AIDS-Free Community Campaign Toolbox

Self-Help Group
Leader's Guide

Institute of Cultural Affairs
LTID-Kenya, Tanzania, OPAD-Zambia, Zimbabwe, Canada, USA
About the Self-Help Group Guides

In 2009, ICA Zimbabwe received a Rotary International grant to implement an extensive Self-Help Group program over a three-year period. Two hundred groups were started; more than 100 groups are still active. The intention was threefold: to familiarize local people with business practices, record-keeping, and handling money; to enable members to save and borrow money from their accumulated pool to start or expand their business; and to furnish experience and support to each other for designing and starting a business.

Particular thanks go to Carolyn Schrader, a Rotary member in Denver, Colorado, who sponsored the grant request and to Robert and Sandra True, ICA Volunteers, who worked with ICA Zimbabwe to create the curriculum and write the manuals. It was this project that prepared ICA Zimbabwe to undertake the AIDS-Free Community Campaign implementation.

From 2013 to 2016, 72 Self-Help Groups were initiated as part of Zim50 Community HIV/AIDS Campaigns. The Self-Help Group concept was originally from Kindernothilfe in Germany. The Leader’s, Participant’s, and Follow-up guides for use in these campaign communities were written by ICA Zimbabwe. ICA HIV/AIDS programs in Kenya, Tanzania, Zambia, and other African countries have also implemented this program.

The AIDS-Free Community Campaign Toolbox

The AIDS-Free Community Campaign Toolbox is a set of seven manuals, beginning with the Campaign Consult Procedures: Leader’s Guide. This set of resources is the product of community HIV/AIDS prevention and management work undertaken by national Institutes of Cultural Affairs (ICAs) in eight African countries in collaboration with the Institutes of Cultural Affairs in the USA and Canada over fourteen years. The AIDS-Free Community Campaign was implemented and tested from 2013 to 2016 in twenty communities in peri-urban Harare by ICA Zimbabwe to consolidate what had been learned and organize the key aspects of community responsibility for AIDS prevention into a one-year replicable design.

The Institute of Cultural Affairs

ICAs are members of the Institute of Cultural Affairs International, a global network of twenty-four statutory and five associate member national ICAs on six continents. Founded in 1977, The Institute of Cultural Affairs International is an international non-governmental association that facilitates the activities of autonomous national member ICAs and their global relationships.

The Institute of Cultural Affairs facilitates social innovation, participation, and community building in all sectors of society. From over thirty years of working with villages, communities, and organizations, ICA has developed facilitation methods that enable groups to gather information from all present, analyze that information, and come to a common decision about how to act on it. ICA methodologies place community culture at the center of human development.

The Institutes of Cultural Affairs in the USA and Canada, and many donors and friends, have provided support for the African HIV/AIDS Prevention Initiative begun in 2002 and implementation of the AIDS-Free Community Campaigns beginning in 2013.

Editor: Louise R. Singleton, MSPH

Photo Credits
Cover: The Kambuzuma community Living Well group during a workshop. Gerald Gomani, Director, ICA Zimbabwe
Artist and ICA colleague Paul Noah created the toolbox image.
CONTENTS

SELF-HELP GROUP 5-DAY INITIAL TRAINING .................................................. iv

Day 1 AM — Module 1 What Are Self-Help Groups? ..................................... 1
Day 1 PM — Module 2 Goal Setting and Aims ................................................. 6
Day 2 AM — Module 3 Savings and Loans ................................................. 10
Day 2 PM — Module 4 Record Keeping and Loan Management ................. 14
Day 3 AM — Module 5 Basic Business ........................................................ 17
Day 3 PM — Module 6 Business Practices—Market Analysis ................. 19
Day 4 AM — Module 7 Individual and Group Businesses ......................... 22
Day 4 PM — Module 8 Communications and Leadership ....................... 25
Day 5 AM — Module 9 Business Plans ........................................................ 29
Day 5 PM — Module 10 Problem Solving/Conflict Resolution ................... 31

APPENDICES .................................................................... 35

SHG Minute Book (Attendance and Accounts) ....................................... 36
SHG Minute Book (Total Group Capital) ............................................... 37
SHG Minute Book (Agenda and Decisions) ........................................... 38
SHG Cash Book (Loan Ledger) .............................................................. 39
SHG Individual Passbook (Savings Pages and Loan Pages) ................. 40
SHG Business Plan Model and Planning Questionnaire ....................... 41
SHG Constitution ................................................................................. 44
SHG Thirteen-Week Follow-up Modules ................................................ 45
<table>
<thead>
<tr>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TRAINING</strong></td>
<td><strong>PLANNING</strong></td>
<td><strong>FINAL WRAP-UP</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goals</td>
<td>Records</td>
<td>Business Practices</td>
<td>Communications and Leadership</td>
<td>Conflict Management</td>
</tr>
</tbody>
</table>

The trainer creates a large chart with the information above to track the week’s progress.
Welcome to Self-Help Group Training. It is a pleasure to introduce you to this program. My name is _______ and my partner trainer is _______ . We will be trainers during this program.

We will be meeting for five days to prepare you to start your Self-Help Group. You will learn the basics of working together and create both an individual and a group business. We will be working together the whole week. We start at 9 a.m. and will finish at 5 p.m. with lunch at 1 p.m. and tea breaks in the morning and afternoon. I hope everyone knows where the toilets are: ______________________ . If you have any practical problem, see _______ . Any questions before we start?

Ok, let us start with a prayer and a song.

Point to the week’s training schedule: These are three days of training modules, then a day of planning, and then a final day (Friday) on HIV/AIDS:

- **Self-Help Groups.** Doing one’s own development. It is the heart of the work we are about.

- **Goal Setting and Aims.** We need to begin envisioning where we are headed and how we will get there. Self-Help Groups are going you to allow you to make a difference in your life but that is for you to decide.

- **Savings and Loans.** How do we run our own finances? These groups are to give you the support and tools to manage your economic development.

- **Record Keeping and Loan Management.** It is so important that the proper records be kept on all Group financial transactions. This module explains the process and gives you the chance to jump in.

- **Basic Business Skills.** We need to broaden our expectations and possibilities in what is our business

- **Business Practice: Market Analysis.** This module shows the important things to consider in any business in order to make it succeed.

- **Individual and Group Businesses:** Here the questions you need to ask about starting your business are laid out, and also discussions about what to consider when you start planning the Group business.

- **Communications and Leadership Skills:** Everybody is a leader and what does that mean for you. What are the skills and attitudes to act like a Team?

- **Creating Your Business Plan:** We need to broaden our expectations and possibilities in what our business can be. But we also need to learn that understanding the business and the market is key to creating a successful business.

- **Problem Solving and Conflict Resolution.** We need to acknowledge that being in a group we need skills to deal with the ups and downs. How do we sustain ourselves during difficult times?
Opening conversation
Let us go around and say our name and what kind of income generation you are presently engaged in?

Now, one piece of paper work before we start. We are involved in a project and need to collect some basic data about you to track your efforts. (Pass out questionnaires and read instructions).

Talk: “The Self-Help Concept” (30 minutes)

Purpose of a Self-Help Group: working on attitude change- she/he is of worth and can take steps toward their own development. Building a strong people’s institution that will be self-sustaining in three years; women/youth are the keystone for community development: support groups in pursuit of various ventures have remained a major social strategy in human history, Basic Principals: a Self-Help Group is all about rebuilding strong and homogeneous communities thereby bringing people together and empowering them. Central to this process are actions which both build individual and collective assets.

Self-Help Groups are intended to draw those excluded back from the margins. We are to bring together large numbers of people together in small groups that are meeting and sharing on a regular weekly basis.

You will have a community facilitator that will just help you in the start-up Phase but whose primarily function is to enable you to grow independent and strong.

Self-Help Group Features: (write on flip chart)
- Small size: 12–15 members. Voluntary membership
- Emphasis on self-help, mutual support
- Members in same geographical area and economic level. Not a registered body
- Rotational leadership
- Non-political, non-religious
- Maintain a high level of discipline (fines given for lateness, being absent, not saving each week or not paying loans back on time)

Self-Help Group Functions: (write on flip chart paper)
- Meet every week (two hours);
- Save in the meeting; discuss issues,
- Take decisions in meetings; manage credit;
- Monitor credit utilization;
- Ensure regular repayment of loans;
- Establish linkage with government department
- Organize exposure to other SHGs
- Initiate community and social action programs in the community
- Initiate credit plus activities.
There are three organizational levels:

- **Self-Help Group (level 1)**. Savings/credit and all economic activities leading to income generation activities; social bond and affinity among members; basic social issues in family and community.

- **Cluster Level Association (level 2)** that will bring together 15 Self-Help Groups to share and be a learning group. This happens after the first year of Self-Help Group operations.

- **Federation of the Clusters (level 3)** that will reach out to other organizations/institutions to help with growing support for the Self-Help Groups. This normally happens at the end of year two. The intent is that at the end of this project you will be managing your own affairs and the support organization will have handed it over to you. From the very beginning we will slowly be phasing out. It is critical at all levels to involve people in decision making, not top-down announcements. We are always transferring power.

**Workshop (60 minutes)**

Break into two separate Self-Help Group groups lead by a Trainer with all sitting in a circle facing each other:

1. **Introduce yourself**: I will be your Self-Help Group facilitator for the week and the next 13 weeks to help you get started. (26 weeks for the Youth Self-Help Groups). Let’s start by introducing ourselves: name (what you want to be called), where you live and your family situation. Go around with facilitator writing full names on flip charts.

2. Before we start let’s do a little **warm-up activity** called “Find Someone.” This activity will encourage everyone in the group to speak to each other.
   
   a. Give each participant a pen and a copy of a worksheet (Find Someone Who... can play a musical instrument; has traveled outside the country; can swim; has a birthday in the same month as you; has the same number of brother(s) and sister(s) as you).

   b. Explain to them that the task is to complete the sheet by putting a tick and name to each “Find Someone Who…”

   c. Agree that each time one participant has asked another participant a question, they have to move on to another person, so that the same person cannot be asked two questions in a row.

   d. Once participants have completed their sheets, review the findings with them by looking at similarities, things in common and surprising revelations.

3. We are going to be working to **set up the basic pieces** of your Self-Help Group.

   a. We need to make some basic decisions using a process called Brainstorming: This is a technique to gather as many ideas as possible, before deciding which ones to discuss in depth. It avoids the frequent mistake of spending too much time discussing the first suggestion offered so that not enough time is left to discuss other, and perhaps better suggestions.

   b. It is necessary to give people a little time in twos or threes to bring their ideas to the top of their minds first. The Brainstorming should then be done quickly, with the facilitator writing on new print the ideas.

   c. I will be asking you individually or in groups of two, questions that you will respond to and I will write down.
AIDS-free Community Campaign Toolbox

d. Keys to this Brainstorming process are:
   • Do not allow discussion or questions until the Brainstorm is over (positive or negative).
   • Clarification should not begin until after the Brainstorm.
   • If there is silence...wait.
   • Write down the ideas in the contributor’s words.

4. Brainstorming
   a. **What would be a good name for our group?** The name gives us a sense of identity and can carry the vision of the group.
      • Get in groups of two and come up with a name.
      • Report back with facilitator writing names on sheet.
      • Which name, other than your own, do you like and why? What name catches your attention?
      • What shall be our name?

   b. **Where shall we meet and what time?** Same pairs and same decision process.

c. **We need a bookkeeper and an assistant.** Both need to be able to write.
   • They will be doing this for two years and then the assistant will take over with a new assistant.
   • Any suggestions?

   d. **Leadership** will be on a rotational basis, excluding our writers.
   • Who would like to volunteer for next week’s meeting moderator and then just go around the group listing the leader for each subsequent week.
   • Make list on a flip chart sheet.

   e. **Review Meeting Design:** (put on flip chart).
      • We sit in a circle.
      • A meeting is normally **two hours long** and starts at an agreed-upon time.
      • There is a moderator for each meeting for the first 13 weeks (26 weeks for the Youth Self-Help Groups.)
      • A meeting normally **starts with prayer and/or song** (past week’s moderator leads this)
      • The bookkeeper takes **attendance**, calling out names and marking attendance.
      • The **minutes** of the previous meeting are then read out and members ratify or make corrections.
      • The **agenda** for the current meeting is decided and written down.
      • Members **pay their weekly savings**, which the bookkeeper notes in their individual passbooks as well as in the Minute book.
      • Latecomers absentees from the previous week **pay their fines**. Since these are agreed upon and written in their rules, there is normally no controversy.
      • The Bookkeeper **reports the total savings** of the group, the income from other sources like interest earned, fines, etc.
• Members who had taken loans and whose repayment is due **pay back their loans**. The Bookkeeper records these in the relevant books and also in the individual passbooks.

• **New Loans** are then disbursed depending on the amount of cash available. Those who want loans explain the reason for the loans. The group decides who will receive a loan and the amount.

• The loans given out are recorded in individual passbooks and in the relevant books of the group.

• The remaining agenda items are then taken up for discussion. It is good for the group to spend half its time for economic matters and and the other half for social matters. An agenda of social concerns will be developed later in the week.

• **Questions?** What shall we set as a fine for missing or being late to a meeting or for not paying back a loan? Work with a new partner to discuss. Put answers on newspaper sheet/flip chart. Discuss, decide.

**Reporting (30 minutes)**

The two groups report back names, meeting place, times, first moderator, bookkeepers and fines. End with a reflective conversation.

**Reflection**

• What remember of the morning?
• Where did you get excited, concerned.

What was the hardest decision you made?
• What meant the most to you in your current situation?
Welcome
Welcome back, I hope your lunch was good and you had time to prepare for this afternoons session. Go to the week’s training schedule and review where we are today: Self-Help Groups this morning and this afternoon Goal setting and Aims.

Let us start with a prayer and a song.

Conversation
- When you went home yesterday, what did you tell your family and friends that you did? Anybody? Somebody else?
- What was a new learning for you?
- What are Self-Help Groups about? Somebody else?
- What do you think will be the biggest challenge for SHGs? How do you think SHGs will help you?

Talk
As we mentioned yesterday, Self-Help Groups are facilitated to assess the strengths and weakness of their groups. They are helped by their trainers/facilitators to develop Indicators for their own progress. The following is a list expected in a well-developed two-year old group:

- Attendance above 90%
- Regularity of savings above 90%
- Rotational leadership followed in every meeting
- Can conduct meetings without Community trainer/facilitator.
- Books maintained regularly without mistakes.
- Loans availed by all members every 8 months.
- Loans paid back on time in 90% of cases.
- Less than 20% loans for non-business purposes.
- Low cash-in-hand: less than 10% capital
- Loan to savings ratio above 1:4.
- Interest earned to savings ratio above 1:1.5
- Group capital increases by at least 150% every year.
- Goals set at regular one-year periods.
- 80% of planned activities are achieved on time.
- Regularly involved in community and social action. At least two activities each in every six months.
- All eligible children under the care of members attend primary school if accessible.
- All children below age 18 in member’s household get at least two meals a day.
- Children receive medical treatment by a trained professional when necessary.
• All adults are HIV/AIDS tested and on treatment if eligible. We do not stigmatize against people who are HIV+.

  Internal assessment made every 6 months and audit once a year.

• You see this when you listen to the stories of Self-Help Group members of existing groups.

**Story from an existing group: Nyasha Chiyanwa**

Nyasha is a member of Kuguta Maako Self-Help Group in Mufakose high-density suburb. She is a 27 year old single woman who lives alone and supports five people in rural area—her mother, son, and two orphaned children from her deceased sister. All three children attend school. Nyasha is HIV negative and gets tested every year. She earns approximately $60/week.

She has saved $38 since joining the Self-Help Group. The received two loans, one for $25 and one for $50 have been paid back with 20% interest. She is currently secretary. Leadership rotates every three months.

The major change for Nyasha has been learning how to save money. She did not track what she spent or how she spent it until after Self-Help Group training. She is proud she can now pay for school for the children and provide food for her family. Her personal vision/goal is to have a small shop selling clothes within one year and to save money to buy a truck for cross-border purchasing within three years.

In order to reach these goals is it important to have the right **attitude**.

<table>
<thead>
<tr>
<th>ATTITUDES THAT HURT AND ATTITUDES THAT PROMOTE EMPOWERMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Attitudes hurting empowerment</strong></td>
</tr>
<tr>
<td>The community is made up of poor, illiterate people without possibilities</td>
</tr>
<tr>
<td>Top-down, centralized control of programs</td>
</tr>
<tr>
<td>Concern only with meeting needs</td>
</tr>
<tr>
<td>Women and youth have no or little potential and intervention works through men</td>
</tr>
<tr>
<td>Other people have to solve the problems of people</td>
</tr>
<tr>
<td>Perceived problems have to be solved immediately</td>
</tr>
<tr>
<td>Material resources are key to bringing about development</td>
</tr>
<tr>
<td>The project is controlled by the organization</td>
</tr>
<tr>
<td>People need NGOs forever</td>
</tr>
</tbody>
</table>
AIDS-free Community Campaign Toolbox

Goal Setting and Aims
A goal is the point where the race ends, the aim of one’s efforts. Goal setting reduces the incidence of stagnation in SHGs. There is no progress, development or gain without clear goals.

When setting goals they should be Specific, Measureable, Achievable, Realistic and Time-bound. Our abbreviation for these five words is SMART.

An example of a SMART goal:

• Specific. We will meet Mr. Changadzo, the District Community Services Officer, in December to discuss sanitation issues in Mufakose. (“To meet the authority in the district regarding some problem” is not a helpful goal statement; it is too unspecific.)

• Measurable. We can find out if they met and if there is a solution.

• Achievable. It is possible to have transportation and the time for going to the meeting.

• Realistic. Look at the actions/means to be taken and ensure there are resources and the people power to achieve goal.

• Time-bound. Goal must be achieved within a given period of time—December.

Goals can be both individual and group. Empowerment is about people, both women and youth, taking control over their lives, becoming conscious of their situation and position, setting their own agendas, creating space for themselves, building self-confidence, solving problems and developing self-reliance.

Workshop

1. Group Exercise
   a. Divide into two Self-Help Groups and introduce the group exercise: The Sun Shines On.
   b. How The Sun Shines On Exercise works:
      • Participants sit or stand in a wide circle, with one person standing in the middle
      • The person in the middle calls out: “The sun shines on everyone who/with...” (This has to be something true of them, as well as potentially true for other participants.)
      • Everyone that this includes runs around outside of the circle as fast as they can to an empty space
      • The person who does not get a space then goes into the middle and repeats the process.
      • Examples: The sun shines on everyone who: Is wearing something blue, Is wearing socks, Plays football/cricket, Has a younger sister
2. Brainstorming

We want to start this goal setting activity by looking at individual goals and then use these to set out Self-Help Group goals.

a. Take a moment to list three goals you would like to achieve this year. Make sure one is an economic goal and one is a social goal. What are three things you would like to achieve this year? Star the most important goal.

b. Get into groups of two and share your goals. What would be a SMART goal for the starred goal?

c. Go around the group and share the starred SMART goals. Ask: Is that SMART? How can we make it SMART?

d. From our individual goals what should be our three Self-Help Group goals? Make sure they are SMART.

e. Write up three Self-Help Group goals on newsprint.

Reporting

Bring two groups together and present goals.

• Are these SMART goals?
• Ask questions of clarity.

Reflection

• What did you hear today?
• What surprised you about goal setting? What is hard about setting individual goals?
  • How will this help you?
  • When will you start using what you learned?
SAVINGS AND LOANS

Opening

It is good to see you all back and ready for day 2. This session is the heart of the Self-Help Group work—managing your assets. In a mini-form you are starting a bank that you will manage. You will be building assets and giving out loans so that your family will have the resources to take care of itself through building your own income generation as well as the groups. Let me first start by reviewing the ten Self-Help Group modules. Point to the chart of the week’s schedule.

Self-Help Groups. Doing one’s own development

- **Goal Setting and Aims.** We need to begin envisioning where we are headed and how we will get there.

- **Saving and Loans.** How do we run our own finances? This is what we will be working on this Session.

- **Record Keeping and Loan Management.** It is so important that the proper records be kept on all Group financial transactions.

- **Communications and Leadership Skills.** Everybody is a leader in a Self-Help Group, but what does that mean for you?

- **Problem Solving and Conflict Resolution.** We need to acknowledge that when we’re in a group we need skills to deal with the ups and downs.

- **Basic Business Skills.** We need to broaden our expectations and possibilities in what is our business.

- **Business Practice: Market Analysis.** Important things to consider in evaluating a potential business.

- **Individual and Group Businesses.** How to get started on your individual and group business.

- **Creating your Business Plan.** We need to broaden our expectations and possibilities in what our business can be.

Conversation

Let us start with a quick review of this morning: What do you remember about our session this morning? Go around switching the question: an activity; what did you learn; what did you learn about your Team; decisions you made; where excited; what has you nervous?

Talk

The heart of the Self-Help Group is savings. Savings increases the group resources for investment in productive activities, that is, loans for your business. Banks and micro-financial institutions are more likely to loan to groups that save. Savings is a discipline, a critical activity in what we do. From the first meeting you need to save. If you are poor like we all are, how will we save? We can reduce spending on unnecessary consumption (sweets, coffee, etc.), we can save extra from our business or we can do some extra work to earn a little more.
If we have 12 members in our group and each member saves $5/week (put calculations on a flip chart paper), we will be saving $60/week and at the end of the month will have $240 and at the end of a year we will have $2,880. But you are not just saving, you will also be loaning money out to each other for expanding your business or to start new ones. These loans will charge interest, so if the group starts loaning money at the end of three months, at 20% interest per month, the loans could earn another $576 by the end of month six. As mentioned before, loans will be for capital investment in your own businesses. This program will help you learn to use the profits from the business to pay for non-business needs. In difficult situations, the loans could be used for social needs (medical emergencies, for example) with the understanding that they will need to be paid back promptly.

An Example from an SHG1 group

Mudzimai waNhasi SHG1 was formed in November 2009. The initial saving was $5 per member so as to raise capital for their group business of selling beef mince in Rugare. Weekly saving was $2 and at the end of every month they saved $5 per member. They issued loans for individual businesses at 12% for two weeks. Mudzimai waNhasi conducted weekly meetings and rotated among members' houses. They also practiced rotating leadership weekly with the secretary and bookkeeper positions being rotated after three months. If a member is absent from the weekly meeting they would pay a fine of $0.50

Mudzimai waNhasi group goals when it formed were:

- To raise group fund to $3,000 within one year
- To buy a 210bcm deep freeze for each member within one year.

Currently Mudzimai waNhasi has achieved its goals. Each member has a deep freeze and is proud to have US$3,200 as a group fund which they are using as capital for their group business of selling dressed chicken. The remainder is for issuing loans to individual businesses. The group members are now saving $20 at the end of each month with $5 weekly from their successful individual business.

The women who have been trained in the Self-Help Group approach said things like:

- “I never thought I that I could save, but now I know that I can.”
- “Saving makes me feel proud and strong.”
- “I’ve learned about saving...I used to squander money, but now I save instead.”

Next time you meet as a group you need to decide the minimum weekly savings. You might start with a minimum amount of savings that everyone is sure they can pay and after six months re-look at the amount. It is a rule of thumb that you save for three months before lending, as you will build up the trust level and the sincerity of members in attending meetings and savings. As you develop a regular practice of savings, groups can add additional saving options: optional savings that allow people to save for medical, school fees/material, etc. By setting aside extra funds, group members can make it easy for themselves to be prepared to pay these expenses, rather than using money that was earmarked for their businesses. It is important for people to realize when people live off “profit” they develop economically whereas when they live on “capital” they do not progress very much.

If a bank account is not possible for the savings, then the group can distribute the money among three or four members. This method builds trust. Once members start taking out
loans and see for themselves the advantage of using their money for profit, safe keeping
of the capital is no longer an issue. There is hardly any money available as idle capital.
Each week members borrow for various business initiatives. When you meet next in your
Self-Help Group you need to decide: Maximum loan amount to be given to a member;
repayment period of the loan; repayment in installments or the entire amount at once; and
rate of interest. The initial loan amount may be small and vary from US$2 to US$5 (US
Dollars). The loan is paid back in two or four weeks and the interest charged may vary from
5–20 percent per month. We want the money to rotate fast and that is why loans are small
over short periods of time. As the groups mature their loan size grows with higher interest
rates. These are strong driving forces to help borrowers develop business skills so that
the loans can be paid back quickly. The focus needs to be on profit. What can you do to
generate profit and not just activities?

Another component the will be introduced after six month of savings and loans and learning
how one can work together is the initiation of a group business. At the end of six months the
group should be ready to start a group business.

Workshop

1. Let us start with a warm-up exercise—Samson and Delilah. We have two SHGs and
each will be a group in this exercise:
   a. Participants line up on either side of a line. With their backs to each other, each group
decides whether they will be Samson, Delilah or the lion without letting the other
group know their decision.
   b. They turn around to face the other group and mime an action representing who they
are (for example, flexed muscles and a deep voice could represent Samson, and
a ferocious roar could be the lion, a feminine curtsey and high-pitched voice could
be Delilah). Delilah defeats Samson, Samson defeats the lion and the lion defeats
Delilah.

2. Brainstorming
   a. Facilitator: Brainstorm issues to be decided. Work in a group of two and list on
newsprint (1) the savings amount per week, (2) maximum loan amount to be given to
a member, (3) the repayment period of the loan, (4) repayment in installments or the
entire amount, and (5) the rate of interest.
   b. Break into four small groups to make recommendations from these brainstormed
ideas. Write Decisions on a flip chart for presenting to the total group.
Reporting

- Two Self-Help Group groups present to each other the results of their brainstorming and the process they went through to arrive at their decisions.
- After each group presentation, discuss (1) questions of clarity and (2) questions or concerns for the other group.
- Self-Help Monitoring: At six months we will do a Self-Help Group assessment. We will be giving a score for regular attendance, regular savings, utilizing saved capital, timely repayment of loans, participation in meetings, and rotational leadership.

Reflection

- What did you learn today?
- What surprises you the most?
- What are you going to tell your friends you did today?
- How will this help you?
- When will you start saving?
Welcome back. I hope you had a good lunch. This afternoon we will follow up on what you learned this morning and help you learn how to make your Self-Help Group more successful by keeping good records.

Conversation
Let us start with a quick review of this morning:
- What do you remember about our session this morning?
- Go around switching the question:
  - an activity?
  - what did you learn?
  - what did you learn about your Team?
  - decisions you made?
  - where excited?
  - what has you nervous?

Talk
Record Keeping. Record keeping is keeping accurate information concerning activities and group funds. Record keeping builds the confidence of the members that their money is safe, plus it helps them remember what has happened and provides data and information to monitor the progress of their group. Record Keeping:
- Builds and maintains trust in a group
- Builds the confidence of the members that their money is safe.
- Helps members remember what has happened.
- Monitors progress of group information and actions.
- Provides information for follow up (loans/repayments)
- Provides a check on the leaders
- It is valuable when the group contacts outside organizations for support and resources.

Each Self-Help Group maintains records on its group activity. In addition, each SHG member should have a passbook that shows all the transactions regarding the group. Examples of how the information can be recorded is in the Appendix of both the Leader’s and Participant’s Guide. Ask the members to look at the examples in the appendix.

Recorder. The SHG chooses a Recorder or Secretary to keep the Minute Book. This role may rotate to a new person every 2-4 weeks. Show the Minute Book to the Secretary or Recorder and explain how it works. Important information recorded each week includes:

<table>
<thead>
<tr>
<th>Meeting number</th>
<th>Total members</th>
<th>Total Savings last week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meeting date</td>
<td>Number attended</td>
<td>Savings added this week</td>
</tr>
<tr>
<td>Leader’s name</td>
<td>Total savings</td>
<td>Total savings</td>
</tr>
</tbody>
</table>
The Secretary records the meeting agenda, the meeting discussion, and any decisions. The Secretary also records the attendance of the members each week.

**Bookkeeper.** The SHG chooses a Bookkeeper to manage the records of savings, loans, loan repayment, interest, and fines. This role may rotate every six months, but could last longer if the Group chooses. The Bookkeeper will also have an Assistant. See Appendix.

The bookkeeper’s records include:
- Weekly record of money in (savings, loan repayments, interest and fines).
- Money out (loans)
- A record page for each individual member that includes savings, loans, loan repayment, interest and fines.

**Passbooks.** Individual passbooks are where each member has recorded the weekly savings, cumulative savings, loans taken and paid back with interest. Explain that each member is expected to keep their passbook up to date. Members should also check their passbook against the Group Cash Book to confirm that the information is the same.

**Loans.** Loans are one of the greatest benefits of the Self-Help Group. A loan enables a member to invest money in a business to make a quick profit, enough to pay back the loan and have money left over to reinvest in the business or use for personal needs. The success of the Self-Help Group depends on the way the Group manages the loans that are given to the members. It is the responsibility of all members of the Group to make sure that the loans are given responsibly and paid back on time.

**Good Loan Management.** Each individual member of the group is responsible for loan management and following the rules set by the group.
- Loans not paid back causes suffering throughout the whole group.
- A group that does not manage its loans by getting money paid back is not a disciplined group.
- An individual who does not manage her/his loans and pay them back on time is not a disciplined self-manager.
- Poor loan management will cause a Self-Help Group to fail.

**You see the impact of a good record keeping in the following story:**

*Honeybee SHG3* was formed in September 2010. There are now 11 members since one member relocated to another area. Each member has an Individual Passbook (IPB) which shows the total contributions/savings for that member to date. At the back of the IPB there is the list of loans issued, interest charged, purpose of the loan, and when the loan was repaid and every transaction is signed for.

Their Profile Book has a page for each member showing her personal information including HIV status. It is updated yearly. This is a Self-Help Group book and information is confidential.

The secretary and bookkeeper record all the information in the Minute Book, sometimes called the Mother Book, i.e. meeting number, agenda, decision made and Action Plans.

During a financial audit by a trainer a difference of US$397 was found between ledger balance and actual cash. An examination of all the records was able to reveal an amount that was incorrectly entered as a loan instead of a repayment.
Having everything written down is very important for the Group. Not only the transactions of each member in the Group, but also the rules that apply to all the members of the Group. At the back of the Guide is a sample Constitution that each Group can adopt.

**Workshop**

1. Let us do a little warm-up exercise before the workshop. *Bubbles* is a getting-to-know-you activity that encourages participants to talk to each other as they walk around. How does it work?
   a. Everyone finds a partner and holds both of their hands
   b. Participants have to imagine that they are bubbles floating in the air and walk very slowly and gently around the space or room they are in, focusing on each other and talking to each other
   c. When one pair bumps into or brushes another pair, their bubble ‘pops’ and they swap partners. What will you need? Nothing What do you need to look out for? Use all the space you can.

2. We want to spend time getting used to the **record-keeping** process. We will start by having all the members of each Self-Help Group group work together to assist the Recorder in writing the rules that the Group has already decided. Use the Appendix in the back of the *Self-Help Group Participant Guide* as a guide.

3. Once the Constitution is recorded, break into groups of three and work together to create an individual Passbook for each member. If they have time, the Recorder and Book Keeper can also create the charts that they will use to track the meeting and financial information.

**Reporting**

At the end of the session, each group makes a short presentation on what they did and what they learned. All members can ask questions of clarity and concerns.

**Reflection**

- What did you learn today?
- What will you tell your friends?
- What was the most interesting? The most challenging?
- When will you begin to keep a *Passbook* for yourself?
Day 3 AM — Module 5

BASIC BUSINESS

Opening

Good Morning. We are now ready to talk about basic business skills, which is what we have as our goal in forming SHGs. We want you to grow a business and to grow a group business. But first a little warm-up to start the day.

Talk

We want to spend some time identifying the things that make the poor different from the rich. What do the rich have that the poor do not? Get to the point that the basic issue is not that the rich have more money, but that they have knowledge and access and contacts. Break down their power into elements that the participants can understand and could see themselves as acquiring.

If I think about going from poor to rich, it seems impossible, but if I think about learning something I didn’t know before, and connecting with other people who know different things, and I band together as part of a group so that we collectively know more, etc then I can begin to have the things that the rich have.

Listen to this story from a Self-Help Group member:

Agatha is a member of “Harvest Self-Help Group.” She has been regularly making savings towards the Group’s capital. After saving for three months, Agatha applied to her group for a loan to buy cool drinks and resell at a profit. She asked for a loan for $15 to enable her to buy two crates of cool drinks and the group agreed to give her the money for two weeks at 10% interest.

Agatha bought each crate at wholesale for $7.20 and made a profit of $4.80 on each crate. After a week she realised she had profit to buy an extra crate. She then sold 3 crates and made a total profit of 14.40 within a week. She then repaid her loan on due date and was able to continue buying and selling drinks to earn extra money.

Discuss the three different types of businesses:

1. Production: buying raw materials and converting them into finished goods, e.g., mat weaving, blanket preparation, poultry.

2. Providing Services: providing a service and charging a fee for it, e.g., carpentry, plumbing, hairdresser, serving lunch/food

3. Trading: purchasing finished goods and selling it to community, e.g., purchase and sale of salt, utensils.

Discuss the two different classes of businesses:

1. Individual: only one member of the Self-Help Group does her own business venture. A variation of an individual business is when two people work together as partners in a single business.

2. Group: all members of the Self-Help Group get involved in the group business.

Conduct a Brainstorming session with the participants, making a list and discussing the advantages and disadvantages of the different classes.
Workshop

1. Criteria for deciding a business
This exercise is done to compare and study the merits and demands against a set of criteria in order to make the right choice.
   a. Divide into two groups.
   b. Brainstorm and discuss with participants what makes a sound/good business and decide a set of criteria for deciding about a business, e.g., good market; low investment, more profit, available skills and experience, and short cycle distribution period.
   c. Divide into four groups. Each group brainstorms three businesses they could start and grades them against the criteria. Rank from highest to lowest scores.
   d. Share and compare. Each group uses the criteria for decision-making about a business. Combine four into one list.

2. Project design outline
This exercise helps members to begin to give form for a new business they would like to start or to expand their present business.
   a. Break into pairs and discuss their thinking.
   b. The individuals write a one-paragraph proposal that talks about production, sales, profit, and other requirements, plus what size loan you would want.
   c. Read to a partner and ask for feedback.

Reporting
Group regathers to share the experience.

Reflection
• What did you learn about businesses?
• What was the most fun?
• What surprised you about the conversation?
• How will what you heard help you?
• When will you start thinking about starting a business?
Welcome
Good Afternoon. We are now ready to talk about basic business practice, those things you need to consider if you want to be successful in business. We want you to grow both an individual business and a group business. Today we will talk about the critical elements of a business. By answering the questions we will discuss, we will be doing a market analysis.

Let's start with a prayer and a song.

Talk

Now we want to tell you a story:
Mrs. Chipangura went to the market to see what people were selling. When she arrived at the market she found many people selling tomatoes. So Mrs. Chipangura returned home. She convinced herself that the best way to make money was to sell tomatoes. The next day she took tomatoes to the market to sell. She sat all day waiting for customers to buy her tomatoes, but the customers were buying from the other hawkers. She returned home with all her tomatoes and was very sad.

Discussion
- What did you hear? What was happening?
- Have you seen this happen before?
  - What is the problem? Where? Why is it a problem?
  - What could be done?

Market Analysis. Marketing mix is a general phrase used to describe the many choices individuals and SHGs have to make in order to bring a product or service to market (buyer).

The Four Ps to consider when choosing a business
1. Product or service (what you are putting into the market place)
   - Is the product or service needed by potential buyers?
   - What does the customer want from the product/service?
   - What needs does it satisfy?
   - What features does it have to meet these needs?
   - How and where will the customer use it?

2. Price (how much you charge for your product or service)
   - What is the value of the product or service to the buyer?
   - Are there established prices for products or services?
   - Will a small decrease in price help you sell more?
   - How will your price compare with your competitors?
   - Will the price cover the costs of production (money spent in order to sell) and leave a profit?
3. **Place [distribution]** (where and how your product is distributed and sold.)
   - Where do buyers look for your product or service?
   - How many others are selling the same product in same place?
   - Where is special place the product needs to be that saves customer time and effort to get?

4. **Promotion** (the advertising and selling part of marketing)
   - Where and when can you get the word out about your product or service?
   - How will you reach your audience - use word of mouth, flyers?
   - When and where is the best time to promote the product?
   - How do your competitors do their promotions? And, how does that influence your choice of promotional activity?

**More elements for analysis to consider:**
- **Competition.** Who else is selling this product? Where are they selling it? At what price are they selling it? What are they doing to insure good quality?
- **Quality Requirement.** If the product that is being produced by someone else has status or a famous name, can you compete with it? Why? Will the product spoil? Does the product require that you keep a lot of raw materials on hand? What kind of storage is required?
- **Transportation.** What vehicles are available for getting the product to market? What is the cost?
- **Methods of Distribution.** How will you sell the product? Do you need a shop, a stall, a hawking license? Can you ask the owners of a large store to sell the product for you?
- **Start-up Money (capital).** How much money is required in order to begin? Are these funds readily available? If you borrow from your Self-Help Group how long will it take you to pay back with interest?
- **Skills.** Are you familiar with this business? Do you have skills or is training needed?

**Workshop**

1. **Evaluating business potential.** This exercise will help you measure potential businesses against a set of criteria, in order to make good choices.
   a. Divide into groups of four each.
   b. Each group select a group project that one or more members of the group is considering. This Brainstorming will help the group evaluate the business.
   c. Each group applies the *Four Ps* against the potential business. Collect as much information as possible to put together a report about the potential for success of the selected business.
Reporting

- Report your results to the entire group. All participants can ask questions and make comparisons and recommendations.

- Project design outline. This exercise helps members to begin to evaluate a new business they would like to start or to expand their present business. The entire group can benefit from the discussions and feedback.

Reflection

- What are the easiest parts of evaluating a potential business?
- What is hard about thinking about a business?
- What was the most fun?
- What surprised you about the conversation?
- How will you apply this to a business that you are considering?
AIDS-free Community Campaign Toolbox

Day 4 AM — Module 7

INDIVIDUAL AND GROUP BUSINESSES

Opening

Welcome
Good Morning. We are now ready to talk about individual and group businesses and begin to apply what we have just learned in Modules 5 and 6.

We want you to grow a successful business for yourself and we also want the Group to start a profitable group business. Today we will talk about what you need to consider when choosing a business.

Let's start with a prayer and a song

Talk

First, we want to tell you a story:
Ruth owned a sewing machine and was very skilled at making dresses. She belonged to the Self-Help Group Smiling Faces and saved and took loans to improve her sewing business. Her friend Alice raised chickens. She was making good money doing it and convinced Ruth to join her in raising chickens. But Ruth didn't have much space, didn't like feeding and caring for them, and didn't know how to market them. So while Alice made lots of money with her chicken business, Ruth did not. Finally Ruth told Alice that she wanted to go back to sewing, because her customers were asking her to make more dresses, and that was what she liked.

Discussion
• What did you hear?
• What was happening?
• What is the problem? Have you seen this happen before?
• Do you think that Ruth made the right choice?
• What could she have done differently?

Choosing your individual business is a very important step, because each of us has a different combination of skills and interests that make us better suited for some businesses rather than others. The following are several questions you should consider:
• What are your best skills?
• Do your skills suit selling a product or a service?
• What resources do you have that would make a certain business easier? (for instance, a sewing machine or large space for a garden)
• Who can you ask for help to get started?
• How much profit do you think you will make? Why do you think that?
• What are two or three businesses that seem most ready to start and best suits your skills?

Start by considering the possible businesses that you have named. Go back to Day 3 afternoon, "Business Practices and Market Analysis," page 19 and start to do a market
analysis of the businesses you have named. This will help you pick the one that you will start. Remember that you may decide to move from one business to a different business. So one thing you should consider is how much money you will need to put into the first business you start. For instance, if you don’t have a sewing machine but want a sewing business, try to find a machine to rent or borrow at the start. Then, if you choose to change your business, you won’t have spent a lot of money on a machine.

Once you have picked an individual business, make an Action Plan with days and times to get started.

Choosing a Self-Help Group business

In addition to the individual businesses that each member begins, the Group will also start a Group Business. This doesn’t always happen in the beginning. Frequently, the members decide to make their individual businesses successful first. After the Group has been working together for a few months, the Group then decides to start their group business.

When the Group is ready to start, the following things that are important:

- **Review** the criteria your group created using Module 5
- **Check** the Four Ps of Business in Module 6: Product (or service), Price, Place (distribution) and Promotion
- **Check** the elements to consider (Items 1–7 in Module 6).

In considering different businesses, you will need to answer the following questions:

- List all costs necessary to begin the business. What is needed to produce it (include all costs) and what records are needed?
- What is needed to market or sell the product?
- What are the opportunities and dangers of this business?
- What strengths (skills, buyers) do we have that make this a good fit?
- What weaknesses (needed skills or buyers) do we have? How to overcome? How much would we make in a month? List income minus costs?
- How much time would each person have to put in for this to work?

**Workshop**

1. **Consider different businesses**
   a. Brainstorm possible businesses that your Self-Help Group can do. Consider businesses one or more group members have experience doing.
   b. Choose three possibilities and divide into three groups.
   c. Each group picks one of the three possible group businesses and answers the questions shown above.
   d. Prepare a brief presentation for the entire group.

2. **Present group findings**
   a. Each small group presents its findings to whole Self-Help Group. All Group members are encouraged to ask questions and to discuss whether the proposed business would be suitable for the entire Group. Questions include:
AIDS-free Community Campaign Toolbox

- How are the businesses different or similar?
- Which take the most work?
- Which is the most risky?

b. Discuss and choose a business. Remember, the Group can repeat this exercise several times until everyone is comfortable with the Group business that is selected.

Reflection
- What did you hear in this module?
- What are the easiest parts of evaluating a potential business? What is hard about thinking about a business?
- What was the most fun?
- What surprised you about the conversation?
- How will you apply this to a business that you are considering?
Day 4 PM — Module 8

COMMUNICATIONS AND LEADERSHIP

Opening

Welcome to our afternoon session, which is getting to the keys of how to make a Self-Help Group work. It is not about collecting money and giving out loans but about developing relationships that give individuals a sense of acceptance, a space for their voice to be heard and most important, the expectation and enabling of one’s leadership. So we have gone through (point to the training chart) how a SHG works, its financial management and goal and aim setting. Again I want to share a story from previous SHGs with you.

Agnes Tembo

Agnes is a member of the Namununge Group and a widow with three children. Like her colleagues, Agnes joined the group to provide for her three children. Agnes says that life has not been very easy, being a single parent. She was finding it difficult to send the three children to school and feed them at the same time. Upon joining the Group and going through the routine training, she got a loan of US$210 from the group savings that she invested initially in a charcoal selling business. Subsequently, she diversified into a goat rearing project, which so far has realized a profit of US$840.

Agnes says that she has proudly paid school fees and also fed her three children. She hopes to diversify her project and make a huge profit.

Tropical Rainstorm exercise

We want to start our afternoon with a little exercise in music. How does it work?

- Participants stand in a circle. One person acts as the “conductor” of the storm and starts by slowly rubbing both hands together.
- The participants, to either the left or the right of the conductor, are motioned to do the same, with the person to their left/right following suit, and so on until everybody is performing the same action.
- The conductor then repeats the same process with another action (for example, clicking fingers, clapping, slapping thighs).
- The storm can be brought to crescendo by, for example, adding stamping feet to clapping.
- The conductor then follows the same steps in reverse to indicate the passing of the storm.

Talk

Leadership. What do you think of when you hear the word “leadership” (rich, male, authority, charisma, bossing people)? Some people regard leadership as a mysterious, charismatic quality that some people have but most people do not have. Leadership can also be seen as a skill that many people can develop—if they are willing to take time to:

- Observe what goes on in groups
- Identify clearly the main needs of groups
- Take people’s feelings seriously
- Listen to feedback about others’ reactions to their own behavior as a leader
- Make changes in their behavior, so that people will respond in a positive, not a negative way to them
It takes sensitivity, humility, love, and a number of years to develop one’s skills as a leader. But we are talking about a leader who is a facilitator, not the old model leader having the right answer, knowing what to do and being charismatic. The facilitator knows the power of the group and its diversity, knows methods that encourage all to participate, aims for decisions the group will own and implement, and releases the group’s wisdom and ability.

**What is communication?** Communication involves the process of both sending and receiving ideas, facts, opinions, information. You can have one-way communications or two-way communications. The important part of developing trust is to reduce interpersonal tension and to increase a person’s sense of comfort, confidence and competence. We have talked about a leader as a listener, as a facilitator who has the skills to draw out others.

**Listening is Key**

**Context.** The key to our work in educating people is not lecturing people but listening.

**Switching** roles from talking to listening allows you to become the learner, exploring the other’s concerns, knowledge, and questions, and establishing empathy and mutual trust. There are three keys to listening:

**Attending.** Attending has to do with your body language, eye contact, and a feeling of interest. It has to do with giving people your full attention. Listening is hard but is a tremendous power in your self. It has to do with sitting forward (open posture), looking at people, and responsive motions and gestures.

- I think you know what I am talking about. First, act like what I am saying is the most important thing in the world. Second, now act like you are bored and cannot wait to leave. Good! Why is it so hard to listen to people?

- **Attending Exercise:** Think of a happy experience you have had in the past week. Get a partner and one of you is the listener and the other the talker. The listeners come up front—“hang on every word the person says, nod, smile”. OK, now talk... OK, what happened? What does it feel to have someone really listen? Now switch roles. Listeners come up front—act inattentive. Act like you are bored. Have a stone face not showing any emotion or even look away. OK, now talk... OK, what happened? What does it feel like when somebody is not listening?

**Following.** Following means showing that you are interested, are tracking through head nodding, comments and questions. This help people see that they are getting through and that you are trying to understand and follow; following encourages people to keep talking and to open up

- **Following Exercise:** Following is like tracking somebody with your hands as they move their hands. Have every body get a partner and track their hands as they move them.

**Reflecting.** Reflecting is active listening. When you feel you understand what someone is saying, ask them to say more or re-phrase what they have just said. “Let me be sure I understand what you are saying, the issue is...” You are trying to find the core of what the speaker is saying. You suspend judgment, but sum up clues (visual, vocal, verbal). In re-stating the speaker’s message you use the speaker’s own words, concisely, and with appropriate language.

- **Reflecting Exercise:** Everyone think of an issue you are struggling with. We want you to reflect with this person to find the core issue. Reflect back to them: “If I understand what you are saying the issue is...” or “the real issue is about....” This is a discovery process.
You are reflecting the situation, feelings, and understanding. Do an example with a volunteer.

- Get in groups of three. One is the talker, one is the listener and the third is the observer. The observer watches and reports on the reflection process at the end.
- Rotate so that you do the exercise three times. After the first round ask what happened and what was learned as well as questions.

**Conclusion.** You might try this tonight with somebody who asks you what you did today. Give them a short description of what you did and then ask them what they thought about what you are doing. See how long you can get them to talk.

**Norms for successful communications in the Self-Help Group**

- Conduct meetings in a calm place.
- Circular seating arrangement.
- One member speaks at a time.
- Avoid side talk.
- Provide a chance for all members to voice their opinion.
- Document of the discussion and decision in the minute book.
- Use the language that a majority of the members can understand.
- Be clear and specific.
- Make eye contact.
- Address the group—use your public voice.

**Workshop**

**Role play of different leadership styles.** We are going to do two skits in a role-playing exercise. Both groups will work together on this exercise.

1. We need six volunteers from one group.
   a. Walk away with them so the other people cannot hear what is being planned. Ask: “Who will be the leader? OK. Be a very dictatorial chairperson.” This leader calls for ideas, but does not listen to anyone, squashes their suggestions and imposes his/her ideas on the group.
   b. Other members’ roles:
      - One supports whatever the chairperson suggests
      - Another suggests several different possibilities
      - Another supports this speaker
      - Another interrupts and opposes the chairperson.
   c. The volunteers are a Self-Help Group that wants to decide what its six-month group business will be. Leave them to discuss their roles.

2. Ask for six volunteers from the other group: Decide a chairperson. (Ask the leader to act very passive or laissez-faire—let the rest of their team do as they choose). This leader shows little interest, makes no suggestions, does not respond to suggestions of the group, and does not help to reach decisions or resolve conflict. Other roles are similar as above. They are a Self-Help Group group deciding on a loan.
AIDS-free Community Campaign Toolbox

3. Arrange chairs in front: The Chairperson starts the play and each member plays his/her role. Stop the play when the situation is clear. Start the second play and again stop the play when the situation is clear.

4. Let everyone break into smaller groups of three people and come up with answers to the questions the facilitator puts up on four sheets of newsprint. Record answers on newsprint. The four questions are:
   a. What did the 1st leader do in the group?
   b. How did the group react?
   c. What did the 2nd leader do in the group?
   d. How did the group react?

5. What does a good facilitator do in a group? Ask the group to focus on what a facilitator actually does, e.g., “listens to each speaker with concentration.” If not brought up, remind the group that facilitators: encourage, show appreciation of others and their ideas, give all a chance to speak, encourage shy members, resolve arguments by asking others to give their thoughts, and set standards for the process (e.g., “shall we agree that nobody speaks more than twice?”).

   **Reflection**

End with a reflective conversation.

- What are you bringing home from today?
- Can you practice listening to one person when you go home today? It is a skill that you will get better at as you practice.
Welcome
Good Morning. Yesterday, we sent you home to use your new listening skills. Somebody, what happened and did it seem to help? Somebody else?

Today we are ready to tackle the creation of a Group Business Plan. Remember, this is the part of the training you will practice over and over until you understand all the elements of creating a successful business. This morning we will talk about how you put a business plan together and the key elements you will need to consider.

Let's start with a song and a prayer.

Talk

Business Planning. During the next six months, your Group will learn how to work as a group while continuing to save money and use loans to help your members. But you will also be expected to create a group business to supplement your personal business. Each Self-Help Group will develop a Group Business Plan. The Plan should show:

- You understand the business
- You are committed to the business and will work to make it succeed
- You understand how much money it will take to start the business.

The Business Plan will describe the key elements of your business. (A model of the plan is in the appendix.) The plan should answer the following questions:

- Marketing
  » Who are our customers? Have we identified and talked to our potential customers before we start our business?
  » How will we let people know about the business? How can we convince them that they should buy from us? What makes our business special?

- Setting the Price
  » What is the price we will charge the customer? If we give discounts, can we afford to do that?
  » Do we know exactly how much it will cost to produce and sell our product?
  » Will our profit be enough when it is shared among all members of the Group?

- Cash Flow
  » What are our startup costs? (equipment, one-time charges)
  » What are our initial operations costs (before we start to make money)? (materials, marketing costs, rent, electricity, transportation)
AIDS-free Community Campaign Toolbox

» How will we have enough money to pay these costs?
  • Group savings can be used
  • Money earned to pay startup costs (from another business)
  • Loans from family, friends, others
  • Other sources

» How long will it be before we have enough income to cover costs?
  • How long before we make our first sale?
  • When will we start to get paid?
  • What if sales/payments don’t come quickly enough?

You can test a business plan by filling out the model in the appendix. Do you know the answers? Do you think the Group can make it work?

Workshop

Divide into groups with four people in each group.

1. Each group selects a group project that one or more members of the group is considering. This Brainstorming will help the group evaluate the business.

2. Each group evaluates its plan based on the requested information in the Business Plan model. Collect as much information as possible to put together a report about the potential success of the selected business.

Reporting

Each group reports its results to the entire group. All participants can ask questions and make comparisons and recommendations.

Reflection
  • What are the easiest parts of putting together a business plan?
  • What is hard about thinking about a business?
  • What was the most fun?
  • When will you create your business plan?
Day 5 PM — Module 10

PROBLEM SOLVING/CONFLICT RESOLUTION

Opening

Welcome
One of great challenges we face in both our communities but also in our families is how you deal with problems and conflicts. This afternoon we will work on problems and then look at Basic Business skills.

Look at the six module chart and show where we have been and where we are going.

Let us start with a prayer and a song.

Talk

Problems
Common problems within the SHGs:
• Poor attendance in meeting
• Members don’t pay subscription/savings
• Poor recovery of loans
• Book writer’s domination and refusal to hand over account books
• Lack of initiative among members to take up community action program

Common problems outside the SHGs:
• Women issues such as wife beating, sexual abuse, early marriage.
• Children not in school
• HIV/AIDS spreading
• Outside pressure for supporting factions in community.

Results and impacts of Self-Help Group problems:
• Spoil the cordial relationship among members Members slack off responsibilities
• Reduce attendance rate
• Members lose interest towards savings and loan payments.
• Problems in achieving goals

Conflicts
Conflicts arise when the Self-Help Group makes an attempt to resolve a problem.
Difference of opinion/views over a subject; e.g. conflict arises when the Self-Help Group decides the minimum savings.

Reasons for conflict. Start by brainstorming: ask the participants why conflicts start? Write on newsprint. Give examples from your life. Mention the reason below if not covered.
• Different attitudes and understanding and seeing things differently out of their experience, e.g. how to run a business, savings vs. loans, etc.
• Lack of clarity, understanding, e.g. new members lacking idea of group goal. Selfishness, laziness, lack of interest in sharing responsibilities
• Inferiority complex among members expectations
• Jealousy, competition among members
• Poor communications
• Lack of openness

Self-Help Group Leader's Guide
Types of conflict:

- Interpersonal: due to personal differences, e.g., one member always disagreeing with another
- Inter-organization conflict, e.g., with a school or another business
- Societal conflict: within the Self-Help Group and community over projects
- Goal conflict: some may want to focus on social goals while others may want to focus on economic goals
- Role conflict: different ideas about what the leader or people in other roles are supposed to do

Conflict Management

Conflict management is key as unsolved conflicts can lead to forming separate groups, outsiders’ interference and exploitation, and poorly functioning groups. Some people may try to avoid conflict by:

- **Withdrawing:** avoiding the situation of conflict and refusing to talk further about the conflict
- **Covering up/smoothing:** covering up differences and claiming that everything is fine, when it is not
- **Forcing:** forcing a person to do something by using authority

Brainstorm: **What are the best ways to deal with conflict?** Write on newsprint.

**Bargaining.** Negotiating to arrive at a compromise or bargaining to maximize each person’s gains. Bargaining is the best of all the strategies.

**Problem solving steps:**

- Identify the problem, e.g., poor sales
- Define the problem, e.g., three members have not repaid their loan
- Analyze what happened in the problem, e.g., our money is not growing
- Who are involved, e.g., the names of members involved
- How this happened, e.g., the Self-Help Group did not set a repayment schedule when it issued the loan
- What is the reason behind it, e.g., failure of the business
- Is there any hidden agenda? No

**After seeing the root causes,** openly discuss and brainstorm a possible solution together.

- Listen to everybody’s points of view/ideas.
- List the pros and cons of each option.
- Choose the most effective option through negotiation (ability to implement the option, whether the option is favorable to all members, available opportunities).
- Get feedback whether the problem is resolved amicably, otherwise review the option and follow up.
Workshop (One Hour)

Multiple Role Exercise. Conflicts and problems often arise from the fact that we all have different ways we approach life. This exercise will help you become aware of different behavior in groups.

Procedure:
1. Before you start, have the following types of behavior written on separate large pieces of paper: aggressive, thoughtful-quiet, task centered, emotional, and rational (intellectual). Spread them around the room as far apart as possible.
2. The facilitator explains that there are many kinds of behavior in groups and this exercise helps us understand the effects of our own behavior and that of others in a group.
3. Ask people to go stand under one of the five pieces of paper around the room that describe five kinds of behavior in a group. Go stand under the one that best describes your usual behavior in groups. Don’t take a long time to decide, just choose the one that strikes you as your own most usual style.
4. Once people are standing under the pieces of paper, the facilitator asks those standing together to form groups of three to discuss: “What is helpful about this kind of behavior and what is not helpful?”
5. After ten minutes, ask the participants to form a large circle again, this time sitting with the others who chose the same type of behavior.
6. Each group then shares the helpful and not helpful sides of their behavior. In all the fun, help the group to recognize that we need all kinds of behavior in a group to work well together.

Dealing with issues
The second half of each of your Self-Help Group meetings will be set aside to discuss issues that you are concerned about in your own lives. We are going to have a structured conversation around these issues.

- Write down three worries/issues you are facing.
- Share with a neighbor and come up with three issues that the group needs to discuss over the next 12 meetings.
- Go around the groups and write down their issues on newsprint, checking the ones that are repeated. Point out the repeated issues.
- Have people pick 12 unique key issues.

The recommended way of dealing with conflict in the Group is to have a facilitated conversation about it. One member of the Group will need to volunteer to try the structure, which is very simple.

The facilitator raises an issue, for example “education and our children doing well”:
1. The first question is something easy to talk about, like objective information, e.g., “How many children do you have in school?” This first question is the objective question.
2. The second question has to do with feelings and associations, e.g., “where are you excited about school,” “where is your child having difficulties,” or “what do you worry about in school”? The second question is the reflective question.
3. The third question has to do with meaning or what you have learned, e.g., "what has helped your children with school" or "what have you learned about making school a better experience for your children"? The third question is the interpretive question.

4. The fourth question is about choices and making a decision, e.g., "what can we do as individuals or as a group to make our children succeed in school"? The fourth question is the decisional question.

If you are willing to try this process, you will be amazed at how effective it is.

Reflection
This is the last day of the intensive training. However, you will continue to meet weekly for a long time as you become more successful in understanding the training and the purpose for this entire process. Your friends will ask you about what you have learned. Use these questions as a start:
• What was the easiest thing to understand and implement?
• What do you tell your friends is the single best thing that you learned?
APPENDICES
## Self-Help Group Minute Book (Attendance and Accounts)

<table>
<thead>
<tr>
<th>No</th>
<th>Names</th>
<th>Attendance</th>
<th>Income</th>
<th>Loans</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Savings</td>
<td>Fines</td>
<td>Other</td>
<td>Issued</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Weekly Total**

<table>
<thead>
<tr>
<th>Brought Forward</th>
</tr>
</thead>
</table>

**Grand Total**

### Example:

## SHG Minute Book (Attendance and Savings)

<table>
<thead>
<tr>
<th>No</th>
<th>Names</th>
<th>Attendance</th>
<th>Income</th>
<th>Loans</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Savings</td>
<td>Fines</td>
<td>Repaid</td>
<td>Int Recd.</td>
</tr>
<tr>
<td>1</td>
<td>Ellen</td>
<td>✓ 42</td>
<td></td>
<td>915</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Kuda</td>
<td>✓ 42 50c</td>
<td></td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Norma</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Cindy</td>
<td>✓ 42</td>
<td></td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Weekly Total** 46 50c 0 95 9 1 0

**Brought Forward** 458 43 0 155 80 8 0

**Grand Total** 464 4350 0 190 90 49 0
### Self-Help Group Minute Book (Total Group Capital)

<table>
<thead>
<tr>
<th>What $ Came In?</th>
<th>$ Amount</th>
<th>What $ Went Out?</th>
<th>$ Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Brought forward</td>
<td></td>
<td>Loan issued</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td>Other expenses</td>
<td></td>
</tr>
<tr>
<td>Fines</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Repaid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Receivable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash on Hand</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Example:

### SHG Minute Book (Total Group Capital)

<table>
<thead>
<tr>
<th>What $ Came In?</th>
<th>$ Amount</th>
<th>What $ Went Out?</th>
<th>$ Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Brought forward</td>
<td>$58</td>
<td>Loan issued</td>
<td>$35</td>
</tr>
<tr>
<td>Savings</td>
<td>$6</td>
<td>Other expenses</td>
<td>0</td>
</tr>
<tr>
<td>Fines</td>
<td>50c</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Income</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Repaid</td>
<td>$10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Receivable</td>
<td>$1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$75.50c</td>
<td></td>
<td>$35</td>
</tr>
<tr>
<td>Cash on Hand</td>
<td>$40.50c</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Self-Help Group Minute Book (Agenda and Decisions)

<table>
<thead>
<tr>
<th>Item</th>
<th>Agenda Items</th>
<th>Decisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Example:

### SHG Minute Book (Agenda and Decisions)

<table>
<thead>
<tr>
<th>Date:</th>
<th>17/06/2011</th>
<th>Meeting Number:</th>
<th>#2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chair:</td>
<td>Henrietta Zulu</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>Agenda Item</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Month-end savings</td>
<td>Every member to save #8 every month-end.</td>
</tr>
<tr>
<td>2</td>
<td>Personal Problem</td>
<td>Group members assisted Kuda</td>
</tr>
<tr>
<td>3</td>
<td>Focused Training</td>
<td>Faith and Clara to attend on 18 July, 2011</td>
</tr>
<tr>
<td>4</td>
<td>Social Event</td>
<td>To clean social centre on Thursday 30/06/2011</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The Cash Book is usual kept by the Book Keeper. The Loan Ledger is an important part of the Cash Book and is usually keep at the back of the book. The Loan Ledger confirms the loan position of each member of the Group.

One ledger page is created for each member. Each loan is listed on separate lines. No new loan is given until the previous loan is paid back. The signature is that of both the Bookkeeper and the member confirming all loan transactions.

<table>
<thead>
<tr>
<th>Member’s Name:</th>
<th>Loans Given</th>
<th>Loan Repayment</th>
<th>Amount Still Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Loan Amount</td>
<td>Purpose Of loan</td>
<td>Pay Back Date</td>
</tr>
<tr>
<td>3 Jan</td>
<td>$30</td>
<td>Baking</td>
<td>17 Jan</td>
</tr>
<tr>
<td>24 Jan</td>
<td>$3</td>
<td></td>
<td>24 Jan</td>
</tr>
</tbody>
</table>

Example:
Member’s Name: Annicki
Book Keeper: Ruth
Individual Passbook

The Individual Passbook gives each member of the SHG a badge of membership. It inspires confidence in the SHG as an institution with reasonable financial systems. Normally, the savings are recorded in the front of the book and the loans are listed in the back.

Savings Pages

The Savings pages confirm the savings of the member each week. It is important that each Member have a signed confirmation of their savings in the SHG.

The Book Keeper of the Group signs the Member’s Passbook each week.

<table>
<thead>
<tr>
<th>Date</th>
<th>Weekly Savings</th>
<th>Total Savings</th>
<th>Book Keeper signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Loan Pages

The Loan pages confirm each loan that the member has taken and the repayments that the member has made. The loan pages should exactly match the loan information in the SHG Cash Book kept by the Book Keeper. It is important that each Member have a signed confirmation of their loans and repayments in the SHG.

The Book Keeper of the Group signs the Member’s Passbook each week.

<table>
<thead>
<tr>
<th>Date</th>
<th>Loan Amount</th>
<th>Purpose of loan</th>
<th>Pay Back Date</th>
<th>Interest Amount</th>
<th>Signature Book Keeper + member</th>
<th>Date</th>
<th>Principal (loan) Repaid</th>
<th>Interest Paid</th>
<th>Signature Book Keeper + member</th>
<th>Amount Still Due</th>
</tr>
</thead>
</table>
### Self Help Group Business Plan Model

<table>
<thead>
<tr>
<th>Name of The Business</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Help Group:</td>
<td></td>
</tr>
<tr>
<td>Number of members</td>
<td></td>
</tr>
<tr>
<td>Community:</td>
<td></td>
</tr>
<tr>
<td>Date Plan prepared:</td>
<td></td>
</tr>
<tr>
<td>Description of business:</td>
<td></td>
</tr>
<tr>
<td>What makes it special:</td>
<td></td>
</tr>
<tr>
<td>When will the business begin:</td>
<td></td>
</tr>
<tr>
<td>If the business has already started, describe what has been done so far:</td>
<td></td>
</tr>
<tr>
<td>What supplies or equipment are you requesting from the Rotary Grant? (Note the average value of the award is US$150.)</td>
<td></td>
</tr>
</tbody>
</table>

Please answer the following questions and add any other information you think is important.

**Business Description**
- What is your product or service?
- Why do you think there is a need for this product or service?
- How big do you want it to be in three years? Do you think that can happen?
- How much experience do your Group members have in this business?

**Your Market**
- How many businesses like yours are already in your community? Is there room for your business too?
- What makes your business different?
- Who will be your customers?
- If your customers are buying from someone else, why will they switch to you?
- How will you keep your customers?
- How did you research the market?
Marketing Strategy
- Describe your product/service and how it benefits the customer.
- How will you get your product into the market? Will you go to customers or will they come to you?
- How will you attract your customers? How will they learn about you?
- How do your competitors promote their service/product?
- What promotional material (flyers, advertising, word of mouth) will you use?

Group Members in the Business
- How many Group members will be in the business?
- Describe the role of each member.

Start-up Costs: Equipment, One-Time Expenses and Material/Product Costs
- Equipment and one-time expenses
  » What equipment will you need and what is the cost? Examples: refrigerator, freezer, storage cabinets, sewing machine.
  » What other one-time expenses will you have? Such as a cell phones, license fees, business signs, stationery, building a booth.
- Initial material and product cost
  » What will it cost to bring your first products to market? Examples: buying supplies, buying items that you will resell, the cost of electricity to run your machines.

Paying for the Startup Costs:
Complete chart below to show how you will pay for the start of your business. The total assets (US$D) and total initial costs should be the same.

<table>
<thead>
<tr>
<th>Assets (US$D) includes</th>
<th>US$</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>* Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>* Loans taken</td>
<td></td>
<td></td>
</tr>
<tr>
<td>* Other funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Initial Costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>* Equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>* Other one-time costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>* Initial material and product costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Cash Flow: Projection of Sales, Costs (Expenses) and Profit

- **Sales**: What do you expect to make in sales in one month?
- **Costs**:
  - What will it cost to buy/produce what you will sell in one month?
  - If you buy a product for resale, what is the cost per item?
  - If you make a product for sale, what does it cost to produce it?
  - What other monthly costs will you have to prepare your product for sale?
  - For example: transportation, refrigeration, feed for animals
  - What other costs will there be to sell your product? Examples: space rental, fuel, brochures, business cards, signs, cell phone airtime, supplies like paper and pens.
  - How much interest will you pay on any loans?
- **Profit**: To project your profit for one year, use the answers to the questions above and project the number of sales for the next 12 months.

<table>
<thead>
<tr>
<th>Quantity Bought/Sold</th>
<th>Item</th>
<th>Monthly Sales</th>
<th>Monthly Costs</th>
<th>Monthly Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Self Help Group Constitution

Group Name:

Date Created
Date Constitution
Adopted:

Aims and Objectives: The objective of the _______________ Self Help Group is to help each member in their own personal development and to ensure effective growth and development of the Group. Each member commits to financial discipline and economic activities by saving regularly, repaying loans on time, working as a member of the Group and respecting other Group members and their ideas. The ultimate goal is to empower all members to create better lives for themselves, their families and their communities.

Rules: Can be amended as the Group matures.

1. Leadership
   * For at least the first six months, the Group leader position shall rotate so all members can act as leader of the group.
   * A Secretary (Recorder) will be selected by the Group to record meeting activities and attendance each week.
   * A Book Keeper and an Assistant shall be selected by the Group and serve that term for 6 months or longer as agreed by the SHG. The Book Keeper will record the savings and loans each week.

2. Meetings
   * Meetings will take place every week at a time and place agreed to by the Group.
   * Meetings will include attendance taking, collection of member savings, loan repayments and new loans paid out, and other topics proposed by the members.
   * All members will be given the chance to speak and will be treated with respect.

3. Attendance
   * Members are expected to attend regularly and on time, and to send apologies if they are unable to attend.
   * A member who arrives late or does not attend and does not send apologies shall pay a fine.

4. Finances
   * Members shall save at least the minimum agreed to by the group each week.
   * Once the Group is ready to offer loans, members are encouraged to present a clear proposal for the amount and purpose of the loan and a commitment to repay the loan on time with interest.
   * The Group can limit loans to members who demonstrate that they can pay back or limit the amount of a loan to a percentage of the member’s savings.
   * If a member does not repay a loan on time, that member shall pay additional interest on the loan.
   * The Group shall decide the interest charged on loans, the repayment rules and the late payment fees.

5. Fines
   * The Group shall set the fines for non-attendance, for being late and not sending apologies.

6. Bank Account
   * The Group can open a bank account and select signatories for authorization.

7. Other
<table>
<thead>
<tr>
<th>Version 2</th>
<th>WEEK 1</th>
<th>WEEK 2</th>
<th>WEEK 3</th>
<th>WEEK 4</th>
<th>WEEK 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPEN</td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week (Minutes &amp; Money Report)</td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week (Minutes &amp; Money Report)</td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week (Minutes &amp; Money Report)</td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week (Minutes &amp; Money Report)</td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week (Minutes &amp; Money Report)</td>
</tr>
<tr>
<td>Part 1</td>
<td>SHG Victory of Week</td>
<td>SHG Victory of Week</td>
<td>SHG Victory of Week</td>
<td>SHG Victory of Week</td>
<td>SHG Victory of Week</td>
</tr>
<tr>
<td>10 min</td>
<td>SHG Challenge of Week</td>
<td>SHG Challenge of Week</td>
<td>SHG Challenge of Week</td>
<td>SHG Challenge of Week</td>
<td>SHG Challenge of Week</td>
</tr>
<tr>
<td>Part 2</td>
<td>Review purpose of SHG - Savings (Module 2)</td>
<td>Review problem solving: Conflict Management Module 5</td>
<td>Review Purpose of Loans</td>
<td>Review SHG Record Keeping</td>
<td></td>
</tr>
<tr>
<td>20 min</td>
<td>Work in small group of 2-3 and list 2-3 points. What will group save? How will this be maintained? What works best? What are anticipated difficulties? How does group address lapsing saving goals? Groups report discussion. Whole group agree on approach the SHG group will take for good savings practices.</td>
<td>Brainstorm list of issues, problems, conflicts in this SHG. Choose 2 urgent ones in small groups of 2-3 ask what is actual issue? Is this issue doing to group effectiveness? Brainstorm ways to address. Decide most helpful approach for good of group. Report - whole group decide on approach.</td>
<td>Types of loans: Individual only, Group only, or Combination of both. Draw graph of how group pot can grow. Individuals consider: What is Budget to start? What is loan needed for? What is selling price per unit? What is expected profit? Do a Market Analysis during the coming week.</td>
<td>Bookkeeper shows ledger to SHG. Are records correct? Do they reflect individual member records of Credits, Debits, Balances, Minutes of meeting, Attendance record correct? What adjustments need to be made? Review Passbooks: Do they need adjustments? Any questions for clarity in records? Are totals matching the Bookkeeper's Records?</td>
<td></td>
</tr>
<tr>
<td>Part 3</td>
<td>Constitution for SHG</td>
<td>SHG Record Keeping</td>
<td>Individual Business Skills</td>
<td>Communication &amp; Listening:</td>
<td></td>
</tr>
<tr>
<td>15 min</td>
<td>Discuss the elements or parts of the constitution. Make small group for each key part to write the parts. Put on flip paper. Return to whole group each small group reads work so full constitution is heard. Does constitution reflect the approach? SHG group will take for good savings and loans practices? Request member to write document.</td>
<td>Bookkeeper Ledger: Credits/Debits/Balance Contributions</td>
<td>Work in groups of 2-3. Review Business Skills Module 6.3. Types of Business: Production, Services, Trading, Decide criteria: market, low invest, more profit, risk experience, B2-2-3 businesses. Decide best for now for report.</td>
<td>Review Attending. Following. Reflection. Choose a partner one person is A &amp; another B. Ask B’s listen to what A says 3 min. Now switch B’s to A. 3 min. Come back as whole group ask following: what was your experience when you were talking? When you were listening? What was revealed to you? What do you want to remember after this experience?</td>
<td></td>
</tr>
<tr>
<td>5 min</td>
<td>O- What accomplish</td>
<td>O- What accomplish</td>
<td>O- What accomplish</td>
<td>O- What accomplish</td>
<td>O- What accomplish</td>
</tr>
<tr>
<td></td>
<td>What most important for you?</td>
<td>What most important for you?</td>
<td>What most important for you?</td>
<td>What most important for you?</td>
<td>What most important for you?</td>
</tr>
<tr>
<td>Version 2</td>
<td>WEEK 6</td>
<td>WEEK 7</td>
<td>WEEK 8</td>
<td>WEEK 9</td>
<td>WEEK 10</td>
</tr>
<tr>
<td>-----------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>---------</td>
</tr>
<tr>
<td>OPEN 10 min</td>
<td>Welcome ask every member name &amp; victory of their week &amp; goal of next week Minutes &amp; Money Report</td>
<td>Welcome ask every member name &amp; victory of their week &amp; goal of next week Minutes &amp; Money Report</td>
<td>Welcome ask every member name &amp; victory of their week &amp; goal of next week Minutes &amp; Money Report</td>
<td>Welcome ask every member name &amp; victory of their week &amp; goal of next week Minutes &amp; Money Report</td>
<td>Welcome ask every member name &amp; victory of their week &amp; goal of next week Minutes &amp; Money Report</td>
</tr>
<tr>
<td>Part 1 10 min</td>
<td>SHG Victory of Week SHG Challenge of Week</td>
<td>SHG Victory of Week SHG Challenge of Week</td>
<td>SHG Victory of Week SHG Challenge of Week</td>
<td>SHG Victory of Week SHG Challenge of Week</td>
<td>SHG Victory of Week SHG Challenge of Week</td>
</tr>
<tr>
<td>Part 2 Loan Repayment Rules 20 min</td>
<td>Group create rules for Individual Loans – plan, loan amount limit, interest rate, payback time, fines if fall behind. <strong>Tips:</strong> create a budget plan for each participant in the group. Small &amp; rapid improvements bring growth.</td>
<td>Review Marketing &amp; Promotion Methods How are SHG ventures advancing? What is in the business plan? What is not working?</td>
<td>SHG Record Keeping Bookkeeper shows ledger to SHG. Are balances correct? Do they reflect? Are small groups of 3-5 brainstorm actions to resolve issues. Share with other groups. Organize actions into smaller groups.</td>
<td>Problem Solving/Conflict Management in groups of 2-3: Brainstorm possible actions. Share with the group. Organize actions into smaller groups. Define the main action of each action group.</td>
<td>Review SHG Leaders Bookkeeper shows all credits, debits, balances. Are members in agreement with the totals? Any adjustments in loan amount, interest rates? What new goals/strategies are needed for next quarter?</td>
</tr>
<tr>
<td>Part 3 15 min</td>
<td>Individual Market Analysis Review Market analysts in manual. Have each individual apply the analysis to their business. Go around and ask each individual to report plan. Will their plan work? What are the adjustments needed? Work in small groups of 2-3 to adjust plans as needed.</td>
<td>Review create SMART Goals</td>
<td>Group Business Discussion Work in groups of 2-3. Review criteria, etc. Decide for Group Business. Are the decisions being made throughout the business as planned? If the business is performing as planned, what adjustments are needed for best performance?</td>
<td>Loan Repayment Bookkeeper report status of loan. How many members are up to date on loan repayment? How many are behind? Discuss with member her plan to catch up. Help brainstorm ways if not able to make her self. How can members assist? SHG make a plan for loan recovery.</td>
<td>Communication &amp; Listening: review Attending. Following. Reflection. Small group of 2-3 discuss how the SHG is doing. What is good about relationships now? How does the SHG need to work together to improve? How can communication be improved? Does there need to be more talking? Listening? Report key points to whole group. What in the reports were the same or similar? Whole SHG decide actions needed to improve communications.</td>
</tr>
<tr>
<td>Version 2</td>
<td>WEEK 11</td>
<td>WEEK 12</td>
<td>WEEK 13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>---------</td>
<td>---------</td>
<td>---------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OPEN</strong></td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week Minutes &amp; Money Report</td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week Minutes &amp; Money Report</td>
<td>Welcome ask every member name &amp; victory of their week and goal of next week Minutes &amp; Money Report</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 min</td>
<td>SHG Victory of Week</td>
<td>SHG Victory of Week</td>
<td>SHG Victory of Week</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SHG Challenge of Week</td>
<td>SHG Challenge of Week</td>
<td>SHG Challenge of Week</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SHG Goal NEXT WEEK</td>
<td>SHG Goal NEXT WEEK</td>
<td>SHG Goal NEXT WEEK</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Part 1</strong></td>
<td>Problem Solving Conflict Management: In groups of 2-3 brainstorm issues. Put on Flip paper. Report to whole SHG. Organize issues into similar groups. Give a name or sentence to each issue grouping. Again in small groups of 2-3 brainstorm actions to resolve the issues. Share with whole group. Organize actions into similar actions. Define the main action of each action group. Decide priority of actions. Reflect - will these actions resolve issues?</td>
<td>Constitution Review: Make small group for each key parts of the constitution. Review what SHG decided. What is working well in this part? What needs adjusting? Decide possible changes. Write on flip paper. Return to whole group report. SHG discuss and agree on needed changes.</td>
<td>SHG Business Plan Review: Review SHG GOALS &amp; AIMS. Look at what worked, what did not work. What are the strengths of the SHG? What are the weaknesses? What have been the benefits of the last Quarter? What does the SHG need to watch carefully in the next 13 weeks? Discuss changes for next quarter. Create plan for next Quarter.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 min</td>
<td><strong>Part 2</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Review Leadership: In training what did we say about Leadership? When were times Leadership was absent from the SHG? When have you seen Leadership? When did you feel you were being a leader? What were the events that needed Leadership? What has this SHG learned about Leadership? What habits of Leadership does this SHG want to maintain?</td>
<td>Individual Business Plan Review: Consider your own goals and aims. Look at what worked, what did not work. What are your new goals for next 13 weeks? Report to group.</td>
<td>Quarter Victory &amp; Celebration: Group brainstorm keys to success. Brainstorm areas for improvement. Brainstorm recommendations for improvement.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15 min</td>
<td>Close</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Thanks for time &amp; attention</td>
<td>Thanks for time &amp; attention</td>
<td>Thanks for time &amp; attention</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>O- What accomplish</td>
<td>O- What accomplish</td>
<td>O- What accomplish</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>P- What helpful, not helpful?</td>
<td>P- What helpful, not helpful?</td>
<td>P- What helpful, not helpful?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>What most important?</td>
<td>What most important?</td>
<td>What most important?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>D- What will you do differently?</td>
<td>D- What will you do differently?</td>
<td>D- What will you do differently?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>