

# AIDS-free Community Campaign Toolbox

## Self-Help Group

### Participant's Guide



Institute of Cultural Affairs  
LTID-Kenya, Tanzania, OPAD-Zambia, Zimbabwe, Canada, USA





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ISBN: 978-0-9908895-5-7 (The *AIDS-Free Community Campaign Toolbox* with seven guides)

### **About the Self-Help Group Guides**

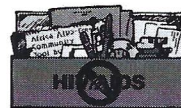
In 2009, ICA Zimbabwe received a Rotary International grant to implement an extensive Self-Help Group program over a three-year period. Two hundred groups were started; more than 100 groups are still active. The intention was threefold: to familiarize local people with business practices, record-keeping, 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



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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.

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**Desktop Publishing:** David Dunn, [www.mirrorcommunication.com](http://www.mirrorcommunication.com)



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Artist and ICA colleague Paul Noah created the toolbox image.

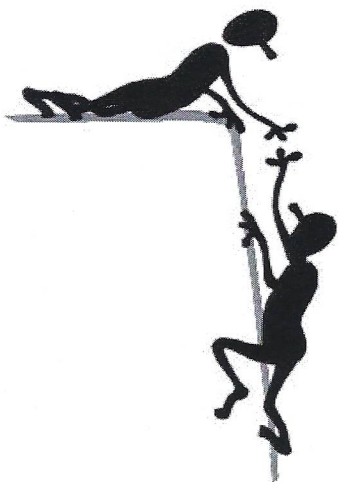
<b>THE TEN TRAINING MODULES</b> .....	1
Module 1: What are Self-Help Groups (SHG)? .....	1
Module 2: Goal Setting and AIMS .....	3
Module 3: Savings and Loans .....	4
Module 4: Record Keeping and Loan Management .....	6
Module 5: Basic Business Skills .....	7
Module 6: Business Practices—Market Analysis .....	8
Module 7: Individual and Group Business .....	10
Module 8: Communications and Leadership Skills .....	11
Module 8: Communications and Leadership Skills .....	11
Module 9: Business Plans .....	12
Module 10: Problem Solving and Conflict Resolution .....	13
<b>APPENDICES</b> .....	15
SHG Minute Book (Agenda and Decisions) .....	16
SHG Minute Book (Total Group Capital) .....	17
SHG Minute Book (Attendance and Savings) .....	18
SHG Individual Passbook (Savings Pages and Loan Pages) .....	20
SHG Business Plan Model .....	21
SHG Constitution .....	24
SHG Training Schedule .....	25



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## Module 1: WHAT ARE SELF-HELP GROUPS (SHG)?

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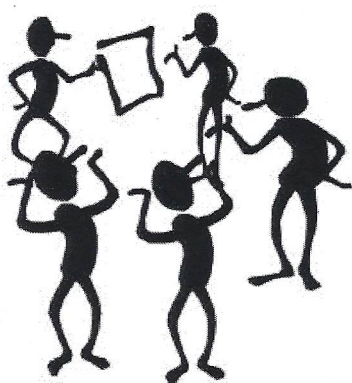


### Self-Help Group Purpose

- Building a strong people's institution
- Self-sustaining in three years
- Women are keystones in community
- Support groups pursuing ventures are a major social strategy in history
- Bringing people together and empowering them to achieve
- Building both individual and collective assets for individual and group needs
- Keeping business funds and social needs funds separate

### Self-Help Group Features

- 12 to 15 women, voluntary membership
- Members live in same area with similar economic level
- Make simple system and procedure
- Rotate leadership weekly, bi-weekly or monthly
- Save small amount of money every week
- Lend to group members to develop small enterprises
- Maintain accurate books and records
- Show discipline in following plans, rules, decisions
- Support each other in self-management
- Helps members do own business
- Non-political and non-religious



### Self-Help Group Functions

- > Meet two hours every week
- > Name their group
- > Decide rules for members to follow
- > Save money every meeting
- > Lend to members in affordable amounts
- > Discuss issues, make decisions
- > Manage loans (credit)
- > Monitor loan (credit) use
- > Ensure regular loan pay back
- > Establish links with government
- > Interact with other SHGs
- > Initiate or help with social/community



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## Module 1: WHAT ARE SELF-HELP GROUPS (SHG)? continued

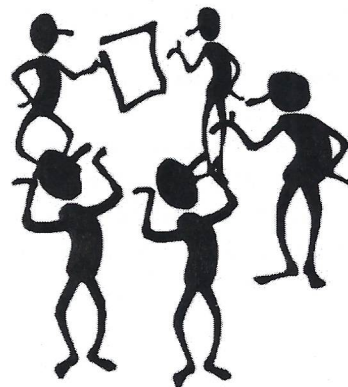
### SHG Member Responsibilities



- ❖ To attend the group meeting regularly on a specified day, time and place
- ❖ To participate actively in the group meetings and voice opinion clearly and freely
- ❖ To save at least the minimum amount agreed upon by the group every week
- ❖ To bring individual saving book for updating in each SHG meeting
- ❖ To obtain loan for valid purposes, use only for stated purpose, and prompt repay SHG loan with interest
- ❖ To ensure that all group members utilize their loans for the agreed purpose and ensure that they repay the same on time
- ❖ To conduct the cash transactions with the SHG only during the meeting
- ❖ Promptly attend the training programs and ensure implementation of good practices

### SH Group Decisions

- SHG decides as a group the key constitution elements
- Constitution states decisions about functions of the SHG
- Constitution describes the job of the Leader
- Constitution describes job of the Book keeper
- Constitution describes job of the Secretary (Recorder)
- Constitution decides rotation time
- Constitution includes all the rules and policies of the group      *See Appendix*



### Personal Reflection

What are the most important words or phrases about Self-Help Groups?

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What Member decisions will be most difficult for you?

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Which will be the easiest to do?

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How will both savings and loans help you?

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As a SHG member, what are you going to make sure happens in your group?

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## Module 2: GOAL SETTING and AIMS

### What is our Self Help Group Attitude?

- ✓ Are we poor women with no possibility or women with great potential and hope?
- ✓ Are we governed from the top down or with participation and control from all?
- ✓ Are we concerned only with our group or the good of other groups and community?
- ✓ Do we work only through men or are we central to making change in family and community?
- ✓ Do we believe other people, government, or NGOs need to solve our SHG problems or do we solve our own problems?
- ✓ Do we believe problems need to be solved immediately or are we patient enough to gather many ideas from others and figure out the best solution for us?

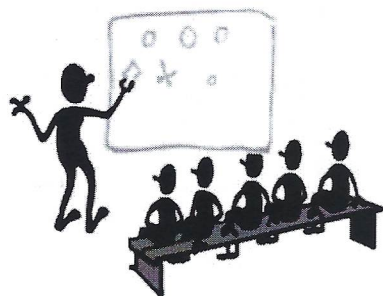


### What do we expect of each other?

- ✓ How do we measure good attendance?
- ✓ How do we measure regular savings?
- ✓ How often do we rotate leadership?
- ✓ Can we run meetings without a facilitator in 13 weeks?
- ✓ Will we loan for non-business purposes only to members who are able to re-pay?
- ✓ Will we maintain accurate books for careful monitoring?
- ✓ How much each year will we increase group capital?
- ✓ How do we assure rotation of individual loans among members?
- ✓ What are criteria for investing in a group project? How do we know we are ready?
- ✓ Will most of our plans and activities be achieved on time?

### What is best goal and aim setting?

- Goals prevent stagnation and assure progress and gain
- Goals set agendas and build confidence, solve problems
- Goals develop self-reliance
- Goals can be both individual and group
- Best goals are **SMART** Goals:



**Specific:** Meet Mr. Changadzo, on Tuesday, March 8<sup>th</sup> at 3:00 to make action plan?

**Measurable:** Did the meeting happen, is there an action plan?

**Achievable:** is it possible for everyone to get to the meeting?

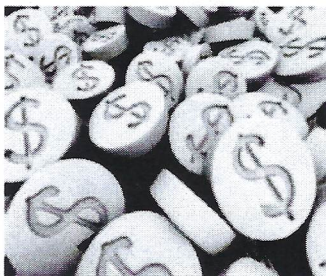
**Realistic:** do we have all that we need to meet the goal - paper, pencils, markers?

**Time-bound:** is 3-5:00 enough time to create the plan



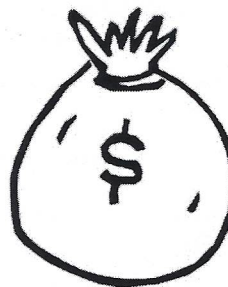
## Module 3: SAVINGS and LOANS

### SAVING



- Main purpose of SHG is to put money away for particular purpose
- Boosts member's self confidence
- Member economic status is improved
- Member gains self respect and that of others
- Member can meet her needs when faced with difficult times
- Saving helps a member to meet needs that they would not be able to meet on their own

- Weekly savings creates capital for group use
- Increases group resources on weekly basis
- Requires discipline of members
- Shows strong self-management skills
- Regular savings builds trust among members
- Banks and Micro-loan Institutions like to see saving



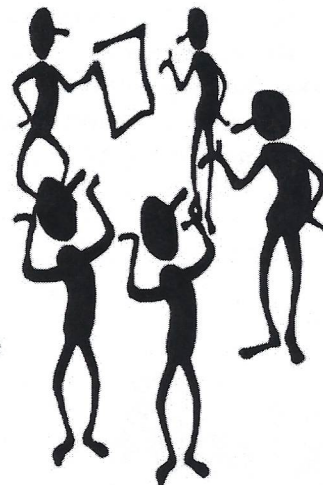
#### SHG Member Decisions:



- ✓ Agrees to make weekly contribution to SHG
- ✓ Will problem solve with group if not able to make contribution
- ✓ Will explain and make plan to pay if late
- ✓ Agrees to pay fine when late with contribution and/or loan
- ✓ Will agree to leave group if no longer able to make contribution

#### SHG Decisions:

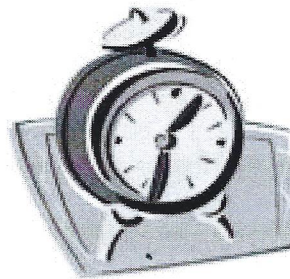
- What is weekly contribution to savings fund USD\$1 or \$2?
- Will problem solve with member?
- What is fine for non-payment of dues and when imposed?
- What is number of missed weeks before loss of membership in SHG?
- What are target savings before group project is added to investments?
- Is there an amount we set aside for social loans? When do we do that?



## Module 3: SAVINGS and LOANS continued

### LOANS

- Help members meet a need
- Help members build businesses with small loans
- Over time trust & confidence in group builds
- Interest from loans help grow savings

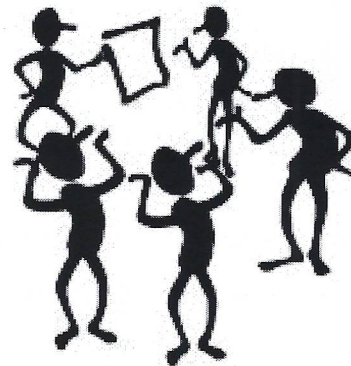


### SHG Member Decisions:

- ✓ A member takes a loan and agrees to pay it back on time
- ✓ Makes a plan that will bring money to pay back loan
- ✓ Makes enough to also pay interest on time
- ✓ Only takes a loan with intention to pay back
- ✓ Respects self and group members by following agreement
- ✓ Shows good self-management skills

### SH Group Decisions

- Maximum loan to be given, such as twice her accumulated savings (this can be changed as group capital increases)
- Rotate loans among members
- Criteria for member to be eligible for loan, such as regular saving, good attendance, good reason or plan
- Criteria for giving loan, such as to purchase inventory for resale
- Interest charged to take loan, such as 10-20% (keep in mind ability to pay)
- Time repayment is due – such as weekly amounts, or in 2-4 weeks
- Penalty for late payment, such as additional interest or fine



### Personal Reflection

What are the most important words or phrases about Savings and Loans?

What Member decisions will be most difficult for you?

Which will be the easiest to do?

How will both savings and loans help you?

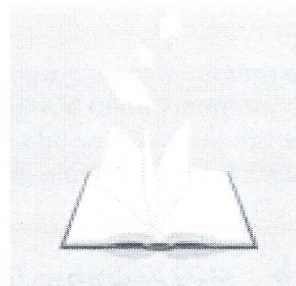
As a SHG member, what are you going to watch about savings and about loans?



## Module 4: RECORD KEEPING and LOAN MANAGEMENT

### 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.



### TYPES OF RECORDS

#### Each Self-Help Group maintains:

1. **Minutebook—Agenda and Decisions.** The Self-Help Group chooses a Recorder or Secretary to keep the Minute Book. This may rotate every 2–4 weeks.

Agenda and Decisions Minutes include (see appendix)

<ul style="list-style-type: none"> <li>• Meeting number</li> <li>• Meeting date</li> <li>• Leader's name</li> </ul>	<ul style="list-style-type: none"> <li>• Agenda</li> <li>• Decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Total Savings last week</li> <li>• Savings added this week</li> <li>• Total savings</li> </ul>
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During meetings members discuss the Agenda.

Members make collective decisions against the Agenda items

2. **Minutebook—Attendance and Saving.** The Recorder or Bookkeeper records on this section of the minute book.

Attendance and Saving Minutes include (see appendix)

<ul style="list-style-type: none"> <li>• Attendance register</li> </ul>	<ul style="list-style-type: none"> <li>• Savings and Fines</li> <li>• Loans Issued</li> <li>• Loans and Interest repaid</li> </ul>	<ul style="list-style-type: none"> <li>• Total savings this week</li> <li>• Loans Issued for group</li> <li>• Loans repaid for group</li> </ul>
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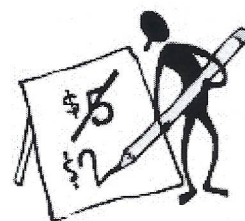
Attendance register and all finances are recorded on this page.

#### Each member maintains

Individual Passbooks include the date and amount of contributions, loans taken and paid back with interest, and fines paid. See appendix.

### Loan Management

- Each individual in the group is responsible for loan management.
- Each member needs to follow the rules set by the group.
- Loans not paid back causes suffering to the 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 back on time is not a disciplined self manager
- Poor loan management will cause Self-Help Group to fail.



## Module 5: BASIC BUSINESS SKILLS

### Three types of Business

1. Production: buy raw material and convert to product like wax for candles, peanuts for peanut butter, material for sewing finished piece.



2. Service: provide a service and charge a fee for service such as carpentry, hairdressing, child care, cooking, cleaning.

3. Trading: buying wholesale and selling retail  
– soap, candles, salt, peanut butter, etc.

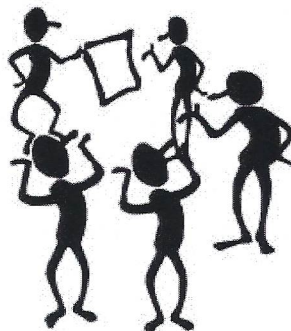


### Class of SHG Business

Individual – one member  
does own business



Group – all SHG members  
are involved in a group  
business



Self Help Group decides what class or classes they want in their group – *individual may be best for smaller enterprises, group business may work best after group knows each other and more capital (savings) is available.*

### What criteria does the SHG want to use to decide business?

- Good market, something not available but wanted in the community
- Low investment, little cost to bring to market
- More profit, item can be sold for much more than pre-market
- Skills and experience in group, someone in group knows how to do a certain business
- Short cycle of distribution time to get product to the market and sell inventory



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## Module 6: BUSINESS PRACTICES – MARKET ANALYSIS

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**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).

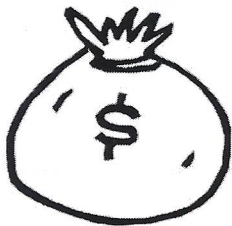
### The Four P's to consider when choosing a business

**PRODUCT (or service)** this is 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?



**PRICE** this is 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?

**PLACE (distribution)** this is 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?



**PROMOTION** this is 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?



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**Module 6: BUSINESS PRACTICES – MARKET ANALYSIS continued**

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**More elements to consider for analysis:**

1. **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?
2. **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?
3. **TRANSPORTATION:** What vehicles are available for getting the product to market? What is the cost?
4. **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?
5. **START UP MONEY (capital):** How much money is required in order to begin? Are these funds readily available? If you borrow from your SHG how long will it take you to pay back with interest?
6. **PROMOTIONAL METHODS:** How will people find out about the product? Signboard? Flyer? Personal Contact? Newspaper? Radio? TV?
7. **SKILLS:** Are you familiar with this business? Do you have skills or is training needed?

**Personal Reflection**

What are the most important words or phrases about Market Analysis?

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What Marketing decisions will be most difficult for you?

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Which will be the easiest to make?

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How does this section help you?

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As a SHG member, what are you going to watch most about Marketing?

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**Module 7: INDIVIDUAL and GROUP BUSINESS**

**Choosing your business:** Review pages 8 and 9



- ✓ What are your best skills?
- ✓ Do your skills suit selling a product or a service?
- ✓ Consider 2 or 3 possibilities answer questions raised on page 8 and 9.
- ✓ Study the answers. Choose the business that seems most ready to start and best suits your skills.
- ✓ Make an Action Plan with days and times for the actions.

**Personal Reflection**

What business have you chosen? \_\_\_\_\_

What actions are most difficult for you? Who can you ask for help?

\_\_\_\_\_

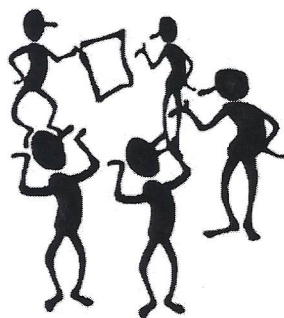
Which actions are the easiest to do?

\_\_\_\_\_

How much profit will the business bring you?

\_\_\_\_\_

What is the start day for your plan? \_\_\_\_\_



**Choosing a SHG business:**

**Review** the criteria your group created during Module 5

**Check** the Four P's of Business on page 8:

Product (or service), Price, Place (distribution) and Promotion

**Check** elements 1 through 7 on page 9

**Brainstorm** Businesses SHG could do. Consider businesses one or more group members have experience doing.

Choose three possibilities. Divide into three groups each pick one of the three possible group businesses.

**Answer the following questions**

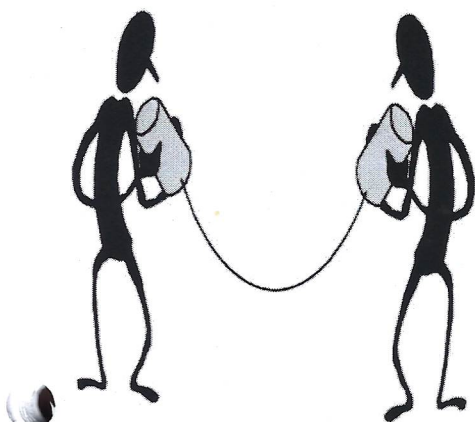
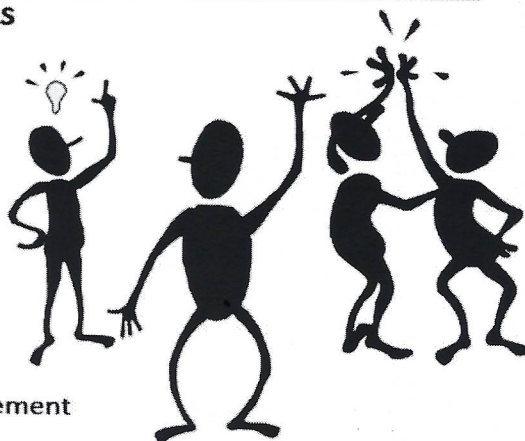
- ❖ Lists all costs necessary to begin the business. What is needed to produce it (include all costs) and what records are needed?
- ❖ What is needed to market or sell the product?
- ❖ What are the opportunities and dangers of this business?
- ❖ What strengths (skills, buyers) do we have that make this 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?

Each small group present findings to whole SHG and ask: How different, similar, take most work, looks most workable for us, which one is most risky? Discuss and choose.

## Module 8: COMMUNICATIONS and LEADERSHIP SKILLS

### Building Leadership Skills:

- Observe what goes on in groups
- Identify clearly the main needs of groups
- Take people's feelings seriously
- Listen to feedback about others' reaction to their own behavior as leader
- Make changes in behavior to encourage positive response from people
- Knows ways to help participation
- Aims for decisions the group will own and implement



mutual trust

### Communication – a Key to Leadership!

- Communication is sending and receiving ideas, facts, opinions, information
- Increases the sense of comfort, confidence and competence
- Leader as facilitator that listens and draws out people's thoughts
- Makes certain everyone's ideas are heard by everyone else
- Listening is more important skill than talking and telling
- Exploring another's concerns build empathy and

### Listening keys:

- Attending – giving full attention to person with eye contact, body language and interest
- Following – show interest by nodding head, making comments, asking questions
- Reflection – re-phrase what person has said in your own words, no judgment in what is said but really trying to understand.



### Successful communication in SHG

- Conduct meeting in a calm space
- Sit in a circle
- One member speaks at a time
- Avoid side talk
- Provide chance for all members to speak
- Keep record of discussions in the Minute Book
- Use language that most understand
- Be clear and specific
- Make eye contact
- Use public voice so everyone can hear you



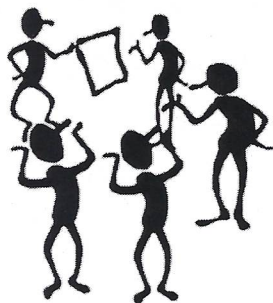


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## Module 9: Business Plans

**Each SHG 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.



**Review** the business you selected in Module 7:

**Review** the questions and answers from Modules 5, 6 and 7

**What do you think will be involved in starting a business?**

**Make a list and then compare lists.**

**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
- 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?

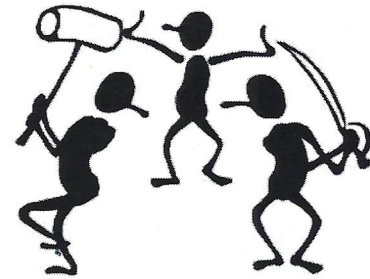
**You can test a business plan** by filling out the model in the appendix. Do you know the answers? Do you think that the Group can make it work?

## Module 10: PROBLEM SOLVING and CONFLICT RESOLUTION

### Common SHG Problems and/or conflict:

#### Inside the group:

- Poor meeting attendance
- Members not making weekly contributions to savings
- Members not paying back loans
- Book keeper not sharing information
- Cannot decide on community action program
- Jealousy and competition among members
- Different attitudes and understanding about how things are
- Domination of members over other members (division in group)



#### Outside the Group:

- Family issues such as alcohol, wife/child beating, and abuse
- Social conflict between SHG and community over projects
- Increase in HIV/AIDS
- Pressure from factions in the community



### Results and Impact of SHG Problems:

- Members may withdraw to avoid conflict
- Members may smooth over conflict: act like all is fine when it is not
- Members may force decisions by using authority or class
- Good relationships among members are spoiled
- Members lose heart and do not meet responsibilities
- Reduced attendance and savings because being in SHG is upsetting
- SHG is unable to achieve goals



### What to do to solve problems and resolve conflict



- Define the problem or conflict – such as poor loan re-payment or the group cannot decide on project
- Discuss reasons problem or conflict exists. In case of repayment – was business plan not correct; too much competition in market; plan not implemented; or group conflict – can all ideas be honored; should we try one and then the other; do complete market analysis.
- Brainstorm possible solutions: everyone say a solution – can some be combined to find a good solution?
- Analyze various solutions; talk about good points and unhelpful points of various options. What will happen if it is chosen? Will it solve the problem or conflict or make things worse
- Select and agree on best solution(s); sometimes several solutions are needed for one problem or conflict.
- Plan how to implement and monitor the solution – ask who will do it, what will be done, where will it be done, when will it be done, and review why it is being done.





# APPENDICES

Self-Help Group Minute Book (Agenda and Decisions)		
Date:		Meeting Number:
Chair:		
Item	Agenda Items	Decisions
1		
2		
3		
4		
5		
6		
7		
8		

The Minute Book is for recording all the things you discuss during your Self-Help Group group meetings.

- **Agenda** — The *Agenda* is the list of issues to be discussed during the meeting. Record these issues in the *Agenda Items* column in the Minute Book.
- **Decision** — The *Decisions* are what the group has collectively agreed to do about each Agenda item. Record the decisions made in the *Decisions* column in the Minute Book.

Example:

SHG Minute Book (Agenda and Decisions)		
Date: 17/06/2011		Meeting Number: #2
Chair: Henrietta Zulu		
Item	Agenda Item	Decision
1	Month-end savings	Every member to save ₦8 every month-end.
2	Personal Problem	Group members assisted Kuda
3	Focused Training	Faith and Clara to attend on 18 July, 2011
4	Social Event	To clean social centre on Thursday 30/06/2011
5		



Self-Help Group Minute Book (Total Group Capital)			
What \$ Came In?	\$ Amount	What \$ Went Out?	\$ Amount
Cash Brought Forward		Loan issued	
Savings		Other expenses	
Fines			
Other Income			
Loan Repaid			
Interest Receivable			
Total			
Cash on Hand			

- **Total Group Capital** (the financial part of the Minute Book) is filled in using the Weekly Totals from the Minute Book: Attendance and Savings form. See page 18.
- **Cash Brought Forward** is cash from last week's group meeting.

SHG Minute Book (Total Group Capital)			
What \$ Came In?	\$ Amount	What \$ Went Out?	\$ Amount
Cash Brought forward	₦58	Loan issued	₦35
Savings	₦6	Other expenses	0
Fines	50c		
Other Income	0		
Loan Repaid	₦10		
Interest Receivable	₦1		
Total	₦75.50c		₦35
Cash on Hand	₦40.50c		

# Self-Help Group Minute Book (Attendance and Savings)

No	Names ( Present ✓   Absent X )	Attendance	Income			Loans			Other	Signature
			Savings	Fines	Other	Issued	Repaid	Int Recd.	Expenses	
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										

Weekly Total							
Brought Forward							
Grand Total							



### Self-Help Group Minute Book (Attendance and Savings)

The Minute Book is both an attendance register and a record of all financial transactions made by the Self-Help Group during its weekly group meetings.

A new page of the Minute Book is completed at each meeting.

- Members present at the meeting are marked with an ✓.
- Members absent from the meeting are marked with an X.

Each financial transaction by all each group member present is recorded and the member signs in the last column against their name to show that they are in agreement with what has been recorded.

- **Weekly Total:** The totals for all of this week's transactions listed against members' names above.
- **Brought Forward:** These figures are the *Grand Total* amounts from last week's meeting.
- **Grand Total:** These figures are the sums of this meeting's *Weekly Total* amounts and the amounts brought forward from last week's *Grand Total*.

Example:

SHG Minute Book (Attendance and Savings)										
No	Names	Attendance	Income			Loans			Other	Signature
			Savings	Fines	Other	Issued	Repaid	Int Recd.	Expenses	
1	Ellen	✓	₺2			₺15				Ellen
2	Kuda	✓	₺2	50c		₺20				KKuda
3	Norma	X								
4	Cindy	✓	₺2				₺10	₺1		Mumishi
5										
6										
Weekly Total			₺6	50c	0	₺35	₺10	₺1	0	
Brought Forward			₺58	₺3	0	₺155	₺80	₺8	0	
Grand Total			₺64	₺3.50	0	₺190	₺90	₺9	0	

### 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.

Savings			
Date	Weekly Savings	Total Savings	Book Keeper signature

### 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.

Loans Given						Loan Repayment				Amount Still Due
Date	Loan Amount	Purpose of loan	Pay Back Date	Interest Amount	Signature Book Keeper + member	Date	Principal (loan) Repaid	Interest Paid	Signature Book Keeper + member	



### Self Help Group Business Plan Model

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

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 (USD\$) and total initial costs should be the same.**



<b><u>Assets (USD\$) includes</u></b> <ul style="list-style-type: none"> <li>• Savings</li> <li>• Loans taken</li> <li>• Other funds</li> </ul> <b>Total</b>	US\$	Comments
<b><u>Initial Costs</u></b> <ul style="list-style-type: none"> <li>• Equipment</li> <li>• Other one-time costs</li> <li>• Initial material and product costs</li> </ul> <b>Total</b>		

### **Cash Flow: Projection of Sales, 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 number of sales for the next 12 months.

**Projection of Monthly Sales, Expenses and Profit: Total sales minus total costs = Profit**

Quantity Bought/Sold	Item	Monthly Sales	Monthly Costs	Monthly Profit

## Self-Help Group Constitution

Example:

### 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.

#### 3. Attendance

- \* All members will be give the chance to speak and will be treated with respect.
- \* 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 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



**SHG TRAINING SCHEDULE**

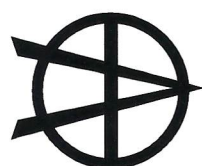
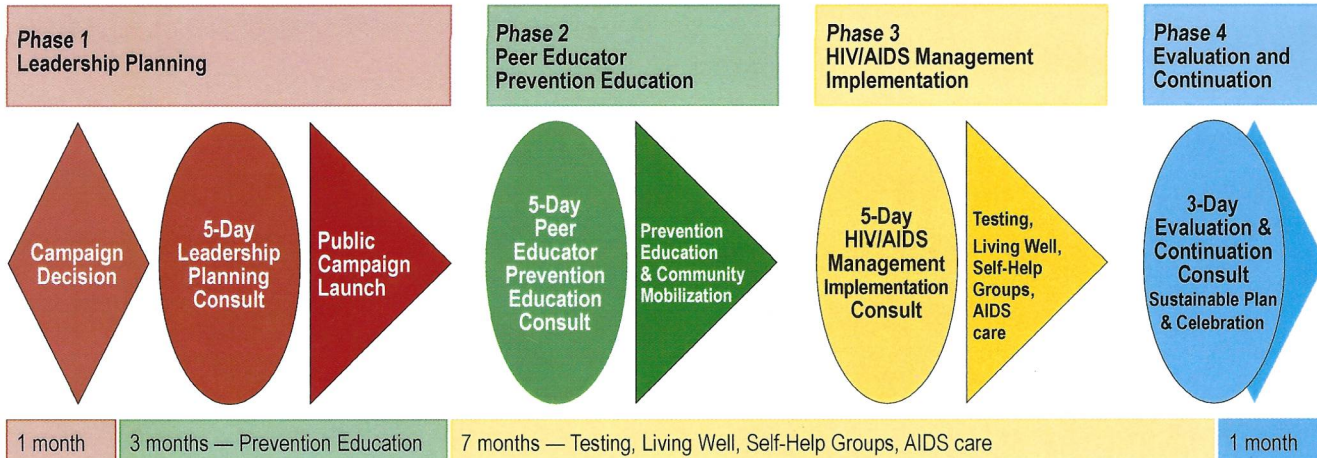
	DAY 1	DAY 2	DAY 3	DAY 4	DAY 5
Morning Session	SHG Concept	Savings and Loans Credit	Basic Business Skills	Individual & Group Business	Creating a Business Plan
Afternoon session	Goal Setting	Record Keeping	Basic Business Practices	Communication & Leadership	Problem Solving

**SHG 3 REVISED FOLLOW-UP TRAINING**

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6
Discussion 1	<u>Purpose of Saving</u> reinforcing the saving concept	<u>Group Business</u> Have to use their initial saving as capital for a group business	<u>Problem solving</u> problem start as they begin group business	<u>Purpose of loan</u> by 4 <sup>th</sup> week they would have raised enough money to start issuing loans	<u>Record keeping</u> Minutes of meetings, issues discussed decisions made	<u>Loan repayment rules</u> Group create rules for individual loans-loan amount limit, interest expected, repayment period
Discussion 2	<u>Constitution &amp; Passbooks</u> Making rules and regulation before they start anything	<u>SHG record keeping</u> Cash book, ledger, minutes, passbooks	<u>Individual Business skills</u> skills experience, more profit, low investment	<u>Communication</u> members true colors start to show and they need to be reminded to communicate effectively	<u>Leadership</u>	<u>Market analysis</u> market analysis for individual business plan

	WEEK 7	WEEK 8	WEEK 9	WEEK 10	WEEK 11	WEEK 12	WEEK 13
Discussion 1	<u>Marketing and promotion method</u> for both group and individual businesses	<u>Record keeping</u> Loans ledger, cash book	<u>Problem solving 2</u> to make sure they are resolving all conflict/problem	<u>Record keeping Review</u> trainer audits the books and makes sure books are maintained/updated	<u>Problem solving 3</u> Making sure the groups is functioning well	<u>Constitution review</u> final set of rules and regulation adopted and signed for by all members	<u>Group Business Plan Review</u> Introduce Mentor
Discussion 2	<u>SMART Goals</u> To make sure the group remain focused	<u>Group business review</u>	<u>Loan repayment</u> loan interest, repayment period	<u>Communication</u>	<u>Leadership 2</u> emphasizing rotational	<u>Market Analysis</u> Business Plan Elements	<u>Victory and celebrations</u> evaluation, recommendations

**AIDS-free Community Campaign Toolbox**  
**ONE-YEAR AIDS-FREE COMMUNITY CAMPAIGN**  
 Community-Wide Consults and Implementation



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