The group has set plan to find a solution to help 5 children per year in the first two years of the saving group.]

Brainstorm the idea from group on how to support/help, then facilitate the discussion as a whole group to identify the priority issues that group is willing to support each other.

Then, facilitate the group to agree on (10 minutes):

- **Shall we agree to set up group social fund that reserve for member emergency needs?**

- **If you shall, what the amount of regular contributions to the Social Fund should be collected every meeting?**

Facilitate the group discussion and request for the agreement on the amount of money to be contributed to group social fund.

Then, ask group leader to announce the agreement as follow:

[Each member agrees to contributefor the group social fund and will pay to the group every weekly meeting.]

Request the group secretary to record the group decision into group’s regulation on point number 10.

Congratulation!

2. Determine on using group’s social fund (15 minutes)

Explain to the group members

We just already identified the priority issues of our group for social support response. Now, let’s discuss the rules of these supports.

Facilitate the big group discussion on the question below (10 min):

- **What are the conditions of using group social fund to support members? And how much?**

The group’s social fund will be used for:

No.	Description	Amount
1	Group member or their family members hospitalized	
2	Group member or their family members got accidents	
3	Group member or their family died	
4		
5		
6		
7		
8		
9		

Ask group’s secretary to record the decision into group’s regulation on point 10.

[Notes for facilitator:

[In some circumstances, some social fund remains at the end of year because the group did not use for any emergencies or even none. In this case, it is strongly recommended that social fund is not shared back to individual member at the end of cycle; it has to be cumulatively collected from cycle to cycles.]

3. Commitment (5 minutes)

Ask them the following question:

- **Will you practice what we have learned today?**

Ask them to provide with some answers and thank for their participation.

4. Review the decisions made from last meetings (5 minutes)

Ask the group that:

- **What have our group make decisions so far?**

Summary all the decisions that group have made and end the meeting. Remind them about next meeting. In addition, tell the group that:

In the next meeting, we will learn on how to record transaction in the book keeping and we can start saving money.

Thank to every member in the group.

Meeting 5: Book Keeping Record

- **How to do book recording**
- **First saving**

How to Do Book Recording

Objectives:

At the end of the session, participants will:

1. know how to complete on the three documents in the recording book
2. know how to use the recording book

Duration: 113 minutes

Preparation/ materials:

1. Sample of the three documents (A4 size and flipchart paper)
2. Instruction on the financial transaction

Activity Steps:

1. **Greeting to the participants and present the objectives of this meeting (3 minutes)**
2. **Attendance registration (5 minutes)**

Tell the group that:

Secretary is the person who will take attendance. Please raise up your hand and say "Present" when Secretary calls your name.

Instruct Secretary to write down members' attendance in the group recording book. Help the Secretary while he/she is writing the name of members in this list and note down the attendance.

In the case of any member absent, ask to the group the following question:

- **What should the group do to whom absent today?**

Facilitate the discussion by reviewing Group's Regulation that has been decided on punishment/ fine for the absentees. Ask the members to remember about this matter in the next meeting.

Ask Group Leader to give welcome and opening remark of the meeting (2 minutes).

3. **Review the decisions that group has made: (10 minutes)**

Ask the group about the decisions they have made:

- **Can anyone tell what have been discussed last meeting? And what are the decisions that group has made from previous meetings?**

Facilitate the discussion, and ensure that everyone in the group mention all of the points they have decided on.

4. **Practice on the book keeping record (30 minutes)**

a. Present the template of attendance list, saving and fine, and balance and loan sheets”

Give all the three documents in A4 to the group and explain them by showing the same document on flipchart:

There are three sections of financial recording including the Attendance List, Saving and Fine; Loan sheet; and Balance sheet. Everyone will learn how to use these three documents today and you will learn more when you start saving and giving loan to the members.

The Secretary will responsible for recording of all financial transaction but every member is supposed to know how to record and understand about these documents because it help to understand the group cash movement. One day, you will be become a secretary of the group! I will explain you one by one.

Explain the group members all the points of “Attendance, Saving and Fine” template by sticking the flipchart of the template where everyone can clearly see.

b. Demonstrate How to Fill in Attendance, Saving and Fine Record:

Ask two members to practice how to complete the saving and fine section in order to demonstrate to other members. Make correction on the mistakes that they made.

c. Demonstrate How to Fill in Loan Record

Similar to the previous section, ask two members to practice how to complete the loan section in order to demonstrate to other members. Make correction on the mistakes that they made.

d. Practice How to Complete the Cash Balance Sheet

Facilitate as the above section.

5. First Saving (30 minutes)

Showing saving procedure before the group being to save:

You can play the video of the group saving meeting process, if there is a video player or a laptop available at meeting place. If unavailable, you can explain to the group about the procedure point by point while they are meeting.

[Note for the facilitator: the detail of saving procedure is at the annex of this guiding book.]

Let the group start saving meeting and give the instruction to them on the steps where they are not able to follow.

6. Review the decisions made in the previous meetings (5 minutes)

Ask the group that:

➤ **What did the group discuss and decide in the previous meetings?**

Summarize the decisions that group has made and end the meeting by reminding them about the meeting for next week. In addition, tell the group that:

For the next meeting, everyone will discuss and decide on the loan policy and how to consider on loan request. You will also able to save money for the second time.

Thank you for your participation!

Meeting 6: Loan Policy

- Discussion on loan policy
- Discussion on the process of evaluation and approval for each loan
- Second Saving

Loan Policy

Objectives:

At the end of this meeting, participations will:

1. analyze the impact of loan policy including loan purpose, loan value, interest rate, and loan duration
2. decide on the group's loan policy
3. Record the decisions into Group's Regulation

Duration: 70 minutes

Preparation/ materials:

1. Read the story in advance

Activity Steps:

1. **Greeting remarks to the participants and present the objectives of the meeting (5 minutes)**
2. **Review the discussion made in previous meeting (5 minutes)**

Ask the whole group and give sometime to answer the following question:

- **Can anyone tell me what we discussed in the previous meeting?**

Summarize the answers and add the missing points of what they have been discussed in the previous meeting.

3. **Interest Rate (15 minutes)**

Explain the group that:

The group should set some conditions related to loan so that loan can be widely accessed by members and make sure everyone able to pay back within the deadline.

Let's listen to a story about two saving groups which were created a year ago:

Women in Somnoy village have decided to create a saving group namely **Light of Women Group**. They wanted their saving rapidly grow. They organized a meeting to discuss on the interest rate. Brokers in the village charged 1,000 riels per month for 10,000 riels loan. The group does not want to get the same interest rate as it is a bit high for their members to pay back. If they charge 100 riels per month as interest for 10,000 riels loan, their group's fund would not quickly grow. Therefore, they decided to charge 300 riels as interest for 10,000 riels loan and will be applied to all members.

Ask participant turn to the one sitting nearby as a pair to discussion following question (10 minutes):

- **What do you think about this group's loan policy?**

- **According to what we have learnt, what are the advantages and disadvantages of high or low interest rate?**

Ensure there are some answers provided and facilitate the discussion to make it more active.

Ask the group the following question:

- **What will be the interest rate for our group?**

Facilitate the discussion to make it more active and make sure everyone in the group take part in decision making. (If necessary, you can assist them by applying voting system.)

4. Define the Loan Value (15 minutes)

In the same village, there is another group namely **Life Striving Group**. The group wished every member could get the loan. They set the value of loan that each member can access to the maximum of loan for 100,000 Riels. They also decided that when the group's fund increased, they will allow their members access to more value of loan.

Ask participants to turn to the one sitting nearby as a pair and discuss the following question. (5 minutes)

- **What do you think of this group's loan policy?**

Ensure there are some answers provided and facilitate the discussion to make it more active.

Ask the group the following question:

- **What is the maximum loan value for our group?**

Ensure there are some answers provided and facilitate the discussion to make it more active. Make sure the decision is made by everyone in the group.

5. Define the Loan Duration (15 minutes)

At the same time, there was another women saving group namely **New Life Group**. They wished that every member could get the loan. They didn't want to limit the value of loan but they wanted to set a limited period for loan so that everyone in the group has a chance to get loan in this cycle. Hence, they decided that the longest period of loan would be 6 months.

Divide participants into small groups consist of 3 or 4 members and ask them to discuss the following question (10 minutes):

- **What do you think of this group's loan policy?**
- **According to what we have learnt, what are the advantages and disadvantages of setting the longest period of loan?**

Ensure there are some answers provided and facilitate the discussion to make it more active.

As the big group the following question:

- **How long of loan period will our group decide for member to get loan?**

Facilitate the discussion to make it more active and make sure the decision is made by everyone.

- Make record of the decisions in Group's Regulation point 11.

6. Define the Punishment (15 minutes)

Remind the group that:

We already discussed about punishment in the meeting 4. To make group's management more effective and spend less time on argument, we must have some rules to make sure everyone follow group's regulation. We already discussed in the previous meeting that members will be fined if they don't follow group's regulation.

Ask the group the following question:

- **How much should be fined if a member late to pay the interest and loan?**

Facilitate the discussion to make it more active and make sure every member contribute to the decision making. In case there are different answers, the facilitator can applying voting system. Ensure there are two different discussions; one on the amount of fine for paying the interest late, and another one on paying the loan back late. Make separate note in Group's Regulation.

Tell the group that:

- Make record of the decisions in Group's Regulation point 11.

Thanks to every members.

Pre Loan Assessment

Objectives:

At the end of this session, participants will:

1. learn how to assess the members' loan requests

Duration: 61 minutes

Preparation/ materials:

1. Read the story in advance
2. Loan poster

Activity Steps:

[Note: this session is continued from "The Use of Group's Funds"]

1. Story Telling (5 minutes)

In Samaky Meanchey village, there is a saving group named Samaky which have started to give loan to their members.

In a meeting, they discussed on two options: 1) give a small amount of loan to 3 members, and 2) give the entire loan to only 1 member. They decided to give the loan to a member who informed the group that she will use for her business and the group did not know clearly what type of business. Now it's time to pay the loan but she could not afford to pay back due to her business faced with some issues. Meanwhile, other members also wish to get loan but could not due to less group's funds.

There is also another group named **Amnot** located in the same village and they have the same loan options which the group will give loan to more members with smaller amount or give entire loan to one member. Though, they thought that it's so risky to give the entire loan to only one member even though he/she is the leader. The group decided to give loan to 3 members. Now, those members already paid back the loan and the group was able to give loan to other members. Everyone in the group is very happy due to the group's fund is increasing.

2. Discuss in small groups (20 minutes)

Arrange them into small groups consist of 3 or 4 members and ask them to discuss the following question (10 min):

- **What is your opinion on these two groups?**
- **Which one is more benefit to the group between giving all loan funds to one member and divided loan funds to more members?**

Ensure there are some answers provided from the group and facilitate the discussion to make it more active.

3. Loan Request Assessment (15 minutes)

Explain the group that:

Now we will discuss about loan request from members. To assist members to utilize their loan effectively in order to improve their livelihood you should understand clearly about the advantages and disadvantages before providing loan to anyone. Now, let's discuss about the advantages and disadvantages of loan giving.

Ask the group to discuss the following question:

- **What kind of loan that can helps members improve their livelihood? Why?**

Facilitate the discussion and summarize the answers.

The answers should be:

- Loan for running a business, not for gambling.....
- Loan that has interest rate lower than profit
- Loan that does not exceed the demands

Explain the group by showing the pictures:

Therefore, every member that wants to get loan must present 4 kind of information to the group that will help to evaluate and decide on the request before giving the loan:



1. Loan value
2. Purpose
3. Loan duration
4. How to repay

When a member request for loan, the group can discuss and evaluate on these points: amount of loan, purposes, duration and how to repay whether it is reasonable and why?

Ask the group to discuss the following question (5 minutes):

- **Who remember the four kind of information that a member requests for loan must show to the group so that the group will discuss on it?**

Summarize the answers and explain the importance of the loan assessment.

4. Commitment (2 minutes)

Ask the group following question:

- **Will you all follow what we have decided today?**

Ensure there are some answers provided from the group and facilitate the discussion to make it more active.

5. Review the decisions from the previous meetings (5 minutes)

Ask the group that:

- **What did we discuss and make decision from the previous meetings?**

Summarize the decisions the group have made. End the meeting and remind them about the next meeting. Tell the group that:

In the next meeting, everyone will discuss about how to revise group's regulation, decide on group's fund distribution options and how to distribute, and you will also be able to start giving loan to the members.

6. Second saving (10 minutes)

Let the Group Leader start to lead the second saving by asking the Secretary to register attendance list, and Treasurer receive the saving money from the members one by one.

Secretary calls the members' name to deposit their saving with call out the amount loudly and record in the book. Treasurer counts the money and inform the total amount of saving to the group loudly. Then, the Secretary concludes the total amount saving announces to the group and record the total amount in the recording book.

Meeting 7: Options for Fund Distribution

- Discussion on options for distributing group's saving
- Learn to do shared out
- Third saving

Options for Group's Fund Distribution

Objective:

At the end of this meeting, participants will:

1. discuss about the advantages and disadvantages of shared out and not to shared out of group's saving
2. discuss the options of shared out and choose an option for shared out
3. Record the decision into group's regulation

Duration: 50 minutes

Preparation/ materials:

1. read the story in advance
2. Post of group's regulation revision

Activity Steps:

1. **Greeting remark (3 minutes)**
2. **Review the previous discussions (5 minutes)**

Ask the group to discuss the following question:

- **Can anyone tell me what we discussed in the previous meeting?**

Summarize the answer and add other missing points that they discussed in the last meeting.

3. **Tell Story (5 minutes)**

In Somnoy village, there is a women saving group called **Ponleu Satrey Group**. They did a discussion and came up with a goal for the group was to buy seeds for plantation within a year. When they do share out, they are very excited to receive their saving money back including the interest from loan. Now, every member has enough money to buy seeds. The women are very appreciated because of they could achieve their goal.

4. **Small group discussion (15 minutes)**

Arrange participants into small groups consist of 3 or 4 members and ask them to discuss the following question (5 minutes):

- **What do you think of these stories?**
- **According to what we have learnt from the story, what are the advantages and disadvantages of shared out?**

Ensure to receive some answers from them and facilitate the discussion to make it more interactive.

Note for facilitator: The advantages of shared out the group's saving every year include:

- The group can show its transparency to members.
- Members will be happy to see that their saving and profit.
- Reduce the concerns of a huge cash managing
- It is easy to reselect the committees in case they didn't fulfill their duty.
- It is time for existing member to leave if they want, add new members if any, and to revise the group's regulation if necessary.

5. Commitment (2 minutes)

Ask the group the following question:

➤ When will your group share out the saving?

Encourage to have more answers from the group and facilitate the discussion to make it interactive. Ensure the group reaches a mutual goal of group's saving share out including when to share out and the purpose of share out.

[Note for the facilitator: Make sure that every member in the group understands clearly about the advantages of group's saving share out every year and they decide to do so.]

Tell the group that:

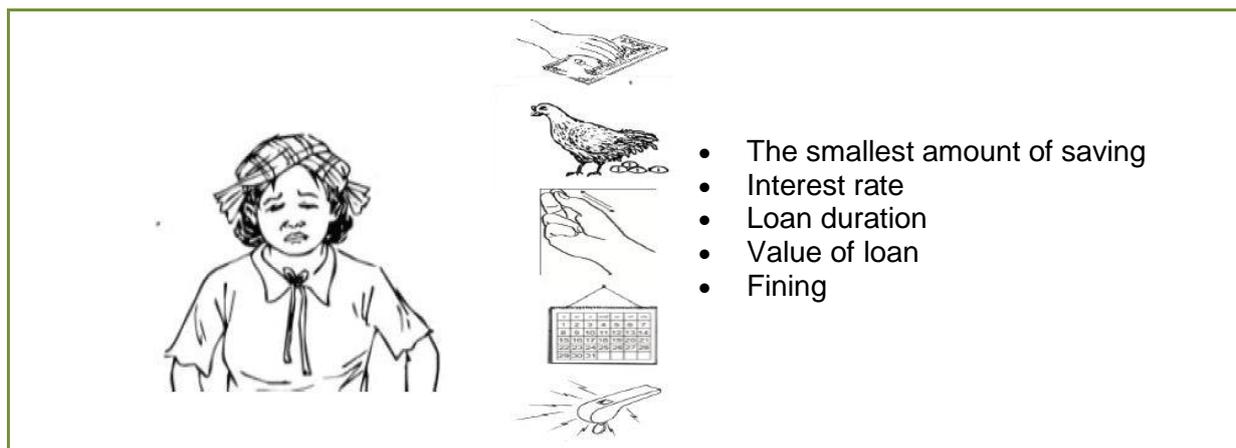
- Record this decision into group's regulation in point 12.

6. Revise the Group's Regulation (15 minutes)

Explain to the group that:

When the group has faced difficulty in some points or members have not able to fulfill according to the group's regulation. For example, the members were not able to harvest their rice cultivation due to seriously destroyed by flood, though the members could not earn income from selling rice production which caused them to save money little this time. In contrary, the members can earn more incomes in other seasons which they can save more money with the group as well. In this situation, the group can reconsider to increase or reduce saving amount and revise the group's regulation as follow:

Explain to the big group by showing poster below:



- The smallest amount of saving
- Interest rate
- Loan duration
- Value of loan
- Fining

Ask the group the following question and facilitate the discussion to make it more interactive:

- **When your group has faced the same problems as mentioned above, would you want to revise the group's regulation?**
- **What are the reasons for revising group's regulation? When? Which points?**

Conclude the discussion and explain the group that:

It is important to note that this is just a lesson what we learn and it is not the decision to be made in this meeting. The group has to decide when to revise the regulation and make sure that the changes are made based on every member's consent and only when the group encounters financial difficulty or better off. The group can make changes the regulation only when it is necessary.

7. Review the group decisions made from the previous meetings (5 minutes)

Ask the group to discuss the following question:

- **Can anyone tell me what we discussed in the previous meeting?**

Summarize their answers and add other missing points that they discussed in the last meeting. Thank for their participation since the beginning of the training until now.

Part 4: Annexes and Other Forms

Saving for Change Program

Training Observation Checklist

Date		Field Facilitator Name	
Location		Observer Name	
Group Name		Type of group training/meeting (please cycle)	P 1 2 3 4 5 6 7 8

Key Characteristics to be observed*	Yes	No	N/A	Remarks
1. Organizing and managing the training meeting				
a. Arranged the members to sit in cycle (or sitting in a way that participants can see each other)				
b. Presented the topics of training				
c. Observed the members who present, who not come, and who come late to the training meeting				
d. Instructed the group leader to check the member attendance				
e. Instructed the group leader to ask members to review the internal regulations				
f. Helped group members to make decision by using participatory approach				
g. Encouraged the group members to commit at the end of the training meeting				
h. Provided instruction to the group members accordance to the guidelines				
i. Followed all the guidance steps of the training meeting				
j. Followed all the guidance steps order in the training meeting				
k. Has used the Facilitator's Guides manual				
2. Meeting Contents				
a. Presented all the information which is mentioned in the Field Facilitator's Guides manual				
b. Provided the correct and clear information in responding to participant's questions, and said he didn't know the answer yet and he will find out more information				
3. Presentation Skill				
a. Stood at the place that all participants can see her/him and he/she was looking at participants while he/she was talking				
b. Spoke loudly, clearly, not too slow or too fast				
c. Has used the visual aid materials fit to the meaning and used body language in the attractive manner				
4. Facilitation Skill				

Part 4: Annexes and Other Forms

Key Characteristics to be observed*	Yes	No	N/A	Remarks
a. Encouraged more participants to express their ideas while conducting discussion				
b. Used open questions as written in the Field Facilitator's Guides manual				
c. Speaking in the respectively manner (used appropriate words and polite)				
d. Gave value to the participation and hard-working of participants				
e. Used small group and pair discussion methodologies in order to allow participants to share knowledge and experiences among themselves				
Total**		+		=

* If the characteristics have frequently observed (most of the time) , please mark (X) in the column (Yes)

* If the characteristics have observed rarely happening (little happened), please mark (X) in the column (No)

* If the characteristics have not been observed, please mark (X) in the column (N/A – Note Applicable) except the shading column

** To get a total score, please sum the mark (X) in column (Yes) and (N/A) then conclude both columns.

Evaluation:	Tick (✓)
If total score ≥ 15 = Good perform	
If total score < 15 = Still not able to perform well and need to be improved	

Characteristics to be observed to the group***	Yes	No	N/A	Remarks
a. All group members have deposited saving every week				
b. The fining has been stated in the group regulation				
c. The fining has been made accordance to the group regulation				
d. Group made the decisions according to the meeting guidance in the Field Facilitator's Guides manual				

*** Please mark (X) in the appropriate column (Yes, No, or N/A) with providing examples. You have to discuss with the Facilitator about the characteristic under (No) column to find the way to make improvement for the group.

Saving for Change Program

Group Meeting Checklist

Date		Group formed by	
Location		Observer Name	
Group Name		Type of group meeting (Please cycle)	Saving Loan Fund distribution

Group characteristics to be observed*	Yes	YH (Yes with Facilitator help)	No	N/A
1. Meeting Opening				
a. Members sit in a cycle				
b. Group leader started the meeting and Secretary checked the member attendant list				
c. Secretary recorded the member attendant list and marked for fines, if any				
d. All members have reviewed the group's regulation				
e. Members have corrected the group's regulation, whereas incorrect reviewing found				
2a. Financial movement				
a. Group leader asked members to recall the closing balance from last meeting while cash box still locked				
b. Treasurer opened the cash box and count the money in front of all members				
c. Cash balance recalled by members matched with cash count by Treasurer				
d. The different cash balance recalled by members and actual cash count was solved by members participation and satisfied by all members (if any)				
e. Group leader asked Secretary to recall the members to be fined				
f. Members to be fined and late loan repayment have paid according to the policy				
g. Treasurer counted the value of fines and late loan repayment, and announced the total amount to all members				
h. All members deposited the saving and paid fines according to the group's regulation				
i. Treasurer counted the total savings and announce to the members				

Part 4: Annexes and Other Forms

2b. Loan Disbursement – to be completed when the group conduct loan disbursement meeting

a. Group Leader asked Secretary to announce the outstanding loan to repay in this meeting				
b. Members repaid the loan and any fines related to loan repayment according to the group's regulation				
c. Treasurer counted all the group loan fund and announce to members				
d. Loan requests have to be consisted of 4 key points – value, loan duration, purpose, and how to repay				
e. All loan requests were analyzed and approved by all members by using participatory approaches				
f. If the amount of loan requests were more than the available loan fund, the loan distribution was decided by all members by using participatory approach				
g. Amount of loan disbursement in this meeting, interest, and date of repayment was announced to all members				
3. Meeting Closing				
a. Secretary recalled the total value of loan outstanding to all members				
b. Treasurer counted the cash remaining in the cash box and announce the closing balance to members				
c. All members repeated the closing balance for this meeting				
d. Group leader locked the cash box, gave key to the Key-holder and cash box to the Treasurer				
4. General Process				
a. One member was randomly selected before the meeting start and asked whether he/she remembered the closing balance from last meeting				
b. Two members were randomly selected before the meeting start and asked to remember the group membership and the status of loans and fines of all members				
c. Group followed all the meeting agendas				
d. Group orderly followed all the meeting agendas				
e. The meeting was conducted less than 1 hour (if no group training) or less than 1 hour 30 minutes (if with the group training)				
f. One member was randomly selected at the end of meeting and asked whether he/she remembered the closing balance of this meeting				

Total**

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* If the group able to implement by themselves without supports from Facilitator, please mark (X) in the column (Yes)

* If the group able to implement with support required

Evaluation

If the total score $No \geq 7$, Group have problem in conducting the meeting

Check (✓)

Part 4: Annexes and Other Forms

<p>from Facilitator, please mark (X) in the column YH (Yes with help from Facilitator)</p> <p>* If the group not able to implement in which point, please mark (X) in the column (No)</p> <p>* If the point was not observed during the implementation, please mark (X) in the column N/A (Not Applicable)</p> <p>* Do not mark in the box with shading</p> <p>** Sum all the mark (X) in column Yes, YH, and No to get the total scores of each column</p>	<p>If the total score $No < 7$ and $YH > Y$, Group able to run the meeting in generally but still required help from the Facilitator</p> <p>If the total score $No < 7$ and $Y \geq YH$, the group able to run meeting in generally and will become self-manage in the nearly future</p>	
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Characteristics to be observed to the Facilitator***	Yes	No	N/A	Remarks
a. Provided correct information when answer to the group's questions or instruct to the groups				
b. Asked group members participation to identify incorrect process to be corrected				
c. Directed the group committee members to have ability to lead the group				
d. Used polite words and respectfully in communication with the group members				

***If the characteristics have observed mostly happen, please mark (X) in the column (Yes)

*** If the characteristic have observed little happen, please mark (X) in column (No)

*** If characteristics have not been observed, please mark (X) in the (N/A – Not Applicable) column

***Please use this section as the reference to provide feedback to the facilitators for improvement of his/her performance.

Group Performance Assessment Form

Name of Facilitator.....Group Formed Date:

Assessment Date: Group's location.....

Name of the Group.....Group Code:.....

Write “✓” in the columns that you think are correct

Group can operate by itself: YES <input type="checkbox"/> NO <input type="checkbox"/>

Indicators	Score Y=1 N=0	Score Y=1 N=0	Remarks on Issues or Progress	Information Source
1. Group sits in cycle or in a way that everyone can see each other				Observe during group meeting
2. All meetings have been organized as planned in the last 3 months				Check attendance, saving and fining list
3. *The group use a saving box that is locked, and there are two different persons keep box and key				Observe during the group meeting
4. *75% of training sessions have been provided to group: a. No. of lessons trained..... b. No. of lesson planned to train..... c. % of the lessons that have been trained (a/b).....				Check monthly plans of FF or group's report or ask group's members
5. *At least 80% of members joined this meeting a. Number of participants..... b. Total group's members..... c. % of participants in the meeting (a/b).....				Check attendance list, and observe during the meeting.
6. 90% of members save money in this meeting a. No. of members save money..... b. Total group's members..... c. % of members save money (a/b).....				Check attendance, saving and fining list.
7. *Most of the members can tell others about the group's regulation.				Ask the members some questions.

Part 4: Annexes and Other Forms

8. *Group operates follow to group's regulation as written (or group implements according to the regulation)				Check the internal regulation and ask the members some questions.
9. Group's saving activities are organized orderly following the standard of the meeting process				Observe the group during meeting.
10. *Correct recording in the book keeping				Check group's recording book
11. *Cash balance if this meeting is recorded in the group recording book equal to the amount of money left in the box.				Verify the cash balance recorded in the book and count the remaining cash in the box
12. At least 25% of the members still owe the group a. No. of members still on loan b. Total group's members..... c. % of members still on loan (a/b).....				Check the names of members in the attendance list, saving and fine section and loan section
13. More than 60% of group's fund using as loan to members a. Value of outstanding loan..... b. Total loan fund..... c. % of group's fund still using as loan to members (a/b).....				Check loan records and balance sheets
14. * Value of loan paid late in one month or more than 1 month less than 10% of the outstanding loan. a. Value of loan paid late in 1 month or more..... b. Total outstanding loan..... c. % of value of loan paid late in 1 month or more (a/b).....				Check loan record
15. Group committees able to perform their role and responsibility effectively without supporting from Field Facilitator. (4 committee member followed the meeting process)				Observe during the meeting.
16. 80% of the members pay attention and participate in group activities during the meeting.				Observe during the meeting.
17. *The group able to close meeting by themselves without support from Field Facilitator				Ask the group's members, especially the committees.
18. At least 1/3 of the members shared what they have learnt from saving group to other people.				Ask the group's members to raise their hand

Part 4: Annexes and Other Forms

19. Group's members were able to form and train new saving groups				Ask the group's members, especially the committee.
20. Group has "Social Fund"				Ask the group and check the book.
21. The group participates in community development activity.				Ask the group.
TOTAL SCORE:				

"The group able to implement by themselves" if the group can achieve all 9 main indicators () in first column*

"The group needs further support" if the group cannot achieve all 9 main indicators () in first column*

Member Name List

No.	Name	Sex	Age	Saving Purpose	Amount	Thump Print or Signature
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
Total						

Cash Balance Sheet

	Description		Certified by
+	Cash balance from last meeting		<i>Group Leader</i>
+	Saving this week		Meeting No.:
+	Fine	
+	Other incomes		Date/Month/Year
+	Total principle paid	
+	Total interest paid		Facilitator
Total		
-	Other expenses		
	Cash balance		Certified by
-	Loan given this meeting		<i>Group Leader</i>
	(C) Cash Balance This Meeting		

Social Fund Record

Cash balance from last week	Income this week	Expensed this week	Cash balance this week
			Checked by
			<i>Group Leader</i>

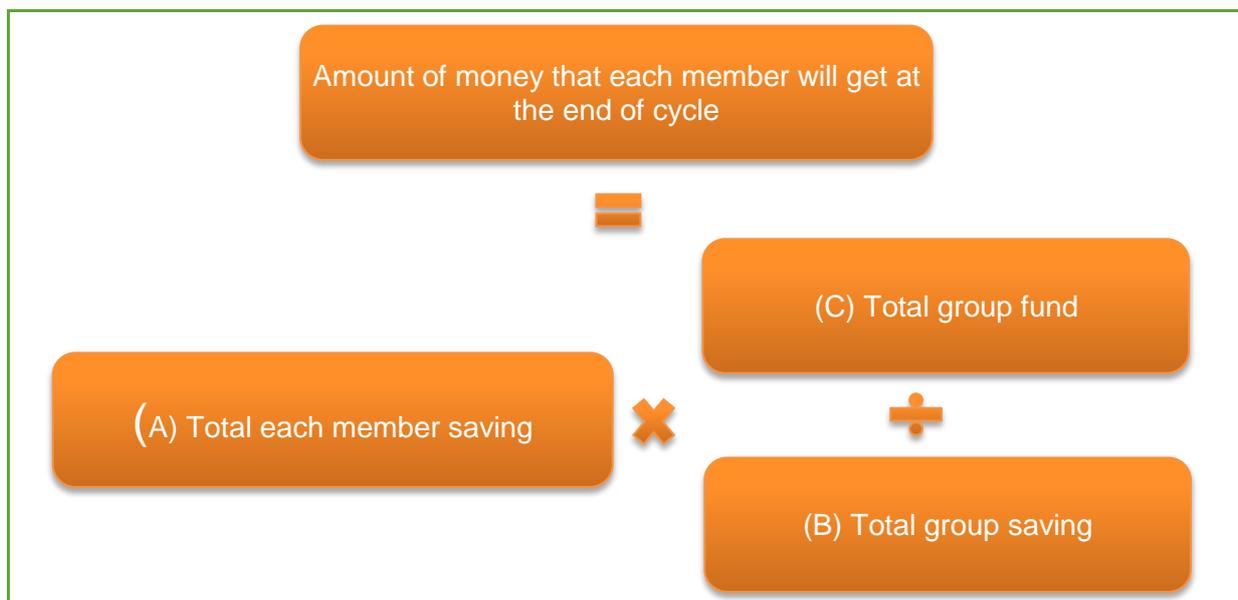
Cash Balance Sheet

	Description		Certified by
+	Cash balance from last meeting		<i>Group Leader</i>
+	Saving this week		Meeting No.:
+	Fine	
+	Other incomes		Date/Month/Year
+	Total principle paid	
+	Total interest paid		Facilitator
Total		
-	Other expenses		
	Cash balance		Certified by
-	Loan given this meeting		<i>Group Leader</i>
	(C) Cash Balance This Meeting		

Social Fund Record

Cash balance from last week	Income this week	Expensed this week	Cash balance this week
			Checked by
			<i>Group Leader</i>

Formula for Group's Saving Shared Out



Note:

(A) Total value of each member saving is the net saving that each member has saved since the beginning to the end of cycle. This value is quoted from the total group member saving table located at the last column according to the name of members.

(B) Total group saving is the net amount of all members saving together since the beginning until the end of cycle. This amount is quoted from the total group saving member table at the last row of the table.

(C) Total group fund is the total amount of all member savings plus interest and other profits from the beginning until the end of the cycle. This amount is quoted from the cash balance sheet of the last meeting. Before using the figure makes sure all outstanding loans and interest are paid back to the group.

Group's Saving Shared out Form

Date of Shared Out			/...../.....	Calculation of Shared Out						
No.	Member's Name	F	M	(A) Total Individual Saved	X	Proportion of share out (C divide B)	=	Individual received share out	Member withdrew share out	Member keeps cash for first saving	Member's Signature
1					X		=				
2					X		=				
3					X	(C) Total group's fund	=				
4					X	(B) Total group's saving	=				
5					X		=				
6					X		=				
7					X		=				
8					X		=				
9					X		=				
10					X		=				
11					X		=				
12					X		=				
13					X	(C).....	=				
14					X		=				
15					X	(B)	=				
16					X		=				
17					X		=				
18					X		=				
19					X		=				
20					X		=				
21					X		=				
22					X		=				
23					X		=				
24					X		=				
25					X		=				
Total											

Signature of Group Leader

Signature of Member Representative

Signature of Note Taker

Group Regulation

1. **Group's Name:** _____

2. **Group's Location:** _____

3. **Managing Committee:**

Committee's members for this cycle are:

No.	Name	Sex	Position
1			Leader
2			Secretary
3			Treasurer
4			Key Holder

4. **Date of first lesson conducted:** _____

5. **Date of group formed (first saving):** _____

6. **Date of this cycle started:** _____

7. **Group's financial goals:** _____

8. **Meeting**

Day of meeting: _____

Time: _____

Meeting's location: _____

All members have to come and attend the group meeting on time as identified and agreed by all members. If any member absent, they will be fined in the amount of _____ per once absent.

9. **Saving**

All members agreed to save the money every weekly group meeting.

The minimum amount is _____

The maximum amount is _____ (The maximum amount of saving will not exceed 5 times of minimum amount)

Note: The amount of saving must be in even number i.e. 5,000 Riels; 6,000 Riels; or 7,000 Riels

In case member did not save the money, they will be fined _____ per time.

10. Social Fund

Members have agreed to contribute the money to the group social fund in order to help members when they face with emergency needs, and in other social actions.

Each member will contribute _____ to the group social fund, and will be paid the same time of weekly saving meeting.

Group social fund will be used for:

No.	Description	Amount
1	Group member or their family members hospitalized	
2	Group member or their family members got accident	
3	Group member or their family members died	
4		
5		
6		
7		
8		
9		

11. Loan

Loan release and loan repayment (including interest) will be made only once per month at the end of the month or during fourth week of the month.

A member is entitle to get only one loan in a time and will be able to get another unless the previous loan was cleared.

The maximum loan amount for a member: _____

Interest Rate: _____% per month

The longest loan period: _____ (Not longer than 6 months)

Late to pay the interest will be fined: _____

Late to repay the loan will be fined: _____

12. Group's Cycle

This cycle will be ended on _____ (not longer than 12 months from the first saving date of this cycle saving)

The group member will distribute their group fund (including saving and interest...) at the end of the cycle.

Committee's Role and Responsibilities

Leader

- Arrange the meeting and lead the discussion
- Encourage group's members to participate in decision making
- Ensure the group follows the regulations
- Maintain group's disciplines and resolve the problems
- Make final decision when there are contrasting opinions
- Lock the saving box
- Represent the group with external relationships

Secretary

- Register members attendance at every meeting
- Records group decision into the group's regulation
- Record all group financial transactions, and ensure all financial documents are updated
- Sum up the amount of saving
- Ensure all of the financial documents are available for members to check
- Complete reports on group's activities for the members and facilitator to check
- Assist group's leader and other committees when necessary

Treasurer

- Collect the money, distribute the money, count the money, and manage group's fund
- Make announcement of the total saving amount
- Do calculation
- Keep cash box in a safe place between the meetings

Key Holder

- Keep the key during and after the meeting
- Bring the key to the meeting

Saving for Change's Meeting Procedure

Before meeting start:

Group Leader arranges members to sit in a cycle and the four committees sit next to each other from right to left respectively from President, Secretary, Treasurer and Key Holder. Secretary has to be ready all documents and keeps in front of him/her. Treasurer places the Saving Box in front of him/her, and Key Holder has to show the key to everyone. At each meeting, all team members have to sit in order according to the name list from right to left ranging from the smallest number.

During Meeting:

- Step 1:** Group Leader begins the meeting by welcoming all members and announces the agendas of the meeting (also mention other topics to be discussed besides regular saving and loan process).
- Step 2:** Secretary records the attendance by calling members' names, one by one following the order of the name list and marks their presence in the list.
- Step 3:** Group Leader reviews group's regulations by asking the members from point by point as recorded in the regulations and the members altogether answer on each point.
- Step 4:** Group Leader announces to start of saving process. Key Holder hands the key to Treasurer. Treasurer unlocks the saving box, but do not open the box yet and has to place the box in front of him/her.
- Step 5:** While the saving box is still closed, Group Leader ask the members to recall the total cash balance from the previous meeting (both loan fund and social fund), and verify with the amount of total cash balance noted in the book from the previous meeting.
- Step 6:** The Secretary records the cash balance from the previous meeting into the cash balance sheet of this meeting and Group Leader signs on "checked by" space.
- Step 7:** In order to help members remember the procedures of saving group from previous meeting, Secretary assists Group Leader to report about last meeting.
- Step 8:** Collecting the money for social fund (If the group has no saving for social fund, then skip to the next step). Group Leader announces the start of collecting money for social fund. Treasurer verifies the amount of each member's money and Secretary records the amount into the recording book.
- Steps 9:** Collecting the fine money. Group Leader proposes to start collecting fine money from members by reviewing the penalty to those who will be fined with the reason. Treasurer verifies the amount of each member's money and Secretary records the amount into the recording book.
- Step 10:** Collecting saving money for this meeting. Group Leader announces the start of collecting saving money. Treasurer verifies the amount of each member's money and Secretary records the amount into the recording book.

Part 4: Annexes and Other Forms

- Step 11:** Collecting loan money (if this meeting is for saving money only, please skip to Step 14). Group Leader announces the start of collecting loan money. Treasurer verifies the amount of each member's money and Secretary records the amount into the recording book.
- Step 12:** Group Leader ask Treasurer to count the total money collected at this meeting. Treasurer counts and announces the total amount cash in hand that can be lent to members.
- Step 13:** Giving Loan, Group Leader asks the members if any of them need to borrow money by asking them to raise their hand and leads the group to do loan evaluation. The group thoroughly discusses on each loan request. After the request is approved, Treasurer gives the money to the borrower and Secretary records the amount of loan into the recording book.
- Step 14:** Calculate the cash balance for this meeting. Secretary calculates the money to find the final balance for this meeting. Group Leader announces loudly to the members on the cash balance at the end of this meeting and requests all members to repeat after him/her and memorize for the next meeting.
- Step 15:** Treasurer keeps the money to the cash box. Group Leader locks the keypad and gives the key to Key Holder and the cash box to Treasurer.
- Step 16:** Discussion on other topics. Group Leader facilitates a discussion on their livelihood activities or other topics if any.
- Step 17:** Group Leader announce to ends the meeting and reminds the date and time of the next meeting.

