The following questions were asked during meetings in other experiences. It is important to prepare answers to these and others that you can anticipate.

**We just started with the business in September, how do you expect people to be able to save?**

Savings can take many forms, and even very poor people can save one way or another. The savings in SCGs can be as small or as large as the group decides. Not everyone needs to save the same amount every week. For example in one group in Bukidnon the share value is 10 PhP and all of the member can afford that amount weekly. In this case, the amount is so small, that all members buy 5 saving shares every week. Probably, if that group would have to set up a new share value, it would be higher.

**What happens to a member’s savings if she wants to leave the group?**

When a member decides to leave the group at the end of a cycle, she is given her savings and her share of the interest earnings. When a member has a situation that forces her to leave the group in the middle of a cycle, she gets her savings back in full.

**Why Red Cross / Red Crescent don’t give incentive?**

No, we are not giving any loans or grants. We are going to train people to help themselves.

Our support is a “saving kit” and a facilitation process of a successful methodology.

**What is the difference between a SCG and a Microfinance Institution (MFI)?**

The services provided by Micro Finance Institutions are not suitable for the most vulnerable households, since many of them are not inclusive in terms of gender, ethnicity, social classes, and rate interest is high.

The SCG generate interests when lending the money and that profit goes back to the group.

The group save their money in safe boxes cared by their own members. This eases their access to the funds when needed (accessing loans or simply withdrawing their savings).

SCGs are community groups whose savings are the source of loans. Small loans given to individual members are paid back with a service fee that will be divided among the group.

All the member are allow to take a loan 3 times their accumulate saving

**How many groups will you work with? How will you select groups?**

We will start with 3 groups to test the methodology in this communities and to make sure that we do not exceed our capacity right now, we will progressively increase the number of groups being supported as long as our capacity allows.

**Is this a Government Saving Group?**

This is not an official Saving Group from the government. Red Cross / Red Crescent is supporting groups to create their own SCG for saving and credit.

**Who is going to manage our SCGs?**

Red Cross / Red Crescent will guide and train groups but the group will be self-managed.

**The interest is not allowed for Muslim? What we can do?**

This is not a real interest. The extra amount to pay for your loan is a services charge that works as an extra contribution for the group. That will be divided to all group included the person who paid the interest. Is adding value in the principal.

 Is not the same as a bank that takes that money for them as a cost of the services of the bank.

Also the group can decide not charge interest or include this amount in the social found so in this case is a donation for social activities.

**What kind of assistance Red Cross / Red Crescent gives?**

RCRC Volunteers and FS will support the groups, especially in the first 20 meetings and in the share out. Red Cross / Red Crescent will guide and support the team their ultimate objective is to transfer the methodology so group will learn the process, use it properly, save actively and replicate the initiative later without any external support. Red Cross / Red Crescent should never manage the activities of the Group.

The Group is managed by its members and they make their own decisions. Every Group has a written constitution and clear rules.

Red Cross / Red Crescent will NOT GIVE ANY INCENTIIVE.

**What do you need to ask for a loan?**

You should wait until the 4th meeting and you can request as much as 3 times your savings. The group discusses each loan request and decides together whether to approve it. If the available funds are less than the demand for loans, the group also decides which loans have highest priority.

**Why can’t we decide the length of our saving cycle?**

You can. We recommend things based on the experiences. It is recommended to practice the methodology for at least 9 months to: 1) ensure self-management, 2) experience the most possible benefits of being part of a SCG.

For the following saving cycle, the SCG will have a better understanding to set up the most appropriate length for their own goals.