

VILLAGE SAVING & LOAN ASSOCIATIONS (VSLAs)

2

SAVING & SOCIAL FUND

SESSION

1

The VSLA members save through the purchase of between 1 to 5 shares at every meeting. The share-price is decided by the members at the start of the cycle.

At each meeting all members have the right to buy between 1 to 5 shares. The share value cannot change during the cycle.



2

All members of the VSLA meet once every week or once every two weeks.

During these meetings members save by buying shares.

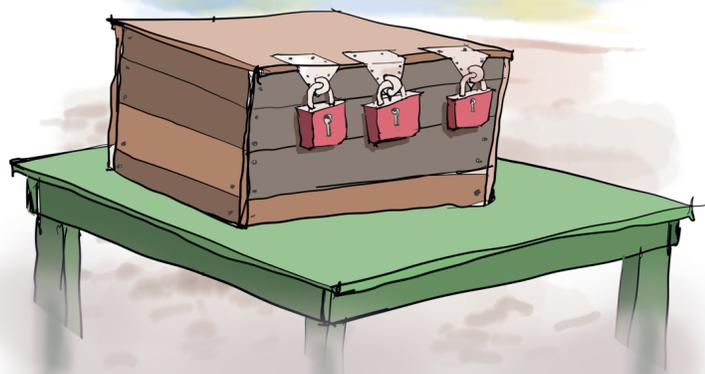
3

Members may also decide to set up a Social Fund, to use for some group activities.

For example, the group may use some of the Social Fund to sympathize with a bereaved member.

4

Savings, loans and Social Funds are kept in the VSLA cash box at all times and kept with the box-keeper. The Record Keeper records all the saving, loan repayment and Social Funds.



QUESTIONS & ANSWERS...

IMPLEMENTING PARTNERS

PARTNERS

INTEGRATED
DEVELOPMENT & LEARNING

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