

SAVING AND CREDIT GROUPS

Simplified VSLA Guidelines

Red Cross Red Crescent Field Staff

# 

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# 1. Introduction

These guidelines are an executive summary of the Village Saving Loans (VSL) methodology adapted to Red Cross Red Crescent (RCRC) National Societies (NS) context and are intended to help **RCRC Field Staff (FS)** on their duty socializing, promoting, implementing and monitoring SAVING AND CREDIT GROUPS (SCGs). However, it is highly recommend that RCRC FS read the Field Operation Guidelines provided by VSL Associates at (<https://www.vsla.net/vsla-tools/training-guides/>) and VSLA Videos (<https://www.vsla.net/vsla-videos/>).

RCRC FS will be in charge of promoting and training new groups. These are individuals who stand out as natural motivators, are able to facilitate disciplined meetings, have demonstrated literacy and numeracy, and have expressed a strong desire to train saving group members. **RCRC FS are key for the success of SCGs, following these guidelines and using accordingly available Tools is crucial.**

# 2. Overview of Saving and Credit Groups

## 2.1. What is a Saving and Credit Group?

A SCG is ideally a group of 10-24 people who save money together in a safe, convenient and flexible way. SCGs are owned, managed and operated by group members, using a simple and transparent method whereby groups accumulate and convert small amounts of cash into savings. Their savings can be lent as credit to the members or kept in a safe place for emergencies. SCGs are low cost initiatives, requiring only facilitation and a small operating budget. They are community led and, based on evidences, sustainable.

**RCRC FS are facilitators, not SCG members**

RCRC FS ultimate objective is to transfer the methodology so participants will learn the process, use it properly, save actively and start consecutive saving cycles with no external support.

**RCRC FS should never manage SCG activity**.

## 2.2. How are SCGs promoted in the communities?

SCGs are intended to aid people who do not have access to basic financial services, vulnerable households, those who are marginalised and discriminated against, and those living in remote areas.

**RCRC FS must emphasise that participation in a SCG is completely voluntary and no incentive will be provided by RCRC**. This is to ensure that people who decide to join a SCG is not “forced” or pushed by other interests besides the opportunity to learn a sustainable methodology to save money.

## 2.3. Specific support provided by RCRC FS to SCGs

2 different types of support can be provided:

* **Training and facilitation**. RCRC FS will train and facilitate a methodology that will essentially allow members to save money and have access to small loans and micro-insurance.
* **Saving Kits.** See *Tool 2.17. “Saving kit Items”*

## 2.4. SCGs Timeframe and Calendar

**The First Saving Cycle for any SCG will last at least 9 months and the group will meet to save money on a regular basis,** according to their own agreements in terms of place, date and time. RCRC FS will need to be present in selected meetings in order to teach, facilitate and monitor the methodology.

Depending on program length and community needs, regular saving meeting can take place on a weekly or biweekly basis. **It is recommended that, during the 1st cycle, groups meet every week and space out their CSG meetings in the following saving cycles.**

# 3. Guidance for Saving and Credit Groups facilitation

RCRC FS will require ***Tool 2.11. “Financial Activity Calendar Template”*** to understand the logic of phases, meetings and modules that will be taught during the first saving cycle.

## 3.1. Preparatory Phase

## 3.1.1. Meeting A: Orientation of community leaders and local institutions

**Ideally, this meeting needs to be led by Project Coordinator and/or RCRC NS leadership**.

|  |  |
| --- | --- |
| **Purpose of meeting** | 1) To obtain the support of Community Leaders and relevant Government officials. 2) To understand economic and social issues that may influence the programme (safety and access). |
| **Expected Outcomes** | At the end of the session:  • RCRC become familiar with local leaders, Government officials and their representatives.  • Leaders and officials understand Red Cross organisation, what the project is trying to achieve and how it works.  • Better understanding of the area and where the programme might start to work. Specific information about safety and accessibility must be gathered. The project is given permission to operate in the area. |
| **Comments** | Meeting with Government officials and traditional authorities at local level is required to be approved by line managers. Use ***Tool 2.8. “Questions and Answers for Meetings A and B”*** |

**Main messages to be delivered at this meeting**

**1**. Project **purpose and goals**: to build the capacity of community groups to be able to mobilise savings for three purposes:

* *To increase household security through savings.*
* *To provide the opportunity to access small credits for investments and other needs.*
* *To create a social fund for relief of members experiencing emergencies*.

**2. Relevance** of SCG to community members:

* *The opportunity to save and borrow flexibly. Very poor people who lack access to MFIs and banks may find that SCG meet their needs better than any alternative. People who have accounts with MFIs and banks can continue to use those services if they wish.*
* *Groups can satisfy the needs of the vulnerable households, as there are no problems of high minimum deposit requirements, hidden charges, complicated procedures, or difficulty in accessing loans. Also, groups can assist members in case of death, disease or natural disaster.*

**3. Worldwide experience** with this methodology shows encouraging results. There are more than a 12 million poor people successfully and independently managing their groups throughout the world. More than 90% of groups succeed and remained together for several years.

## 3.1.2. Meeting B: Introducing SCGs to the community

|  |  |
| --- | --- |
| **Purpose of the meeting** | To create general awareness in the community of the program purpose, methodology and process. |
| **Expected Outcomes of the Meeting** | By the end of the meeting:  • Members of the community will be aware of the services offered by the project and its differences with other local financial services providers.  • The community will understand that the sole source of loan funds will be members’ savings, with no external loans or grants being provided.  • The community will understand that SCG depends on the formation of groups of 10-24 members selected amongst themselves.  • The community will understand that training is required and attendance at meetings by all members is necessary.  • The community understands what next steps they must take in order to register with the project and participate further. |
| **Comments** | Meeting at village level. Participants will discuss the opportunity with other members of their community.  Consult ***Tool 2.3. “Basic VSLA principles”***  Use ***Tool 2.8. “Questions and Answers for Meeting A and B”*** |

**Who is involved in this meeting?**

RCRC FS responsibility is to hold a public meeting with the community in order to explain his/her presence in the community and what (s)he is doing. The participants will be potential SCG members who can spread the word within their community.

**What is covered in this meeting?**

1. SCG are taught to manage their own savings and loan activities. The facilitator is only there to teach them the Methodology. RCRC **will not provide any start-up grant or monetary funding to any SCG**. The facilitator will attend most of the SCG meetings to train and assist them for the first saving cycle, after which the SCG will be independent.
2. **SCGs are relevant and beneficial**:

* SCG provide the opportunity for members to save and borrow flexibly, and to make attractive profits on their savings.
* SCGs do not have a minimum deposit requirement, hidden charges, complicated procedures, or difficulty in accessing loans.
* SCGs can assist members in case of death, illness or other unfortunate events, or even for happy events (births, marriages).
* Local moneylenders may not be willing to provide such loans to very vulnerable members of the community. In case they do, they might apply a high rate interest or other kind of limitations.
* SCGs will operate on a cycle of at least 9 months during the first cycle and meetings will be held on a regular basis. It is recommended to have weekly meetings until the methodology is correctly learnt. Then the groups may change the periodicity of meetings.
* The SCG methodology uses a cash-box and is a safer place to save than keeping cash in a cupboard or under a mattress. RCRC FSshould carry a saving kit in order to explain better the process.
* The passbook-based record-keeping of SCG prevents quarrelling and unfair treatment from literate members.
* SCGs may have a social fund to offer members mutual support in case of a calamity.
* SCGs offer a formidable opportunity to talk about other community issues or situations.
* Special suitable for women because they are able to manage economic resources, have access to loan and savings and participate in group activities. It creates more autonomy and self-esteem.

This is the **Training Content**:

***Module 1:*** *General Assembly, Management Committee and elections*

***Module 2:*** *Social fund, share-purchase/savings and credit policies*

***Module 3:*** *Development of SCG constitution*

***Module 4:*** *Record-keeping and how to manage a meeting*

***Module 5:*** *First-share-purchase*

***Module 6:*** *First loan disbursement*

***Module 7:*** *First loan repayment*

***Module 8:*** *Share-out of funds*

1. People who shows interest to be part of a SCG must be aware of the **qualities and characteristics required for all group members**:
   * + - Trust in each other
       - Living nearby
       - Same economic background, similar saving capacity
       - A reputation for honesty
       - A cooperative personality
       - The ability to save regularly, even in small amounts
       - The ability to repay loans reliably
2. RCRC FS will agree with potential groups when the next meeting will be conducted. People who have showed interest to form a SCG must come along with the group to start the process explained in the following steps.

## 3.1.3. Meeting C. Preliminary meeting with clustered groups of potential participants.

|  |  |
| --- | --- |
| **Purpose of the Meeting** | 1. To ensure a detailed understanding of the SCG approach.  2. To register potential groups that would like to be part of “pilot groups” in their community. |
| **Expected Outcomes of the Meeting** | By the end of the meeting:  • The participants will have a general understanding of the methodology.  • The participants will decide if they want to form a SCG. |
| **Comments** | The meeting should not consider more than 50 people - equivalent to 2-3 potential SCGs (greater numbers will reduce the opportunity to be clear and to address specific concerns).  Use ***Tool 2.3. “Basic VSLA principles”*** |

* RCRC FS needs to describe the **basic features of SCGs:**



* RCRC FS needs to describe his/her role: **RCRC FS is a facilitator, who helps the Groups to manage their own activities**.

**KEY CHARACTERISTICS OF SUCCESSFUL COMMUNIYT SAVING AND CREDIT GROUPS**

**Trust:** Group saving not only requires that all members adhere to and respect a set of rules but that they trust each other. If they don’t, benefits will quickly disappear. Trust is built by showing commitment and discipline.

**Living nearby:** People who live near each other are more likely to have similar problems and needs. They also tend to know more about each other and who is trustworthy and who is not. Also, the closer people live to each other, the easier it will be for them to meet on a regular basis.

**A common bond:** The more similar each member’s interests, goals, backgrounds and incomes are, the less likely members are to get into conflicts and arguments and the more likely they are to make quicker decisions that satisfy most members’ concerns.

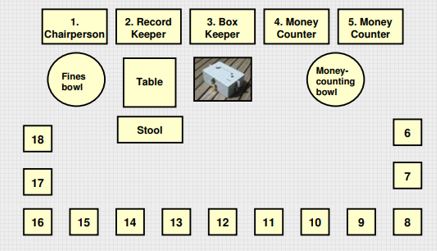
**A clear saving objective:**  The group can choose a common goal, such as saving to buy fertilizer for all members, or each member of the group can choose his/her own savings objective, depending on his/her priority and capacity.

## 3.2. Intensive Phase

During this Phase, RCRC FS will need to be present during most of the SCG meetings in order to train most of the modules and supervise their activity. See Implementation ***Tool 2.11. “Financial Activity Calendar Template”*.**

Upgrading the SCG from Intensive phase to the Development Phase will be decided on week 12 and will take the agreement between the RCRC FS and his/her supervisor. For this purpose, it is required to apply the ***Tool 2.19. “Health diagnosis of SCGs”*.**

## 3.2.1. Meeting Week 1 (Modules 1, 2 and 3)

This is the first Group Meeting. **It is the time to consolidate the group in a formal way**, so the first three modules will be taught by the Community Organizer. It is important that the meeting location is always big enough for **all the members to be seated** comfortably and that it is quiet, shaded, not too windy, and **private**.

**IMPORTANT INITIAL MESSAGE FOR GSGs**

Based on experience, **RCRC FS will recommend some procedures, norms, rules and regulations that will help SCGs to succeed**, but the group will always take their own decisions and be responsible for their own success.

Typical sitting arrangements

## Module 1: General Assembly, Management Committee and elections

1. The Group should choose a **name for the Group**.
2. The General Assembly (all the group members together are called *‘General Assembly’*) makes the decisions and the Management Committee carries them out, meaning that the **Management Committee works for the General Assembly**.
3. RCRC FS must explain clearly the following messages:

* All members of the Group are members of the General Assembly
* All participants have the same rights in the Group. In voting, the rule of “one person, one vote” applies. All members have the right to vote and to be elected to the Management Committee of the Group.
* The General Assembly (**not** the Management Committee) is responsible for setting the rules and regulations of the Group in a written Constitution. The Management Committee enforces the rules which are established by the General Assembly and takes responsibility for running meetings and representing the Group to outsiders.
* If the Management Committee does not work well, the General Assembly may replace it, or any one of its members, by calling a special meeting.
* All the members have the right to propose an issue to be discussed in a meeting.

1. RCRC FS may request SCG members to **nominate people for each position within the Management Committee**, starting with the Chairperson. Secret votes and coloured cards help participation and inclusion of illiterate members.

The General Assembly elects the Management Committee (Chairperson, Record-keeper, Box-keeper, and 2 Money-counters). Use ***Tool 2.12. “2.11. Management Committee - Characteristics, Roles and Responsibilities”.*** 3 Key-holders are also elected but they should not be part of the Management Committee.

1. The RCRC FS stresses that Elections are not a one-time thing and that they have to be held at the end of each saving cycle if the SCG is willing to continue its activity. **If elections are not held, members may feel that they are being dominated by a few leaders, who act like bosses and do not think they have to explain things.** By having regular elections, the Group leaders are reminded that they need to serve the members if they want to keep their position.

**A CAPABLE MANAGEMENT COMMITTEE**

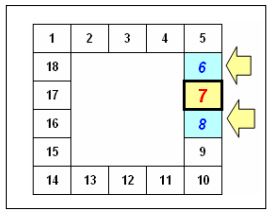
SCG members need to elect a management committee that fulfils very well their duties. Record Keeper needs to have some accounting skills and Chair Person requires group management abilities.

**It is highly recommended that each group identifies possible substitutes for each role.**

## Module 2: Development of policies & rules for social fund, share-purchase/savings and credit activities

Once the meeting is declared open, RCRC FS calls the new Committee members up one by one, and places them facing the General Assembly, behind a low table or stool. By doing this, (s)he is emphasising an atmosphere of formality and order. The members are told that they must **always sit in the same place**.

### Social Fund

1. The Group must create a social fund to provide grants (no loans) to members who encounter financial problems and/or calamities. The emergencies usually covered by a social fund include (1) Funeral expenses; (2) Catastrophes; (3) Educational support to children; (4) Marriages, birth-giving; etc.
2. The social fund is not treated like the Group’s loan fund and the money that is raised for the social fund is kept separate from other money in its own fabric bag.
3. The Group then decides what the amount of regular contributions to the social fund should be. It is common practice to make a contribution that is between 20 - 40% of the single share value.
4. The group must know that there is no need to keep complicated records for the social fund. As the Social Funds contributions are very small and equal in each meeting for each member, one alternative instead of writing everything down would be to appoint ‘**Rememberers**’. They have a single duty, which they perform when called on by the Record-keeper: to remember if anyone fails to contribute to the social fund.

The system is based on the number of the person in question: the two members with numbers before and after the debtor’s number are that person’s ‘Rememberers’. This never changes throughout the cycle. To make this easy to understand, RCRC FS gets the members to remember who is on their left and right. These are their ‘Rememberers’.

### Share-purchase/savings practice and rules

1. Savings can grow by purchasing shares, earning interests on the loans provided and including the fines charged to members for breaking their own rules.
2. The share value should be something that everyone in the Group is sure that they can afford throughout the entire cycle at every meeting, including during the seasons when there is very little cash available. All members must buy **at least one share per meeting,** and that up to five shares per member per meeting is permitted.
3. If needed, **savings can be withdrawn** by any member at the time of SCG Meeting. Returned shares must be cross-off from the passbook and from the record transaction. The value of a share paid back to the member will be equal to its original purchase price.

### Lending practice and rules

1. SCG members are allowed to borrow money from their own **Loan Fund** and should be encouraged to have a minimum loan term of four weeks and a maximum loan term of twelve weeks during the first cycle, but may consider changing this after first cycle’s experience.
2. The amount borrowed by any member **cannot be more than three times of the total shareholding of that person** (his/her total savings until the date of loan request). RCRC FS should explain that this prevents unequal distribution of limited loan funds, and prevents a member from borrowing more than they can afford to repay comfortably.
3. The General Assembly must decide how much the monthly interest will be (levied every four weeks). **The higher the interest the faster the fund will grow**, but this can make it expensive for members to borrow. RCRC FS will suggest that in most SCGs 2-3% is a normal rate, but there are cases where no interest was charged to borrowers (for instance, this happens in many muslim areas where interests are not considered a good practice), and other cases where up to 10% monthly interest rate was applied for approved loans.
4. The **Rememberers**. When a member obtains a loan from the group, persons sitting next to him/her will need to remember the amount borrowed.

**Remeber**

**LOAN FUND** = SAVING SHARES + INTERESTS + FINES *- MONEY CURRENTLY ON LOAN*

**SOCIAL FUND** = REGULAR, FIX AND EQUAL CONTRIBUTIONS BY ALL MEMBERS

## Module 3: Development of Group Constitution

RCRC FS announces the objectives of the present session, telling the members that **the goal is to develop a Constitution that will help them in running their SCG.** Use ***Tool 2.18. “SCG Constitution Template”*.**

The members must understand that they create the regulations for themselves, and can modify them in the General Assembly if needed. Once the **Constitution** is established, it **will be kept in the safe box** where it will always be available in the case of misunderstandings as it can be referred to in times of crisis or dispute. **Any member can drop out from the group at any time**, cancelling debts first and receiving savings according to his/her purchased shares.

**SCGs members must remember the rules included in their Constitution**

Before starting any meeting**, RCRC FS will request all members, one by one, about the rule that they were asked to remember calling them to recite his/her rule.** If a member has forgotten, they are fined (according to their Constitution), and the RCRC FS asks the rest of the members if anyone else can remember.

Attached to their Constitution must be placed the Group Calendar. ***Tool 2.11. “Financial Activity Calendar Template”*.** RCRC FS need to agree with the group the dates for each meeting and place them in the calendar accordingly.

**2 copies of Constitution, Calendar, Consolidated Guide for SCGs Meetings** **and Book Record** **are needed**

One copy is kept in the safe box (consider translation into local language) and another one is kept by RCRC FS. Any changes in either copy must be agreed by SCG General Assembly and by RCRC FS

## 3.2.1. Meeting Week 2 (Modules 4 and 5)

## Module 4: Record-keeping and how to manage a share-purchase/savings meeting

**Share-purchase/savings**

1. RCRC FS must clarify that members may want to save different amounts from each other, and each member may also want to save different amounts at different times. For this reason, SCG allows members to save in different amounts by buying between 1 and 5 shares at each meeting.
2. Explain how the passbooks work as diagram shows. See ***Tool 2.14. “Passbooks Template”***
3. Explain how to use the ***Tool 2.15. “Book record for Transactions”*** that is managed by Book-Keeper. The concept of **LOAN FUND** and **SOCIAL FUND** must be clearly explained and well understood by all members.
4. RCRC FS may regularly record all SCGs transactions in ***Tool 2.20.* *“RCRC FS Transaction Monitoring*”** during the first cycle ensuring that all the calculations made by Record Keeper are correct.

## Module 5: First share-purchase/savings meeting

RCRC FS needs to explain to the General Assembly that (s)he is only there to support the Management Committee, which is in charge of meetings.

RCRC FS will help the Management Committee to follow the steps that can be found in ***Tool 2.13. “Guiding Script for SCG Meeting Procedures”.***

## 3.2.1. Meeting Week 4 (Module 6)

## Module 6: First loan disbursement meeting

RCRC FS must clarify that **loans will be taken and repaid every four weeks** to avoid confusions with service charge (this is the monthly interest rate agreed at the beginning of the saving cycle). Some Groups will want to borrow as often as they meet, so that all of their savings are in circulation. However, this is not advisable during the first cycle because experience shows that this usually leads to confusion.

RCRC FS must explain how to record loans in the passbooks based on the examples available in RCRC SCG Toolkit: ***Tool 2.7. “Detailed examples of Loand and Loan Repayments”.***

**Maximum Loan**

Loans cannot be higher than 3 times the amount saved by the borrower and needs to be paid back (including monthly interests) no later than 3 months (maximum loan period).

## 3.2.1. Meeting Week 8 (Module 7)

## Module 7: First loan repayment meeting

This meeting will be the first in which loan repayments will be made, only after 4 saving meetings.

***Tool 2.7. “Detailed examples on loan and loan repayment”*** is useful to facilitate the process of learning how to make Loans repayments.



**Monthly Interest Rate / Service Charge**

Members who are not planning to repay the loan (in full or in part) must still pay their monthly interest rate.

It is important that borrowers maintain in mind their loans and how they plan to return them.

## 3.3. Development phase

Upgrading from Intensive phase to Development phase depends on ready is the SCG to move onwards and does not need any re-training. For this purpose, it is required to use ***Tool 2.19. “SCG Health diagnosis”.*** If the group fails to be upgraded, their calendar needs to be revisited in order to update it to the new situation.

**PHASE UPGRADE**

When a SCG is upgraded needs to have all the accounting updated and well recorded.

At this moment, it is necessary to check with Record Keeper and Chairperson that all the recording is correct.

During this phase the RCRC FS visits less frequently and is less active in Group meetings. This phase lasts at least for 12 saving meetings and RCRC FS will attend only a few meetings to make sure that the SCG keeps performing well and do not have any problem with their record kepping.

## 3.4. Maturity phase

Upgrading from Development Phase to Maturity Phase depends on agreement between the RCRC FS and his/her supervisor (Livelihoods Officer) that the Group is ready to move onwards and does not need any re-training. For this purpose, it is required to use ***Tool 2.19. “SCG Health diagnosis”.*** If the group fails to be upgraded, their calendar needs to be revisited in order to update it to the new situation.

This phase lasts for at least 12 saving meetings and the RCRC FS will attend only 2 meetings. If the Group is ready to be independent, the RCRC FS makes the last visit during last saving ccycle meeting to facilitate share-out procedures and celebrate SCG independence from RCRC.

## 3.4.1. Last Meeting of First Cycle (Module 8)

## Module 8: Share-out/action-audit and graduation

Once the Group has completed all the social fund, loan repayment and fines procedures the group may proceed with the Share-out process to **collect their savings and profit**. SCG profit (interests and fines) is not shared equally. Share-out procedure rewards those members who have purchased more shares during the saving cycle, as they have contributed more for their collective resource (Loan Fund).

**Share-out procedures**

**Social Fund is not shared-out**

Social fund belongs to the Group and it may be distributed at any time, in equal amounts to all members, or may be kept for the next saving cycle, or may be spent on social/economic purposes within their communities.

RCRC FS is required to aid the Management Committee to follow the steps that can be found in ***Tool 2.10. “Share-out meeting steps”*.** Additionally, Use the ***Tool 2.16. “Members earnings calculation”***

**Next Saving Cycle**

Before the start of the second saving cycle, RCRC FS may take the opportunity to interview a few members of the SCGs to develop case studies that can be useful for RCRC communication and dissemination of successful stories. Also, this exit interview is an opportunity to understand how different members feel about the methodology and the impact in their lives. Use ***Tool 2.21. “End of cycle SCG Member Survey”***for those purposes.

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