

LIBERIA'S FOREST DEPENDENT COMMUNITIES

Strengthening climate resilience through mobile cash transfers, resilient livelihoods and sustainable community-based forest management

VILLAGE SAVING & LOAN ASSOCIATIONS (VSLAs)

5

ACTION AUDIT & SHARE-OUT

SESSION

1

At the end of every cycle, each member receives his or her pay-out according to the number of shares purchased plus interest earned on loans.



2

Before share-outs, the group conducts an Action Audit. The Action Audit is conducted at least 4 weeks before the share-out to

ensure that the records are correct, and that outstanding loans are collected.

3

Members with outstanding loans are requested to repay within one week. If a member is unable to pay the outstanding balance,

the amount is deducted from their savings. In this way, no one will have an unpaid loan during the share-out.

4

Only members that do not have an outstanding loan receives interest. Each member's interest is calculated based on how much a member saved or how many shares a member bought.



QUESTIONS & ANSWERS...

IMPLEMENTING PARTNERS



PARTNERS



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