

CARE INTERNATIONAL IN RWANDA



COMMUNITY LEARNING AND ACTION
FOR SAVINGS STIMULATION
AND ENHANCEMENT PROJECT

Training Manual

July 2004

THE FUNCTIONING OF COMMUNITY LEARNING AND ACTION FOR SAVINGS STIMULATION AND ENHANCEMENT PROJECT

PROBLEM: people earn money on irregular basis and keep it at home and it is spent haphazardly. Consequently it cannot contribute to the development of the owner.

SOLUTION: working together with others who live in the same conditions to create savings and credit banks would help you to save your money and spend it as planned.

CAUSE: Misunderstanding the right way to make savings result in a reluctant will to change one's way of thinking as far as money saving is concerned. Moreover money is wasted and people always wait for help from outsiders.

I. SUMMARY OF THE OPERATING SYSTEM OF «INTAMBWE» SAVINGS BANK

The methodology to be used by community learning and action for savings stimulation and Enhancement project is confidence-based credits and confidence has to characterize owners of the savings bank.

This project will evaluate the way problems are solved thanks to confidence. Each savings association has its own objective and decides whether it is necessary to share what had been saved in a given period.

Guidelines

- The methodology is the same but has to be adapted to each organization
- Members of the savings banks attend regular meetings
- Regular Training sessions are an obligation
- Solidarity between members of the savings association and other people with whom they have common activities is required.
- Training sessions of the management committees of savings banks and organizations

1. Members of a savings bank

Members of a savings association may be either men and women or one sex provided that they work in perfect harmony for the betterment of their economic situation. Their number is between 15 and 30.

2. Structure of a savings bank

Each savings association has a management committee made up of 5 people, namely the president, the treasurer, the secretary and two auditors.

3. Meetings

The project in collaboration with members of the savings association will decide the time of meetings depending on the ordinary timetable of associations. The duration of the meeting should not exceed one hour.

4. Savings

Savings have to be equal for members of one savings association and are to be made each week. The minimal amount to save is decided depending upon the organisation of each savings bank. In case members need higher interests special savings are allowed.

5. Security of property

The till will be made in wood and have two parts, one punched. It is through the punched part that money collected before or after ordinary meetings will be put in the tin. Each till has to be locked with 3 padlocks; the president, treasurer and auditors will keep the keys.

In case there is much money in the till (members of the savings association didn't ask for credits) it will be saved in a Bank and will serve as guarantee in case the savings association needs credits from outside.

6. Credits, interest, fines and credit duration

Interest on loan is 10 % a month. Fines are established by rules governing each savings bank. Each loan has to be paid within two months at the maximum.

7. Loan payment

In case of a big amount of loan the guarantee of the debtor's family is required.

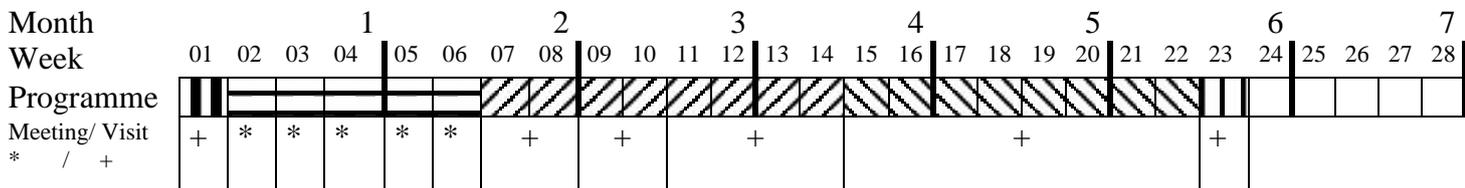
Trainings are necessary to allow a practical and transparent management of savings and credit banks.

II. TRAINING SESSIONS AND VISITS

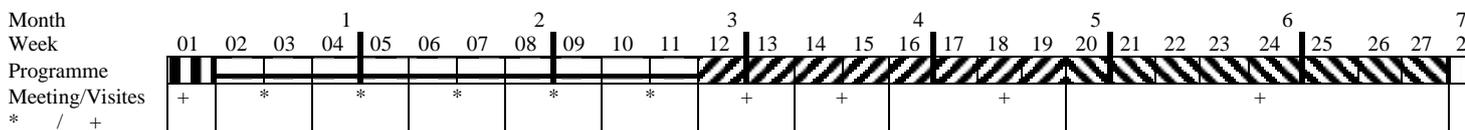
Timetable

PROGRAMME I IN CASE MEMBERS MEET ONCE A WEEK	PROGRAMME II In case members meet twice a month
Trainings and visits will take more or less 6 months (five meetings and 6 visits)	Trainings take 7 months (Five meetings and 6 visits)
A. OPENING	
One week: one visit	One week: one visit
B. TRAININGS	
Five weeks: five meetings (Every week)	10 Weeks: five meetings (One meeting in two weeks)
C. ACCOMPANYING PROGRAMME	
Eight weeks: three visits (Twice in the first month and once in the last month)	Eight weeks: three visits (Twice in the first month and once in the last one)
D. BREAKING	
Eight weeks: one visit (One in two months)	Eight weeks: one visit (One in two months)
E. CLOSING	
One week: one visit	On week: one visit

Programme I



Programme II



A

B

C

D

E

Programme:

A. Opening

First visit

- ◆ Explaining the structure of «Intambwe» savings association and discussing about planned training sessions
- ◆ General organization of a savings association and basic requirements

B. Training sessions

First meeting: understanding governing bodies and the objective of the savings bank

- ◆ Why's and what's of governing bodies
- ◆ Objective of the savings association in three year and main goals to achieve during the first year.

Second meeting: putting in place governing bodies; learning to organize meetings

- ◆ Attributions of governing bodies, appointing a counsellor in savings
- ◆ Organising meetings

Third meeting: establishing rules governing a saving bank

- ◆ Why's and what's of rules governing a savings bank
- ◆ Establishing rules governing a savings bank.

Fourth meeting: Understanding the development of a savings bank

- ◆ Solidarity and contribution of all people in «Intambwe» savings banks in the development of the savings association (and the counsellor in saving)
- ◆ Information about other institutions in the area which can contribute to the development of the savings bank

Fifth meeting: Avoiding and solving problem

- ◆ Analysing the origin of a problem
- ◆ Avoiding and solving problems

C. Accompanying programme

Second visit: rules and leadership

- ◆ Providing advices for improvement

Third visit: meeting organization and savings and loans activities

- ◆ Providing advices for improvement

Fourth visit: conflict resolution

- ◆ Providing advices for improvement

D. BREAKING

Fifth visit: Confirming the capacity of the savings association in good and reliable management

- ◆ Evaluating the organization of the savings bank
- ◆ Evaluating the counsellor in savings

E. CLOSING

Sixth visit: farewell

- ◆ Closing ceremony

TRAINING SESSIONS OF MEMBERS OF SAVINGS AND LOANS BANKS

Training sessions organization

- ✓ Meetings are supervised by the president of the savings bank
 - ✓ The trainer given the Flour to moderate listens and gives advices to members of the savings bank
 - ✓ A the time of training sessions, the trainer asks members to summarise previous meetings, activities and then communicates to them the agenda for the day's meeting.
 - ✓ At the end of a session, the trainer summarizes what has been said and asks members to recall key points of the lesson. After that it is time for savings and loans related activities
-

A. OPENING

First visit

- General organization of «Intambwe» savings banks (savings, credits, interests, and fines)
- Different stages of «Intambwe» savings banks' life cycle
- Scheduled meetings

The trainer explains the objective of the meeting and introduces himself to participants.

Organisation of a savings bank

People who accepted to make savings fix the dates of meetings (one per week or once in two weeks) each meeting's duration is one hour). In those meetings they make savings, control the till, grand loans and solve problems. In case they decide to meet once in two weeks they to find a way to make weekly savings. Depending on their common problems and financial capacity they decide the amount of money to be saved every week by each one of them (the same amount for all). Money in the till can be granted as credits for members who have income generating activities. Loans are paid with an interest fixed by members of the savings association and are to be paid as quickly as possible. After granting loans, members decide how to save the rest of the money.

A savings association is to have a till with 3 padlocks, keys are kept by the president, treasurer and auditors (each one a key) after granting credits the rest of the money is to be saved in a bank.

Understanding saving, and loans activities

Savings, loans, interests and fines

Guided by the trainer, members give their ideas about money savings, its importance and the best way to save money.

«Saving money is efficient management, it is avoiding money waste, planning for the future. We save money in order to be able to carry out income generating activities, to earn money to solve our family problems»

What do we do in case we need money? Members of the savings association answer this question. Those who know about loans explain to their colleagues the what's and why's of credit and other related issues such as interest.

«Loan is an amount of money or any other item that a person can lend to another under conditions and during a time they agreed upon. Loan is different from gift because it has to be paid. None is supposed to ask for a loan he can't pay. Loans help people to carry out income generating activities».

In savings association loans are not an obligation.

Interest is an amount of money or any other thing the debtor adds to the loan at the time of payment, this is done because it is assumed that between the time of loan issuance and the time of payment the value of the money/thing granted for loan has changed. The creditor and debtor fix interests and the latter is obliged to pay them. In savings banks interests contribute to the development of the bank.

Situations 1:

Karake and Peter are two members of the same savings bank. Karake makes savings, asks for credits and pays them while Peter makes savings only, he never asks for credits. At the time of sharing interest Karake thinks that Peter has no right to a share. If you were in the same savings association what would you do?

After members have given their answers the trainer explains them that it is every member's right to have a share on interests' because it is thanks to savings that credits can be granted. Those who asked for credit are given an amount superior to their savings i.e they are given even the savings of those who didn't ask for credit. Interests in savings association are for all members and they decide how to use them.

In the rules governing your savings association is there any pouncing for fines? In which circumstances members pay fine? Do you remember some cases of fine payment? Once a member pays fine, how do you use it?

“ A fine is an amount of money that one pays into a savings association in case he violated rules governing the latter.”

Different stages of a savings association life cycle

After the first stage, that is creation of a savings bank, intensive training will help it to develop.

The second stage is the development of the savings bank: at this stage learned lessons are put into practice and additional training sessions are organized when deemed necessary.

The last stage is when the savings association has become autonomous.

Organising training sessions

People willing to make savings attend training sessions in form of meetings, during one month and a half for those who meet each week and during three months for those who meet once in two weeks.

Training sessions content

- Objective and importance of the savings bank, importance of governing bodies and objective of the savings association in three years
- Election of governing bodies
- Appointment of the counsellor in savings
- Organization of meetings
- Rules governing a savings association
- Establishment of the rules governing a saving association
- Information about other institution in the area that can contribute to the development of the savings bank
- Solving problems (identifying the origin and solutions of the savings association problems)
- Avoiding problems

Participants who accept to be members of the savings and credits association decide on the amount of money to be saved every week, dates of meetings and the day of the next training session.

After the first visit, the trainer makes a list of associations that have accepted to subscribe to ‘‘Intambwe’’ savings association. He also makes a schedule of meetings with those associations until the end of the accompanying programme. (See annex 1)

B. Training sessions

Time: one month and half (weekly session) or three months (one session in two weeks)

N.B. The trainer has to use the same methodology in all meetings.

First meeting: explanations about governing bodies and objective of the savings association

- Objective of the savings association
- Members of governing bodies
- Objective of the savings association in three years

Guided by the trainer, participants give their ideas about an association, basic requirements to develop it and things that can hamper its development. On the basis of those ideas, the trainer introduces the organisation, a savings association and credits bank. Participants are asked to propose the objective of the savings association after what the trainer tells them about the basic requirements to create an association and the number of its members. Those who accepted to become members of the savings association are reminded that they have to miss no meeting.

To help members understand the importance structure and rules of a savings bank, the trainer refers to some situations.

Situation 2:

Ntanama sector inhabitants created a savings credits bank, after the first saving the saved money was entrusted to their leader's care and he took it at home. One of his children stole the money. In the next savings meeting the person in charge of collecting savings was late and replaced by another member.

Some members made savings others didn't i.e. they were rushing home. The one who collected savings while counting realised that the saved money was not corresponding to the number of people confirming to have saved.

What is the origin of all those problems?

What can be done to avoid such problems?

Members of the savings association are given the floor to answer those questions and the trainer explains then the importance of leaders, governing bodies, which is helping other members to work in organised way and well manage the money in cash. That's why one of the tasks to be accomplished is to get at least five leaders namely the president, the secretary, the treasurer and two auditors. All together they form a **management committee.**

If a traveller knows the path to follow he arrives at destination on time; rules are like a path to help members reach their objective. Before choosing the path one has to know

where he wants to go. Similarly members of the savings association have an objective to reach in a determined period of time.

Situation 3:

TWIZERANE savings association was created a year ago. In the beginning some of its members wished that each member should be given 2000 francs at the end of the year while others wished to be given 3000 francs to buy seeds. At the end of the year they couldn't reach any agreement. They didn't agree upon that in time.

Members of another saving association created at the same time as the previous one, decided to make savings and buy a mill two years. In the meantime they were given one-month credit

What do you think of these two savings banks? The trainer asks members to look for objective of their savings association and think of some rules governing it. Those are to be discussed at the time of establishing these rules.

Second meeting:

Establishing governing bodies, adequate organisation of meeting.

- Governing bodies and their attributions
- Put in place both bodies, appointing counsellor in saving
- Adequate organisation of meeting

Members are given the floor to discuss the importance of governing bodies. They choose the way to put in place governing bodies.

Situation 4:

At Gabiro sector savings association had 36 members, later on they became 45.

They decided to create a 2nd savings bank. The president of the 2nd savings association was a young shopkeeper. Then the trainer told them that a leader has to be able to organise meetings and solve problems. The elected president could not accomplish his tasks and they elected another one who had to be trained and consequently their activities were delayed.

What kind of error has been made?

How to prevent such problems?

Helped by the trainer, members are given the floor to answer those questions they also repeat attributions of each leader.

ATTRIBUTIONS OF LEADERS

PRESIDENT	TREASURER
<ul style="list-style-type: none"> - He/she calls and supervises members meetings - Helps members to solve savings association problems - Represent the savings association - Advises other members. 	<ul style="list-style-type: none"> - Collects the saved money in presence of the secretary - After granting credits, he/she deposits the rest of the money to the bank - He/she gives granted credits - He/she receives payment, interests and fines - He/she keeps records of money expenditure
SECRETARY	AUDITORS
<ul style="list-style-type: none"> - Keeps the records of the bank - He/she records payments - Together with the treasurer he/she goes to the association and manages the cashbook - He/she keeps records of credits: names of debtors, amount given to them, those who paid and the amount paid - He/she writes reports of meetings 	<p>They audit savings and informs members about savings situation.</p> <p>GENERAL ASSEMBLY Decides upon the credits to be granted and the use of money Elect governing bodies and determine their mandate.</p>

The treasury management team is made up of: president, secretary, treasurer and two auditors. Those are to be elected among members of the savings bank. They are in charge of savings activities organisation and management. They are elected depending on their capacities and for a determined mandate in order to accomplish efficiently their tasks; if possible they can be re-elected. The general assembly is autonomous in making decision and verifying whether rules governing savings association are respected. All members have equal rights.

The next step is election of leaders. Members propose some of their colleagues. The proposed people are free to stand for elections or not. Before elections, members are reminded about duties, responsibilities and profile of each leader. Elected leaders take up their posts immediately by collecting savings and carrying out other savings banks activities. They give numbers to each member in order to monitor attendance. During

the general assembly, the trainer teaches the management team adequate organisation of meetings.

Adequate organisation of savings association meetings

Seating

- Members seat in semicircle
- The management team can seat in front of other members
- They put three cups in front of them
 - One for paid back money
 - One for saved money
 - One for interest and fine is put besides

Beginning meetings

The president always begins meetings by summarising

- The achievements of the savings association
- Important events that occurred between the previous meeting and the present one

He/she asks each member to remind to the colleagues one article of the rules governing the savings bank. Members should avoid repeating an article while others have not yet been asked.

Agenda

- The president announces the agenda of the meeting and asks weather there is something to be added
- He reminds then that granted credits have to be paid back. He/she reads names of debtors, the amount of credit, the date when credit was granted, the amount to be paid and the interest. He ends by making the total amount to be paid on that day.

Making savings

The president announces that it is time for savings

- Called by the secretary, members one by one give their amount to be saved and present their bankbooks
- As members are making their savings, the secretary records in their bankbooks and in the cashbook the amount saved.

Counting savings

- The saved money is counted respectively by the secretary and auditors
- The auditor count the total amount of the savings to the president and informs all members
- The secretary reads each member's name and the amount of money saved so as members could verify if the records in cashbook correspond to the records in their bankbooks.

Paying back credit

The president announces the time of payments

- Called one by one by the secretary, debtors present their credit books and pay. He/she puts paid money in a cup and interests in another cup and then passes the cups to auditors
- He/she records payments in bankbooks of members and they have to be checked by auditors. The latter counts the amount paid to the president who then counts it to members.

Counting paid money

- The secretary and auditors respectively count money paid
- The auditors count money paid to the president who then counts it to members
- The secretary reads each name of each member having reimbursed so as every member to listen and check whether records in the credit book coincide with those in their bankbook.

Counting money in cash

The president announces the time to count the total amount of money in cash

- The cashier till put it in front of the members and those in charge of keeping keys open it.
- The treasurer presents the money saved in the previous meeting to the members counted respectively by the treasurer and auditors and then members are again reminded about it.
- Each member brings the records made by the cashier, and then the secretary makes records in the members' bankbooks and in the cashbook.
- The treasurer puts together the money in the till: savings of the day, payments of the day, fines, savings made between the previous and the present meeting and the money that was in the till at the time of the previous meeting.
- Auditors recount the money and confirm the total to the president who confirms it to other members.

Granting credits

The president announces that it is time to grant credits

- The secretary asks those who need credits
- The general Assembly decides the credits to be granted depending on the amount of money available in the till and special rules governing the savings bank
- The secretary calls every person to be granted a credit and communicates the amount of the credit
- The treasurer counts the money and gives it to the auditors who give it to the debtors
- The secretary communicates to the president the total amount of credits and the latter confirms it to the members

Auditing the till

- Auditors count the money in the till which has to correspond to the amount in the cashbook
- The president communicates to the members the person in charge of keeping keys closes the till and gives it to the cashier

It is in the second meeting that the trainer shows to the management committee how to use the cashbook members' bankbooks and from that day on those books are to be filled during meetings and monthly reports made on a card (see Annex 2)

Third meeting: establishing rules governing the Savings Association

- What's and Why's of the rules governing the Savings Association
- Establishing the rules governing the Savings association
- Reminding members adequate ways of organizing meetings

Situation 5:

One of TUBEHAMWE Savings Association's members obtained a credit of 10 000 Francs, after having saved 1500 francs after that he died. What will be done?

Members of another Savings association have each one saved 3000 Francs, they planned to be given each one 2000 Francs to celebrate a party but one of them has saved 1500 Francs only. Is the latter to be given 2000 Francs as the other members?

Sesonga is a member of a Savings Bank; he doesn't attend meetings regularly but he sends his savings. His grandchild is to be baptized in these days and last week members modified rules governing their association. As usual Sesonga sent his savings

and asked for a loan of 10000 Francs. His amount to be saved was refused and he did not get the credit. What will be done?

The trainer gives the floor to members to answer each question. They discuss on rules governing associations, schools and explain special rules.

“Special rules are those rules governing a Savings association and which are to be respected in order to allow a better functioning of the bank”

Members recall reasons of establishing rules governing their savings bank, they make propositions of rules /propose some ideas to be part of their rules.

The trainer writes their ideas and completes them, he gives them free field to discuss each article and the one agreed upon by many people is accepted.

The meeting is closed by till related actions

Guidelines in establishing rules:

- Who can be a member? Who cannot?
- How much to save? In which way?
- Who can be given loan? When?
- When and how to payback loan ?
- When fine? What kind of fine?
- Policies and procedures of the social fund (mutual help in bad times)
- How to become member of the savings bank? How to resign?
- What happens in case of death?
-

Fourth meeting: Understanding the savings association progress

- Solidarity and contribution of all people in “INTAMBWE” programme in the development of the association (and the counselor in savings)
- Information about other institutions that can contribute to the development of the savings bank
- In order to avoid possible problems that can hamper the development of the savings bank, each and every one of people concerned by “INTAMBWE” programme is required to fulfill his/her tasks and this in the right time
- The trainer and trainer are required to listen to the problems faced by the savings association and help members to look for solutions
- They are required to help members to respect time and any other organization of the savings bank.
- Members are required to follow advices they get and respect rules governing the savings bank.

Members discuss with donors coming to the district in the field of agriculture, health, economy, breeding projects, etc.

The trainer asks them about projects and donors working in the district. What support do they provide to them and in which fields?

Members are explained about ways they can use so as to profit from all projects in the district. They are provided with opportunity to ask questions, and at the meeting closing they carry out cash activities.

Fifth meeting : Problems prevention and resolution

- Identification of the origin of a problem
- Problems Prevention and resolution (Finding out their origin and solutions)
- Problems resolution (identifying causes and solutions of problems)

Situation n°6 :

In **DUTABARANE** Savings Association, one member borrowed 10.000 francs and spent most of it to finance the wedding of his son. At the settlement date of his loan, the member had no financial means to meet his obligation . He was the topic of conversation among his fellow members and even his wife laughed at him. He resorted to borrowing from a neighbour and paid up the loan but he was so ashamed that he resigned from the Association.

- What comment can you give about that ?
- How should that man have proceeded?
- What do you think about the behaviour of other members of the Association?
- What do you think was the cause of the problem?
- According to you, how can the Association resolve this problem?
- What steps should the management committee take to prevent similar problems ?

First, the trainer leaves opportunity for the members to express their opinions about how to solve such problems. Next he/she reminds them that any arising problem must be discussed during the General Assembly as soon as possible, just at the end of the daily activities of the association or during extraordinary meetings . Then, he/she enquires whether they encounter any problems in their meetings and helps them to find the origin.

They discuss about the necessity to establish a special fund destined to finance family events (school fees and medication, etc...)

“A problem can be compared to a tree with its roots (the origin) the trunk(the causes) and the branches (consequences) “In solving a problem, it is necessary to start with its origin in order to ensure that the problem is uprooted once and for all”

The Trainer refers back on the sixth or seventh week to check how meetings are held and helps them to put right whatever is done the wrong way, thus closing the training sessions. He/she assesses if the members are ready to begin the second phase. He/she must then have at his/her disposal a monthly report form to be filled in during sessions on savings deposit , reimbursements and loan granting as well as the form determining the shift to the next phase. (See annex N°3).

Whenever it is noticed that the team is not ready for the next phase, the trainer consults with his/her superior in order to find out the possible causes of malfunctioning of the Savings Association. Once the causes are identified, the mobilization keeps on helping the Association until the problems are solved.

When the five training lessons are over, it is necessary to follow up the functioning of the Savings Association and the understanding of its members. By filling in the report forms, it is possible to notice what has been corrected. The trainer can now compare the way different Savings associations understand the programme and then establish the schedule of how less advanced Savings Association will carry out study visits to those which understands the programme better. (see annex N°4)

This programme helps the Associations to find out the performance of other associations which have had the same training and take adequate strategies to improve their working methods.

C. MONITORING THE ACTIVITIES OF SAVINGS ASSOCIATION

- **Duration** : 5 months : two meetings the first month and one meeting every other two months

Second visit : Administration

- Assessing working methods and comprehension
- Advising on how to correct malpractice and consolidating good practice and understanding.
- Enabling them to be self reliant in the management of their Savings Association

Third visit : The structure of the administration of the savings association and its activities.

- Assessing working methods and comprehension
- Advising on how to correct malpractice and consolidating good working methods and understanding.

Fourth visit: Conflict resolution

- Assessing working methods and comprehension
- Advising on how to correct malpractice consolidating good working methods and comprehension.

This is a phase designed to strengthen the associations in order to help them become autonomous, set up their own programmes and continue their activities by capitalising on their assets. Visits in this phase are intended to decrease progressively in this phase: two visits during the first month, one visit every other month. (The trainer attends the meetings scheduled in a three month period filling in the appropriate forms).

During those meetings the trainer analyses the functioning of the savings association using the assessment forms :

- The form to assess comprehension
- The form to assess the progress made after previous session
- The form to check compliance to the rules of their associations
- The form to assess the current production
- The form to identify encountered problems

In case there is any misunderstanding of the lessons, the trainer has to help them review by providing explanations. Even when the Savings association members assert that there are no problems, he/she asks some questions to ensure that they have understood the lesson thoroughly.

D. THE FINAL PHASE

Duration : Visits are made once every two months.

Fifth visit : **To strengthen the capability of good and sustainable management.**

- To assess the functioning of the association
- To assess the savings adviser.

The trainer attends the meetings of the savings association and evaluates them. He/she checks the cashbooks and the secretary gives the balance sheet showing the savings, reimbursements and loans granted since the last visit.

He/she helps them solve any encountered problem and may request the management committee to find time for a session of explanations on whatever seems to need a review. The conclusions from the forms analyses help the trainer decide if it is time to close the training campaign . That is done after the trainer and his/her superior have discussed all the assessment forms.

A day is appointed for the closing ceremony. The trainer comes back to visit the associations six months after the training.

E. CLOSING

Sixth visit_: Bidding good bye

- A closing ceremony

TRAINER'S SCHEDULE IN TRAINING "INTAMBWE" SAVINGS ASSOCIATIONS

N°	Name of Association	Venue	First visit date	Training schedule					Follow up schedule			
				First meeting	Second meeting	Third meeting	Fourth meeting	Fifty meeting	Visit 1	Visit 2	Visit 3	Visit 4
			General functioning of INTAMBWE, structure of associations and schedule of meeting sessions.	Rationale and structure of governing Committees	Duties of different committees planning; the pattern of meeting session	Rules and regulations and the way to enact them	Mutual roles for the growth of the society. Identifying donors operating	How to trace the causes of problems prevention and resolution	Assessing the functioning, the comprehension and correct any mistake noticed	Assessing the functioning, comprehension and correct any mistake noticed	Assessing the functioning, the comprehension and correcting mistakes noticed in the conflict resolution procedures	Assessing performance of the trainer and the savings advisor

CLASSE

INTAMBWE

CARE

ANNEX N°1

Care International Rwanda
Community Learning & Action for Savings Stimulation and Enhancement (CLASSE) Project

MODEL FORM OF THE CASHBOOK OF THE SAVINGS ASSOCIATION

Year:2003 Month:05		Week: 1 Date:				Week: 2 Date:				Week: 3 Date:				Week: 4 Date:			
N°	Name	Presence	RWF	FINE provision	Fine paid	Presence	RWF	Fine provision	Fine paid	Presence	RWF	Fine provision	Fine paid	Presence	RWF	Fine provision	Fine paid
1																	
2																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
10																	
11																	
12																	
13																	
14																	
15																	
16																	
17																	
18																	
13																	
20																	
Total			1000		200		800		120		1000		100		900		50
Gross total		1200				920				1100				9500			

Total sum of collected money the whole month
4171

Annex n°2

TRAINER'S REPORT

Care International Rwanda
Community Learning & Action for Savings Stimulation and Enhancement (CLASSE) Project

FORM : “INTAMBWE” Programme

Date	Visited Association(name and registered office)	Lesson given to assessed	Supplement given to the previous lesson	Problem identified in the Savings Association	Advice given to solve that problem	Auditor's name and signature

Annex N°4

RECORD FORM DETERMINING THE SHIFT TO THE NEXT PHASE

Name of Savings association :

.....

Number of members :

.....

Date the association was created

.....

District : Province

.....

- | | | |
|---|-----|----|
| 1. Does the auditing committee fulfil all its duties appropriately? | Yes | No |
| 2. Do the members comply with the rules and regulations | Yes | No |
| 3 Do the savings activities proceed properly ? | Yes | No |
| 4.Does loan granting work properly ? | Yes | No |
| 5.Are the cashbook filled in properly? | Yes | No |
| 6.Do you think the Association is ready for the next phase ? | Yes | No |

Observations

Annex N°3

INTABWE

Credit and Savings association

Monthly Report Sheet of the Savings Association

Name of the Savings Association.....	Report N ^o
Province (District)	Reporting Date: Year/Month
Sector	Number of Members
Cell	Trainer

Inflow

		Number	Sum of money
1	Number of participants and cash flow Statement of the Association at the beginning of the month		
2	Number of savings weeks in this month and the sum deposited by each member		
3	Total of all deposits during this month		
4			
5	Reimbursements of this month		
6	Total of profits and fines during this month		
7	Special savings during this month		
	Reimbursements forecast this month		
8	Money deposited in association account this month		
	Total inflow this month (3,6,7)		

Outflow

10	Number of loans granted this month and Value of loans this month		
11	Valuation of items that have been bought still in stock awaiting for sale		
12	Cash flow Statement of the Association at the end of last month		

Care International Rwanda
Community Learning & Action for Savings Stimulation and Enhancement (CLASSE) Project

13	Cash flow Statement of the Association at the end of this month		
----	---	--	--

Special reserves

12	Inflow		
13	Outflow		
Participation to meetings(less than 80%, between 50% and 80%, more than50%)			
Signature of the Representative of the Association			
Signature of the Trainer of the Association			

Observation	
-------------	--

CARE RWANDA	‘CLASSE’ Project
-------------	------------------

CARE RWANDA: “CLASSE” Project-

INTAMBWE:

PROVINCE.....Trainer.....

TRAINER'S REPORT SHEET

“INTABWE” PROGRAMME

Date	Name and address of visited association	Name of the lesson being assessed among previous lessons	Supplement to the previous lesson	Any problem the Association has	Assistance given for the resolution of the problem	Auditor's Name/Signature

Annex n° 4